

Just In

Start your holiday season shopping at two Holiday Beverage Shows

Bigger and better than ever!

See and sample new holiday products, enjoy special pricing and order your holiday gift sets all in one spot!



W. Michigan

Holiday Beverage Show

Wednesday, September 12 at DeVos Place in Grand Rapids (See page 12 for floor plan and details.)

S.E. Michigan

Holiday Beverage Show

Tuesday, September 25 and Wednesday, September 26 at Rock Financial Showplace in Novi (See page 14 for details.)



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AFD Foundation Golf Outing brings food, beverage & fuel industries together for a great day on the links

Beautiful rolling terrain and a day without rain greeted golfers on July 18 for the Annual AFD Foundation Golf Outing. Held again at Fox Hills in Plymouth, golfers enjoyed a fun day away from their offices and stores to help a great cause – the AFD Foundation scholars. This year the Foundation provided 30 deserving students with \$1,500 scholarships each.

It takes a lot of work to host a large golf outing like the AFD Foundation's. With two courses in action, there was a lot of coordination behind the scenes.

"The event's success was clearly due to the hard work of our Board of Directors, great golf committee, AFPD staff and volunteers," said Michele MacWilliams, vice president of communications and coordinator of the event.

"Together, this hard-working group

stuffed goodie bags, worked registration, packed and unpacked all prizes and equipment, monitored holes and sold raffle tickets," she added.

"A special thanks goes to our great co-chairs, Faiez Asmary of National Wine & Spirits and Ron Boji from United Wholesale, who helped plan the event and run the dinner events," said AFPD President Jane Shallal. "I also want to thank Jim Chuck from Frito-Lay, who provided a truck



Son & father Jim and Jim O'Shea with Wisam Kizy watch pensively as Mike Pengelli putts.

and assistance to move all the goodies and prizes to Fox Hills, Arctic Glacier for bringing over a

Golf Outing,

Continued on page 4.

J. Lewis Cooper Co. and General Wine & Liquor merge to form Great Lakes Wine & Spirits

The J. Lewis Cooper Co. and General Wine & Liquor, on June 25 announced an agreement to merge the two companies to form Great Lakes Wine & Spirits. "The creation of Great Lakes Wine & Spirits

will establish the largest and most efficient statewide wine and spirits distribution system in Michigan and will create a platform for regional expansion," Lewis Cooper III, CEO, J. Lewis Cooper Co., and Sydney L. Ross, CEO, General Wine & Liquor, said in a statement.

The combined company will employ about 900 and will control nearly 50 percent of liquor distributed to restaurants and retailers in Michigan, Ross told *Crain's Detroit Business*.

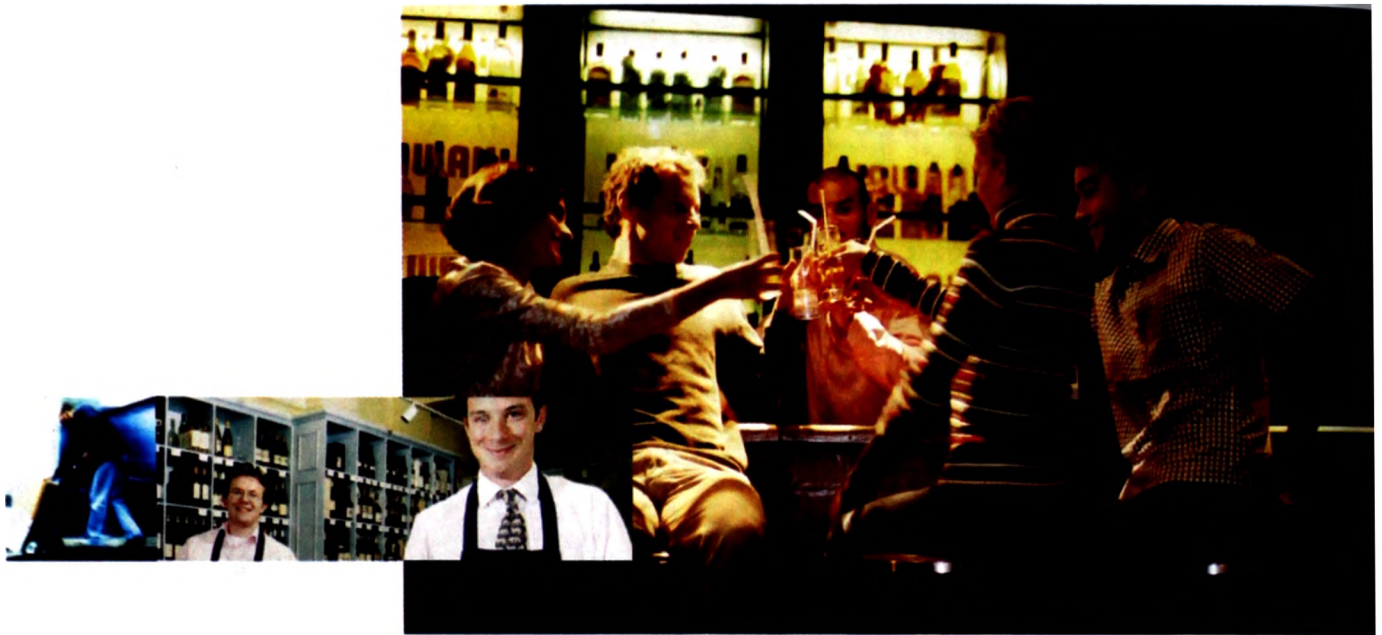
Both Ross and Lewis Cooper III said their decision to form a new company is an offensive move designed to preserve two Michigan companies in an industry going through a period of rapid consolidation.

"This ensures that we keep two family businesses in the family for at least one more generation," Ross said to Crain's. Both Ross and Cooper said they plan to merge the companies by this fall with both sides getting a 50 percent ownership, and no job cuts expected. Ross and Cooper plan to serve as co-CEOs, but no headquarters has been picked.

"At J. Lewis Cooper Co. we pride ourselves on providing the highest level of service by offering the finest selections of wine and spirits to our valued customers. By merging with

Merger,

Continued on page 17.



Our brands lead to some
beautiful relationships.

Here's to beautiful relationships.

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Responsibly.**

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



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Contact your Representative to stop credit card fees from increasing

Fred Dally
AFPD Chairman

The AFPD has been working with national retail associations and our own independent retailers to stop credit card companies from increasing fees and costs. Visa and MasterCard control 80 percent of credit card purchase volume and charge the highest fees because their member banks benefit from higher rates. Federal hearings taking place are intended to show that these credit card companies are operating together to control the market with no checks and balances on their practices. If unstopped, retailers and consumers will be seeing additional and unending rapid and exorbitant increases in interchange rates and fees.

The convenience store and petroleum retail industries paid \$6.6 billion in credit and debit card fees on its transactions. It is estimated that only 13 percent of interchange fees are actually spent on transaction processing by the credit card companies, while the remainder goes toward reward programs and direct mail

campaigns. Those daily solicitations and mailings you get asking you to take out a credit card – someone is paying for those mailings, and that would be – you the retailer and consumer.

We are very pleased that both the House and Senate are finally scrutinizing one of the most abusive credit card practices. We need your help to convince them of the negative impact that credit card fees is having on your business. All retailers and wholesale grocers should contact members of the U.S. House Judiciary Committee, especially members of the Antitrust Task Force, to ask them to support action against the anticompetitive and abusive practices of VISA, MasterCard and the banks in collectively setting the interchange fees. Michigan's U.S. Representative John Conyers Jr., is Chairman of the House Judiciary Committee's Antitrust Task Force on interchange fees charged by credit-card companies. If you have not already done so, call or fax a letter to your Representative's office today and tell them:



1. VISA and MasterCard control 80 % of the credit card business and exercise anticompetitive market power by collectively setting interchange fees with their issuing banks.
 2. Current credit and debit card interchange fees average about 2 % on each card transaction and are increasing.
 3. In 2006, VISA, MasterCard and their issuing banks collected \$36 billion of interchange fees, which are borne by all consumers, including those who do not use credit cards and those who are on public assistance.
 4. Of the \$36 billion in interchange fees, only 13% is actual processing costs, most of the remaining 87% subsidizes rewards programs and the 9 billion pieces of unsolicited annual credit card mailings.
 5. To support the investigation by Congress and federal agencies of credit and debit card fees, abusive rules, and the lack of a competitive market in order to provide a cost based interchange system that reduces fees and eliminates discrimination among retailers.
- The following are the Representatives involved in the Committees hearing this issue:
- U.S. Rep. John Conyers, Jr. (D-MI)**
(202) 225-5126 F: (202) 225-0072
- U.S. Rep. Steve Chabot (R-OH)**
(202) 225-2216 F: (202) 225-3012
- U.S. Rep. James Jordan (R-OH)**
(202) 225-2676 F: (202) 226-0577

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The Grocery Zone

By David Coverly



U.S. Legislature travels "Tobacco Road" for tax increases



Jane Shallal
AFPD President

A U.S. Senate Committee has voted (17-4) in favor of a tobacco tax increase on cigarettes by 156% that would increase the federal tax from 39 cents to \$1 per pack. Taxes on other tobacco products would go up as well, with the tax on cigars rising to as much as \$10 on a single premium cigar from 5 cents – a whopping 20,000% tax increase. President Bush stated his opposition to the bill, saying it would expand the government's role and undermine the private U.S. health care system.

If passed, this unreasonable tax increase would likely be very devastating to thousands of retail small businesses that AFPD represents across the States of Michigan and Ohio. A carton of cigarettes would carry \$10 per carton in federal taxes alone. In addition to these federal taxes, state excise taxes and sales taxes will also have to be paid. Michigan already

imposes some of the highest excise taxes on cigarettes.

It is estimated that the negative impact the increase in the federal cigarette excise tax could have on revenues in the states of Michigan and Ohio may total \$92 million for each state. Under the Tobacco Settlement Agreements, the amount paid by participating manufacturers is adjusted annually based on the volume of their shipments. As such, the proposed tax increase could cause Michigan and Ohio's settlement payments to decline. In addition, the reduction in tax-paid cigarette sales that is expected to follow the tax increase would negatively impact the state's excise tax revenues. States rely on these revenues for a variety of purposes as almost 39 percent of the tobacco excise tax revenues are currently earmarked to specific state programs.

A higher tax on cigarettes simply scapegoats a segment of Americans for using a legal product, and also hurts many small businesses which often lean on tobacco sales in their business. These high and repeated tax increases on tobacco also encourage consumers to avoid paying the new cigarette tax and instead purchase their cigarettes from smugglers. Cigarette smuggling is well on its way to becoming a major problem in the United States. An increase in cigarette taxes will lead to more black market sales of cigarettes. This increased level of smuggling causes an immediate

concern over safety issues with our retailers and their employees. The theft of cigarettes which is used to feed the increasing black market activity, poses dangers to our business people and their clerks and managers when robberies and store break-in thieves target cigarettes as main items to steal.

I understand the new tax will be used to expand the federal State Children's Health Insurance Plan (SCHIP). Reliance on cigarette funding for the SCHIP program is unstable in that the percentage of Americans who smoke decline every year. Funding an expansion of children's health insurance on an already-declining and unsteady revenue stream is dangerous policy. I also understand that numerous waivers are being granted to now cover adults under SCHIP and that states can qualify people for this plan who make up to 300% or more over poverty level. We need to find better ways of providing access to health care than plans to repeatedly increase cigarette and tobacco taxes.

The AFPD is personally meeting with our federal legislators in Michigan and Ohio urging them to vote against the federal excise taxes on cigarettes and tobacco. It is also important for all of our tobacco retailers and suppliers to take action by contacting your Federal Senators and Representatives to ask them to vote against this type of legislation. It is important that they hear from all of us, if we are to be successful in fighting this legislation.

Golf Outing,

Continued from front page.

truckload of ice," she added.

For all of our volunteers, sponsors, food and prize donors... **THANK YOU!** Without your help we certainly couldn't have had such a successful day.

Pepsi Bottling Group boosts AFD Foundation scholarships

The AFD Foundation, Inc. was pleased to award 30 scholarships to deserving students at the golf

outing. Thanks to a joint effort that included our Eagle Golf Sponsors and the Pepsi Bottling Group (PBG), the AFD Foundation was able to continue its successful scholarship program again this year. With Pepsi's continued commitment, the AFD Foundation is well on its way to reaching its \$1 million goal of giving educational scholarships.

The scholarships are available to employees of AFPD members and their children who are attending

college or planning to attend college.

In addition five scholarships are awarded to worthy students through Pepsi's yearly contribution to the AFD Foundation. These students were customers of AFPD member retailers. Scholarship winners are chosen by Scholarship Program Administrators, a separate, unbiased agency in Tennessee. Posters were provided to stores in January so that store employees and customers could apply for the scholarships.

Calendar

September 12, 2007

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

September 25 & 26, 2007

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

September is...

- All-American Breakfast Month
- Mom & Apple Pie Month
- National Biscuit Month
- National Chicken Month
- National Cholesterol Awareness Month
- National '5-A-Day' Month (fruits & vegetables)
- National Honey Month
- National Mushroom Month
- National Organic Harvest Month
- National Papaya Month
- National Potato Month

Statement of Ownership

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AFPD works closely with the following associations:



Petroleum News & Views

Information of Interest to Petroleum Retailers, and Allied Trades

Ohio's Commercial Activities Tax petroleum sales exemption expires



By Rick Ayish
AFPD Lobbyist

For the past two years, gasoline and diesel sales have been exempted from Ohio's Commercial Activities Tax (CAT). Beginning

July 1, 2007, both gasoline and diesel sales, at all points of sale, are now subject to the CAT tax in a similar manner to all other Ohio commercial transactions.

The Ohio General Assembly and Governor Strickland both agreed in House Bill 119, the biennial budget bill, to allow the petroleum exemption to expire and extend the CAT tax to gasoline and diesel sales, thus removing one of the lone exemptions in the commercial activities tax. An attempt was made by the industry to limit the CAT on gasoline and diesel to a single point of sale, which would level the playing field at the pump; however the Governor and the Ohio General Assembly leaders rejected the proposal.

The CAT tax was enacted by the Ohio General Assembly and signed by Governor Bob Taft on July 1, 2005. The CAT tax was part of comprehensive tax reforms that the Ohio Legislature and the Governor supported in an effort to make Ohio more competitive in retaining and expanding business in Ohio. Most all companies doing business in Ohio are subject to the CAT tax, which is described by its supporters as a broad-based, low rate business privilege tax measured by gross receipts.

The CAT tax is being phased in over a five-year period with a tax rate to be levied when fully implemented of 0.26 percent on gross receipts in excess of \$1 million. The phase in rate for tax period April 1, 2007 to March

31, 2008 is 0.1560 percent of gross receipts. Businesses with gross receipts of \$150,000 - \$1 million will pay a minimum tax of \$150 and businesses with receipts of less than \$150,000 are not subject to the CAT tax.

The CAT tax is not a transaction tax like the sales and use tax. Instead, the CAT is a tax that is considered a cost of doing business in Ohio. However, because the CAT is not a transactional tax imposed on your customers, the CAT is part of the sales/use tax base. The law DOES NOT permit the CAT tax to be separately billed or invoiced to another person.

The tax reforms enacted two years ago, in addition to the new CAT tax, brought sweeping changes to Ohio's tax structure. The Governor and Ohio General Assembly overwhelmingly supported the institution of the CAT tax or business privilege tax in exchange for tax cuts that they maintain will offset the implementation of the CAT tax. The corporate franchise tax and the tangible personal property tax, including furnishings and fixtures, are being phased out and will be totally eliminated by 2009. The State of Ohio income tax will also be reduced by 21 percent over a five-year period also ending in 2009 for all tax brackets. Finally, the state sales tax rate was cut from 6 to 5.5 percent.

AFPD members who have gross receipts of \$150,000 or more in sales of gasoline or diesel after July 1, 2007 must register with the Ohio Department of Taxation for the CAT. Registration can be accomplished through the Ohio Business Gateway at obg.ohio.gov or the Department's website at tax.ohio.gov (click on the CAT logo). You may also request registration for the CAT tax by calling (800) 282-1782. A one-time registration is required for all taxpayers and all registration fees will be applied as a credit toward the liability on the first CAT tax return.

If you have questions you can call the Commercial Activities Tax Hot Line at (888) 722-8829

Are you ready?

By Ed Weglarz
AFPD Vice President Petroleum



This off-beat editorial regarding long-term planning needs your consideration. The old adage, "Nobody plans to fail, but many fail to plan" still rings true. However, there is an excellent resource available that can help you plan for the unexpected. Your federal government and your tax dollars truly are working to aid you in emergency planning procedures. Just go to www.ready.gov and follow the outline.

How quickly your company can get back to business after a terrorist attack, a tornado, a fire, or a flood depends on emergency planning done today.

When you also consider that the number of declared major disasters nearly doubled in the 1990s compared to the previous decade, preparedness becomes an even more critical issue. Though each situation is unique, any organization can be better prepared if it plans carefully, puts emergency procedures in place, and practices for emergencies of all kinds.

If businesses are ready to survive and recover, the nation and our economy are more secure. A commitment to planning today will help support employees, customers, the community, the local economy, and even the country. It also protects your business investment and gives your company a better chance for survival.

The site outlines commonsense measures business owners can take to start getting ready. It provides practical steps and easy-to-use templates to help you plan for your company's future. It provides useful links to resources providing more detailed business continuity and disaster preparedness information.

Business continuity and crisis management can be complex issues depending on the particular industry, size and scope of your business. However, putting a plan in motion will improve the likelihood that your company will survive, recover, and prosper.

I urge you to link up with: www.ready.gov, and consider implementing the measures that are recommended in the event of an emergency. Even if no emergency occurs, planning for the future is not a wasted exercise. Go to: www.ready.gov.

Suffield Carryout: Where they know their customers by name

By Kathy Blake

Brian Keller started working at his convenience store/gas station as an employee while attending college at the University of Akron, located approximately 10 miles away. The store, Suffield Carryout, is a deli and convenience store as well as a Marathon gas station. It sits on the rural corner of U.S. Route 224 and State Highway 43 in Suffield Township, Ohio.

After graduating with an accounting degree, Brian was presented with the opportunity to buy the store. He and his mother, Linda Keller, have owned and operated it for 11 years now. His family helps at the store. His mother is of special help. "She knows how to do everything and runs the store in my absence," said Brian. His brother, Danny, and sister-in-law, Julie, also work at the store and his oldest daughter, Amanda, recently began working there as well. Brian's wife, Jill, does the bookkeeping at home.

Suffield Carryout carries sandwiches to go, sliced deli meats and pasta salads. They feature Walnut Creek deli products, made in Amish country. The store also sells dairy products from nearby Smith's Dairy and Uncle Mike's Beef Jerky from a local producer. Additionally, the store carries the usual convenience fare plus beer and wine. Their biggest sellers besides gasoline are coffee, donuts and beer.

There are 11 employees at the store who keep it running from 5 a.m. to 11 p.m., seven days a week/365 days a year.

The 4,000-square-foot store is in a rural community. The view across the road is a large pasture dotted with horses. Brian grew up in the area and

knows the majority of his customers. He says there has not been much population growth in the area. "The township has tried to maintain it as a farming community," he says. There are numerous dairy farms nearby.

"Seventy-five percent of our customers are regulars that we see on a daily basis. We get to know each of them by name as well as their wives' names, and their dogs' names. They're the hard-working, community-minded people that make this job worthwhile," Brian adds.

The Kellers are also very community-minded. They donate to the fire department, the Boy Scouts, 4-H, Habitat for Humanity and they sponsor a youth baseball team every summer.

"We have a niche in the community, a lot of construction workers stop here," Brian said.

Being located by the intersection of Route 224 and Highway 43, they also get business from commuters and travelers. With three reservoirs nearby, summers are very busy with sales from fishermen and campers. They sell worms to some of these customers. There are also several golf courses in the area and the county fairground is nearby.

In January, the Kellers joined the Associated Food & Petroleum Dealers. Brian says he has been very pleased with the AFPD Ohio C-Store program, Liberty USA. "It's an all-encompassing product line. I was able to roll five vendors into one," beamed Brian.

Being a busy gas station owner, it helped him to have simplified ordering and fewer vendors to exchange with. The program comes with the Telzon Machine, a handheld device which lets retailers wand



Brian Keller with his expanded wine collection.



Suffield Carryout has shelves stocked aplenty.

everything they need to order. The store is tagged with Liberty's bar codes and retailers scan those bar codes to order the items needed. The Telzon also can read UPC codes on the product as well in case there is not a Liberty bar code. "The ordering is efficient and delivery is quick. It saves time and money and there are a lot of products," said Brian. There are 10,000 SKUs at the distribution center with a 99 percent in-stock level.

Brian has found that being a member of the AFPD helps make his job easier by saving time plus it helps save money with all the available discount services and programs. He also was impressed

with the first AFPD Ohio Trade Show in Akron, which he attended. "I really appreciate that AFPD went to such effort to put together a show to help me make money and put more products in my store. We've never had anything like this in our area before," he said.

Customers at Suffield Carryout know they can find what they need there: gas, a sandwich, eggs, beer, and even a kind word from someone they know. Along with the responsibility involved with operating a retail store and gas station every day of the year, the Kellers also hold the trust of their community. Suffield Carryout is an important fixture of Suffield, Ohio.



Ohio sales tax remittance simplified for retailers

Vendor's Discount Unchanged

House Bill 119, the state budget as signed by Ohio Governor Bob Taft preserves the vendor's discount currently in Ohio law without a proposed \$30 per reporting period cap as proposed in the Governor's budget introduced in March. "The Governor's proposed \$30 would have limited retailers'

ability to collect 0.75 percent vendors' discount for collecting and remitting sales tax to the State of Ohio," said Rick Ayish, lobbyist, Associated Food and Petroleum Dealers association (AFPD). "The Ohio House of Representatives removed the cap and the Ohio Senate made no

attempt to reinsert the language."

Effective July 1, 2007, the vendor's discount for timely remittance of sales taxes is 0.75 percent with no cap, and vendors are required to make payment for the current month and the balance of the previous month on the 23rd day of each month. The change

does away with the requirement to remit sales taxes on three separate days of the month. The current month's remittance must represent at least 75 percent of the actual collection for the month to date, or at least 75 percent of the amount remitted for the same month in the previous year.

Upcoming Ohio Workers' Comp calendar for AFPD's group rating private employers

Summer is almost gone and some important workers' compensation dates are rapidly approaching.

Employers should make note of the following deadlines:

- Summer 2007 – You should have received group rating materials sent to employers from The Frank Gates Service Company, AFPD's program administrator.

Employers must complete and submit AC-3 forms to request group rating program savings estimates.

- Mid-August – Ohio Bureau of Workers' Compensation (BWC) deadline for Premium Discount Program plus Applications for the July 1, 2007 rate year (35 days following the release of

BWC premium rate notices).

- August 31, 2007 – Premium payment due for the January 1–June 30, 2007 payroll period. BWC's online 50/50 plan allows paying first half on August 31, 2007 and second half on November 1, 2007.

**Tentative date – dependent on notice from BWC.*

For questions about the Associated Food and Petroleum Dealers workers' compensation group rating program, please contact Rich Elsea with Frank Gates at (800) 777-4283, ext. 28721 or email relsea@frankgates.com.

Article provided by The Frank Gates Service Company.

Looking for quality health care at affordable prices for your business??

AFPD offers its members:

- Life, Medical (including Drug card) and Dental
- Multiple health plan options
- Managed Care plans
- Competitive monthly rates
- Carriers with proven, dependable performance combined with financial strength and stability



For more information and a quote contact the Plan Administrator of the endorsed AFPD health plans

JIM IRWIN, Senior Consultant

1-800-373-4327

Fax 1-614-793-9797



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Gary Robson — 614-889-1860
Jim Frisch — 614-843-2517
John Quinn — 614-554-5770

Central Ohio Petroleum Marketers, Inc.
 215 W. Bridge St., Dublin OH 43017

BWC now offering forms in Spanish

The Ohio Bureau of Workers' Compensation (BWC) now offers forms written in Spanish, as well as bilingual representatives in their call center. Also, to help these employers and workers know their rights and responsibilities, BWC has produced pamphlets and training videos in Spanish. The following forms are now available in Spanish:

- First Report of an Injury, Occupational Disease or Death (FROI)
- Motion (C-86)
- Authorization to Receive Workers' Compensation Check (C-230)
- Request for Temporary Total Compensation (C-84)
- Temporary Authorization to Review Information (AC-3)

If you have questions or need additional information, please visit www.ohiobwc.com, or contact Rich Elsea with Frank Gates at relsea@frankgates.com.

Frank Gates also reminds group rating participants that under a new ruling by the Ohio Bureau of Workers' Compensation, any account that is delinquent after 59 days, and participating in a group rating program, will become ineligible for group rating. For more information about how to avoid this potentially costly mistake, log on to www.ohiobwc.com or contact The Frank Gates Service Company.

Article provided by The Frank Gates Service Company

Hot fuel fervor cools

Members of the National Conference of Weights & Measures rejected a proposal last month that consumer groups said might save U.S. motorists between 3 and 9 cents a gallon at the pump, reported the Associated Press.

Some members of the group of state and county experts voted in favor of a proposal on devices at gas stations that would compensate for temperature differences, but not enough for passage. The proposal targeted the "hot fuel" effect of temperature gasoline volume and energy.

The effect could cost U.S. drivers more than \$1.5 billion in the summertime, according to the House Subcommittee on Domestic Policy, which recently addressed it in hearings.

The result was welcomed by oil companies and gas station owners who said installing the devices would be too costly and that the science behind the hot fuel phenomenon needs more investigation. "Given that no thorough independent study looking at both the scientific and economic impacts of temperature compensation has ever been conducted, any other decision would have been premature," said Lisa Mullings,

president of the National Association of Truck Stop Owners (NATSO), in a press statement.

The group estimates that each retrofitted pump could cost between \$1,500 to \$3,800.

NATSO said, "Despite claims by certain advocacy groups and some legislators that automatic temperature compensation would help motorists, these devices would actually increase the costs for consumers. These additional costs would result from the installation of the automatic temperature compensation equipment and from the increase in state administrative expenses required to enforce such a program. On the state level, field tests to verify the functionality and accuracy of temperature control devices will require greatly increased inspection time, and pump calibration will have to be checked on a significantly more frequent basis. All of this will necessitate higher fuel taxes."

NATSO said it continues to support Representative Bart Gordon's (D-Mich.) request for a study on the issue to fully understand and evaluate the impact of temperature variation on consumers. The association would like legislation to support efforts to obtain an independent, government-funded study designed to analyze all aspects of fuel temperature, including both scientific and economic impacts.



Frito Lay

Category dominance

City Solutions for growth

Narrars Party Store
@ 5 mile and Burt—
Come see for yourself!

Contact Tom Hessler for more details—517-819-4880

Complying with Ohio smoking rules

On November 7, 2006, Ohio voters passed Issue 5, creating Ohio's new smoking ban, with rules effective May 2007. This new law requires proprietors of public places of employment to prohibit smoking in enclosed areas.

The major requirements include:

- Prohibiting smoking in any public place or place of employment.
- Removing all ash trays and other receptacles used for disposing of smoking materials from any area where smoking is prohibited by the statute.
- Posting conspicuous signs in every public place and place of employment where smoking is prohibited, including at each entrance. The law (ORC 3794.06) requires the signs to say "No Smoking" or have the international no smoking symbol. Furthermore, the signs must contain a toll-free number for reporting violations, which is: 1-800-559-OHIO (6446). You may download versions of acceptable signs at www.odh.ohio.gov. It is vital that you comply with these rules. Violations may result in the imposition of a civil fine upon a proprietor or individual and will range from \$100 to \$2,500 for businesses and up to \$100 for individuals. If you have questions, you may contact your local Ohio health department, call 1-800-ODH (634) 7654 or visit smkInfo@ofh.ohio.gov.

Recognize hazards before tragedy occurs

By Howard Cherry, CECM
AFPD Safety Director

OSHA expects all employers to be able to recognize hazards that can lead to injuries and death and correct them before a tragedy occurs.

It doesn't matter how much experience your people have with machinery and equipment. If they're being allowed to exceed or ignore manufacturer's specifications for safe use, they're aiming for trouble.

A crew with WACO Equipment Company in Columbus, Ohio recently was renovating the Buckeye Building in downtown Columbus. When an outside hoist used to raise building materials to the upper floors failed, an employee fell and was injured.

When OSHA responded to the accident, the subsequent investigation showed the company failed to comply with the specs for hoists and elevators in use on the job. The agency also fined the companies for allowing workers to ride the hoist. The total fine was \$140,000.

The lesson to be learned from another company's misfortune is that engineers put a lot of thought and testing into equipment specs. For the safety of your employees, never allow equipment to be used in a way that was not intended. Take a look around: You'll probably find more than a few of these hazards lurking in your workplace.

Another important safety factor to consider is the pace at which work is accomplished. Working too fast or too slow can have an impact on safety. Always keep in mind that younger workers, especially teens, have a tendency to rush and get injured. Additionally, machinery is unforgiving; even experienced workers can use that reminder.

Getting the job done safely is as important as getting it done on time. Many have learned that lesson the hard way.

Remember, if your employees have not been trained according to OSHA standards, you could be facing costly injury claims and OSHA fines. For more information about these and other safety topics, contact Howard Cherry, CECM at (800) 798-2594.

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Representative Andy Meisner unleashes small businesses for Michigan

Representative Andy Meisner
Democrat - Ferndale
Legislative Council (Alt)

Committees

- Commerce Chairman
- Education
- Judiciary
- New Economy and Quality of Life
- Tax Policy

By Kathy Blake

State Representative Andy Meisner (D-Ferndale), sees the answer to Michigan's job crisis as an opportunity for small business start-ups. Many big companies are downsizing and outsourcing. "What's the way forward for Michigan? The closest thing to a silver bullet is unleashing entrepreneurship," states Meisner.

He proposes his "Michigan Spirit of Entrepreneurship Initiative" which will:

- Provide a personal income tax credit for the health care coverage of a new business owner and their immediate family for the first two years
- Make research and development tax credits transferable
- Allow for an income tax credit for any personal income used to start up a new business
- Open the state's bulk purchasing program to businesses for a small fee
- Set up a statewide center to promote entrepreneurial education
- Provide state universities with \$250,000 to create entrepreneurial degree programs
- Create grant and reimbursable tuition programs for students who take entrepreneurial classes

"We must give these people the tools they need to be successful as entrepreneurs and then re-populate the state with small businesses," says Meisner.

He also introduced a bi-monthly food stamp bill in June that mirrors Senator Martha Scott's legislation on

the senate side. It would change the distribution of food stamps to twice-a-month.

Rep. Meisner became a freshman state representative at the young age of 28. He served as Assistant Democratic Leader in the House during his second term. Now in his third term, he is chairman of the Commerce committee and a member of the following committees: Education, Judiciary, New Economy and Quality of Life and Tax Policy.

Throughout his tenure as state representative, Meisner has been a champion for the vulnerable and disabled. For his work on mental health issues, he was tapped by Michigan Gov. Jennifer Granholm to serve on the Michigan Mental Health Commission, and subsequently won Legislator of the Year honors from the League of Conservation Voters and the Michigan Association of Drug Court Professionals.

Rep. Meisner has worked to ease legislative restrictions on stem cell research in Michigan so that Michigan scientists can begin exploring possible cures for spinal cord injuries, Alzheimer's disease, juvenile diabetes and other longstanding medical ailments. One way is removing the ban on using would-be thrown away embryos for this research. In 2004, Meisner proposed lifting the state's restrictions, and when his proposal was rejected, he organized a statewide coalition of patient groups and advocacy organizations to broaden public awareness regarding embryonic stem cell research. Gov. Granholm has since endorsed Meisner's legislative proposals and Michigan newspaper editorials have written in support of them. In essence, Rep. Meisner made his House seat a driver for grassroots organizing.

Rep. Meisner also believes that public schools are "the natural focal point of the community," where public policymakers have the opportunity to coordinate "a holistic



community approach to education, health and safety." Meisner wants to make Michigan public schools a strategic center, around which community partnerships form to detect educational and health problems early.

Meisner's holistic approach to public education is much like his approach to preventing crime. Meisner wants to implement pre-bookings and post-bookings jail diversion programs to correct the mental health conditions of those who interact with the criminal justice system simply because of their mental health. "If someone is acting strange in a public place, non-threatening, when the police respond – instead of arresting – they connect the person with a local mental health authority," explained Meisner.

Meisner wants to create partnerships between "local law enforcement, the courts, social workers and the community" to stop crimes that are related to mental illness.

Background

State Representative Andy Meisner was born and raised in the district he currently represents, which includes the South Oakland County communities of Huntington Woods,

Ferndale, Pleasant Ridge, Oak Park Berkeley and Hazel Park.

He graduated from Berkley High School and the University of Michigan in Ann Arbor. While a college student, Meisner was a Lyndon B. Johnson Fellow in the Washington office of Congressman Sander Levin. After graduating, he returned to Capitol Hill to work for United States Congressman David Obey (D-WI) and then returned to Congressman Levin (D-MI) as a policy analyst working in the areas of criminal justice, mental health, unemployment insurance and foreign affairs, including the Middle East. Meisner's work with Congressman Levin led him to his next role as vice president of the national, non-profit Drug-Free Kids Campaign, or CADCA. He also co-founded the Michigan Democratic Action Network, a grassroots organization with members in Michigan and Washington, D.C., that works to engage young adults in the political process.

Meisner attended night school at the University of Detroit-Mercy School of Law while serving as state representative. He graduated in 2006 and passed the Michigan State Bar earlier this year. When asked what he plans to do when his third term expires at the end of 2008, he says, "I very much enjoy public service and will look to see if there are opportunities out there."

Meanwhile, his office staff is looking out for him with a suggestion box of what he should do when his term expires. One of the suggestions is "to be an eccentric documentary filmmaker like Al Gore" while another is to run for governor.

Meisner recently married and lives in Ferndale with his wife, Johnna. He enjoys traveling, landscaping his yard, biking and taking in the nightlife and entertainment available in southern Oakland county.

To reach Representative Meisner, please call 517-373-0478, email andyweisner@house.mi.gov or write State Representative Andy Meisner, PO Box 30014, Lansing, Michigan, 48909.

Michigan's Agriculture Director retires

State Agriculture Director of Michigan, Mitch Irwin, announced that he is retiring to pursue private sector business ventures. Irwin made his official announcement in a letter to the Michigan Agriculture Commission which met in East Lansing. Irwin is expected to leave his post on or before August 17.

Agriculture Commission Chair James Byrum accepted Irwin's resignation and complimented his leadership on agriculture issues.

"Mitch Irwin has been a dynamic advocate for agriculture and has been especially effective in promoting the emerging bio-fuel and alternative energy sectors," Byrum said. "We are grateful for his service and wish him every success in the future."

Governor Jennifer M. Granholm commended Irwin for his years of dedicated service and creativity he brought to state government.

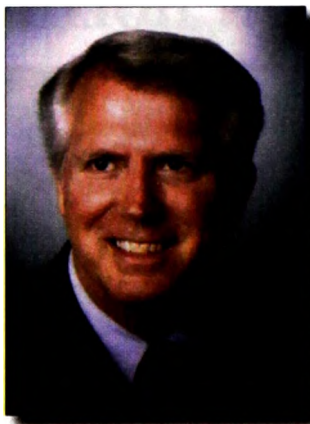
"Mitch has been an enthusiastic champion for protecting our food supply, promoting Michigan-grown products, and preserving critical farmland," said Granholm. "Mitch also helped launch our effort to create thriving bio-fuel and alternative energy industries in Michigan, a critical part of our plan to revitalize Michigan's economy."

Irwin said his decision brings to a close a career of public service in state government that began with his election to the Michigan Senate in the

1970s and is looking forward to pursuing private business opportunities.

"I have thoroughly enjoyed the challenges of leading the Michigan Department of Agriculture (MDA) to help expand agriculture and diversify Michigan's economy," he said. "It is simply time for me to return to the private sector to pursue opportunities in business development, investment, and real estate ventures. MDA has an outstanding team of dedicated professionals, and I have been honored to work with them and with the commission," Irwin concluded.

By statute, the Agriculture Commission appoints the director. Chairman Byrum said the selection process begins immediately and expects the commission to solicit, interview, and select the new director soon.



Nestle says food prices set for 'long-lasting' inflation

Food prices around the world are set for a 'significant and long-lasting' period of inflation because of a variety of factors, including demand from China and India, Nestle's chairman Peter Brabeck said in an interview with the *Financial Times* (FT).

The use of crops for biofuels and general population growth would also continue pushing food prices higher, Brabeck said, while on a trip to China.

"They will have a long-lasting impact on food prices," Brabeck told the business daily, referring to long-term and structural factors affecting prices.

He also cited rising demand from 'the phenomena of India and China' as leading to higher food prices.

According to the FT, corn prices have risen about 60 percent in the past year, and wheat prices have gained about 50 percent in that time, while sugar, milk and cocoa prices have also increased. -AFX News



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National Wine & Spirits Corp. will be back with even more booths (14) and plenty of products to sample!

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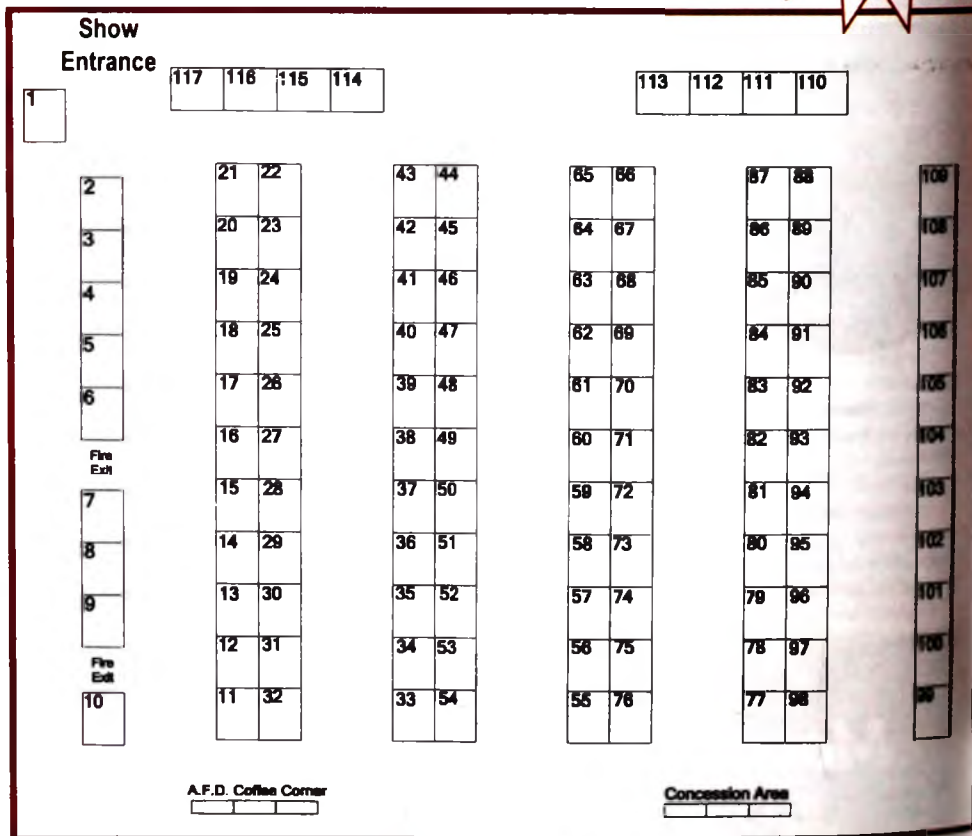
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MoTown Snack Foods keeps on truckin'

By Ryan MacWilliams

It has been four years since the inception of MoTown Snack Foods when owner Jim O'Shea turned his food distribution concept into a reality. In no time at all, MoTown has become a successful and growing company. MoTown's products cater to many of Michigan's demographics and O'Shea's philosophy of treating employees as he would like to be treated, recognizing their individual strengths and their weaknesses, has led to a smooth functioning business with a close-knit and rewarding work environment. Located at 8341 Lyndon, between Wyoming and Livernois in Detroit, MoTown Snack Foods is a distributor for Jay's, Lance, Tom's and Cape Cod snacks.

Jim O'Shea has been in the distribution world for several years. Having previously worked as vice president of sales for Jay's Foods, O'Shea has learned just how important it is to have a strong and reliable workforce. Rather than employing his own truckers and salespeople and issuing company-owned trucks and supplies, O'Shea has opted to work with independent operators that own and maintain their own vehicles and handle their own sales; thus creating a workforce that is more responsible for increasing sales and keeping their equipment in working shape. O'Shea also assists his truck drivers in need. When a truck breaks down leaving its driver out of work, Jim does his best to keep

him on the road, loaning out one of two spare vehicles so that the salesperson can remain working while his truck is repaired. O'Shea feels that this helps to continue business and secure positive distributor/owner operator relations.

MoTown also provides an annual all-inclusive vacation for those independent operators that take hold of the highest sales margins. O'Shea's sales force works hard to secure seats for themselves by pursuing sales. With a trip to the Dominican Republic as this year's destination, the reward is highly prized and the competition will be stiff.

MoTown Snack Foods deals directly with the manufacturers in Chicago, Rhode Island, and North Carolina and distributes snack food products all throughout southeast Michigan with the aid of nearly forty independent drivers.

With a warehouse of 47,000 square feet and an average of 70,000 cases that pass through it a week, each independent operator has plenty of variety to fit their unique sales demographic. They go about selecting the product they wish to deliver in a similar fashion to how you might shop at your local grocery store with only one difference---the snacks leave by the truckload! The product is then delivered to convenience stores, grocery stores, supermarkets, super centers and gas stations in a territory that extends north of Flint, west of Jackson, Metro Detroit and south to the Michigan border.

Jim O'Shea is both the philanthropist and entrepreneur: taking MoTown Snack Foods from merely an idea four years ago to a living breathing reality that seems to be heading for even greater success. In addition to the tasks involved with operating and building up MoTown Snack Foods, he still finds enough time to give back to the community that supports his business. An exceptional benefactor of the annual AFPD Turkey Drive,



Jim O'Shea, President of MoTown Snack Foods and partner Jim Pefley



Inside the warehouse, products collect for shipment.

O'Shea allows AFPD to use MoTown's warehouse for one day to provide space for delivery and storage of nearly 2,000 turkeys that are donated by Detroit-area neighborhood grocers for Thanksgiving meals to the Metro Detroit's less fortunate residents. Along with the donation of warehouse space, O'Shea also lends his time and one of his trucks for the event, driving all over Metro-Detroit to deliver turkeys to churches and civic organizations which then distribute them to needy individuals and families in their communities. Jim has also enjoyed the title of the Northeast

Detroit Lions Club President and has worked to benefit several other charitable organizations throughout his career.

Jim O'Shea is committed to providing Michigan's food retailers with high quality snack food products. To the Metro Detroit community, he is committed to give back to those in need. He recognizes that his employees are the absolute backbone of the company and that respect will earn good results. With only four years of MoTown Snack Foods under his direction, you can be sure that this is only the beginning of a great American company.

MoTown
Snack Foods



"MoTaste from MoTown"

Michigan Business Tax Approved

By UHY Advisors, Inc.
AFPD's Accounting and
Professional Services Consultants

A new Michigan Business Tax was approved by Governor Granholm on July 12, which replaces the Single Business Tax and becomes effective for business activity after December 31, 2007. While this is a major tax act and needs to be reviewed in great detail to understand all the nuances of the tax, UHY provides us with some of the major provisions of the act.

The new tax regime contains two different, yet both applicable taxes.

- A business income tax which is assessed at a rate of 4.95%. The starting point will be Federal taxable income or a similar measure of income for flow through entities.
- A tax on modified gross receipts at a rate of .8%. Modified gross receipts are defined as gross receipts less purchases from other firms. These purchases would include items like inventory, assets, materials and supplies, compensation for

staffing companies, and payments to subcontractors.

New credits which will be available to offset the combined taxes:

- A 1.9% research and development credit for amounts a business spends on research and development activity in Michigan
- Another research and development credit that would equal 30% of the amount of contributions a business makes to a small business to help finance research and development. This credit could not exceed \$30,000 and the Michigan Economic Growth Authority must approve these credits, which will be capped at 20 per year.
- A compensation credit, equivalent to .37% of the compensation paid in Michigan
- An investment tax credit equal to 2.9% of the cost of new capital assets located in Michigan
- A 35% credit for tax paid on industrial personal property
- For a new motor vehicle dealer

licensed under the Michigan vehicle code, a 2% credit of the amount paid to acquire new motor vehicle inventory not to exceed \$10,000.

- A Michigan Entrepreneurial Credit for taxpayers that have gross receipts less than \$25,000,000 and have created at least 20 new jobs during the preceding tax year, and have made at least \$1,250,000 in capital investments in Michigan during the preceding tax year.

In addition, there are small business provisions:

- Businesses with gross receipts below \$350,000 will not have to file a return, and businesses with gross receipts between \$350,000 and \$700,000 phase into the new tax regime.
- If a company can meet certain criteria, such as gross receipts less than \$20,000,000, business income less than \$1,300,000 and officer and shareholder income limitations, then the company will instead pay tax at a

rate of 1.8% on business income.

Many of the existing credits under the SBT, such as, the Brownfield credit, the Public contribution credit, the MEGA credits, the Renaissance Zone credit and the Historic Preservation credit, were preserved in the new Michigan Business Tax Act.

This is a major tax overall for Michigan companies, and while it has been reported that the MBT is close to revenue neutral, the overall effect on each individual taxpayer may be significantly different than the SBT. Therefore, you should contact your accountant regarding the effect of the act on your particular situation or business.

** UHY Advisors, Inc. provides tax and business consulting services through wholly owned subsidiary entities that operate under the name of "UHY Advisors". UHY Advisors, Inc. and its subsidiary entities have more than 1,300 professionals providing services from over 20 offices across the United States. UHY Advisors, Inc. and UHY LLP are independent U.S. members of Urbach Hacker Young International Limited an international organization of firms that operate in 52 countries worldwide*

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POS terminals pose threat to data security

Using a credit card at a gas station could pose more of a risk for data theft than shopping online, as point-of-sale (POS) terminals have emerged as a weak link in the security chain, said the IDG News Service, citing a Gartner Inc. analyst.

When a card is swiped, POS terminals often collect and store the data held in the magnetic stripe on the back of a credit card, said Avivah Litan, a Gartner vice president and analyst. Retailers are often unaware that their POS applications collect so much information, said the report.

In the hands of sophisticated hackers and counterfeiters, the data collected from the magnetic stripe is enough to create a replica card. "It's almost more dangerous to go to the gas station than it is online," Litan said. "No one even thought about what data is on a POS controller."

Retailers' network configurations are partly to blame. Many are using the Internet to transmit data in place of dialup networks, and many have incorporated wireless access points into their networks using WEP (Wired Equivalent Privacy), Litan said, which is not considered a strong form of encryption.

Hackers lurk in parking lots looking for weak networks to penetrate. Since the POS terminals are linked via IP, once a hacker has accessed a network they can try out neighboring IP addresses until they locate a store of data, Litan said.

To strengthen security, card brands such as Visa and MasterCard are pressuring retailers to comply with the Payment Card Industry (PCI) Data Security Standard, a code of best practices created by the card industry. The standard forbids the storing of magnetic stripe data on POS terminals, and Visa plans to start fining retailers in the coming months if they do not comply, Gartner said.

Implementing security is cheaper in the long run than having a data breach, Gartner calculates that a data breach costs companies around \$400 per exposed account because of investigations, fines and lawsuits. On the other hand, beefing up security costs around \$16 per account for the first year, and that cost falls over time, according to Litan.

Merger, *Continued from front page.*

General Wine & Liquor to create this new company, Great Lakes Wine & Spirits, we are poised to exceed all expectations. We are thrilled about this new venture and look with anticipation to expanding our business," said Cooper.

"This is an exciting time for General

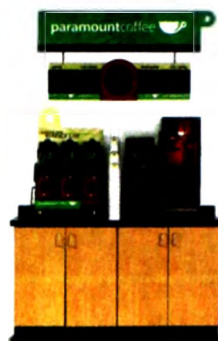
Wine & Liquor as we merge with J. Lewis Cooper Co. The formation of Great Lakes Wine & Spirits will further position us as a leader and top competitor in the wine and spirits wholesale distribution industry. The consolidation guarantees the same quality of service and sale of superior products that our customers have become accustomed to for the future. Our entire company looks forward to this new partnership," said Ross.

J. Lewis Cooper Co. was established in 1946. The family-owned company is headquartered in Dearborn, Michigan.

Founded in 1967, General Wine & Liquor was acquired by Sydney L. Ross in 1978. It is currently based in Highland Park, Michigan, with facilities in Lansing, Grand Rapids, Bay City and Escanaba.

Terms of the transaction were not disclosed.

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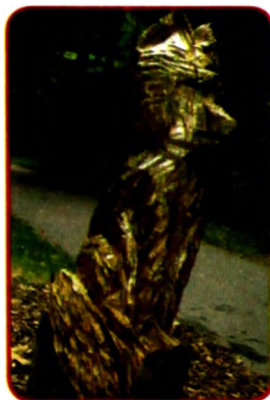
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Men's Closest to the Pin #2 Lakes – Dennis Wagener
Men's Straight Drive #5 Hills – Mike Barrett
Women's Straight Drive #5 Hills – Laura Peters
Men's Straight Drive #17 – Mike Kilano
Women's Straight Drive #17 – Jill Rosch



Many thanks to volunteers Pamela Woodside of DTE Energy and Pam Kendrick from Advanced Insurance Marketers.



(left-right) The nutty group from Kar's!



(left-right) The Aquafina four: Joel Kaiser, Jesse Peterson, Jeff Reiter, Tony Skehan.



(left-right) The ladies from Spartan Stores: Barb Rubel, Joan Karakuc, Joyce Gibson, and Diane Ackerman.



The electrifying DTE Energy group!



(left-right) Representatives of Frito Lay, Chris Saline, Steve Kozlowski, Don Stupica, and Fred Gongola.



The men from Country Fresh



It's the Nut Kar of Kar's Nuts



The National Wine & Spirits group of (l to r) Steve Null, Brian Pizzuti, Mike Barrett and Bill Bunch.



Amy Hicks and Renee Robinson of Bailey Irish Cream



Larry Paczkowski, Chip Gerlach, Greg Schmidt and Pat Hermes with Tarin Wilczynski, of Southern Comfort.



Mike Nicols, Victor Vzansky, Mike McNally and AFD Foundation Golf Outing Co-chair Faiez Asmary of National Wine & Spirits stand ready for the next challenge.

The Miller Brewing Team



AFD Foundation Golf Outing



National Wine & Spirits team: (l to r), Mike Perino, Joe Tibus, Pete Zaker and Peter Elias



Mark Sabatini, Brad Matas, Charles Jaeger, Michael Rosch Jr. of General Wine



The General Wine gang: Mike Rosch, Mike Kilano, Jeff Morgan and Rick Brown



Jeff, Boehm, Curtis Clinton, Mike Kruk, Marion Body of Powers Distributing Company



The Pernod Ricard Group



The Brown Forman group: Ryan Koehnke, Tony Mitchell, Sam Shoukri and Matt Cole (leaning over)



The Fine Faygo Foursome!



Kenny Alchoo, Mark Sarafa, Donald George and AFD board member, Chris Zebari



The Blue Cross Blue Shield of Michigan team: Terry Rush, Patricia Slack, Deirdre Scott and Rod Begosa



Michelle Spisak in front, Dan Williams, Steve White and Rick Sherrer of GTECH



A huge thanks to our Golf Committee and volunteers!

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There was no need to go thirsty or hungry, thanks to the generous donations from these companies:

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...and a special thanks to S. Abraham for providing many of the products that filled our goodie bags!

Meet the AFD Foundation Scholars

The AFD Foundation is proud to award these deserving students with scholarships and gives thanks to the sponsoring companies for their financial support!



Jim Grant
of Country
Fresh with
Scholar
Jonathon
Boljesic

JONATHON BOLJESIC

Submitted by: Westborn Market

Sponsored by: Country Fresh

Jonathon is a freshman majoring in engineering at the University of Michigan. He graduated from Winston Churchill High School in Livonia.



Scholar Dana
Cook with
Jane Shallal of
Associated
Food &
Petroleum Dealers

DANA COOK

Submitted by: Muir Village Market

Sponsored by: Associated Food & Petroleum Dealers

Dana is a freshman at Grand Valley State University in Grand Rapids majoring in nursing. She graduated from Pewamo-Westphalia High School in Westphalia.



Scholar Megan
Gingrich with
Ed Weglarz
of AFD for
LaSalle Bank

MEGAN GINGRICH

Submitted by: Gingrich Tire Center, Inc.

Sponsored by: LaSalle Bank

Megan is a senior majoring in psychology at Grand Valley State University in Grand Rapids. She graduated from Chippewa Hills High School in Remus.



Scholar Wade
May with
Vincent
North Point
Insurance Co.

WADE MAY

Submitted by: Blissfield BP

Sponsored by: North Pointe Insurance Co.

Wade is a freshman majoring in engineering at the University of Michigan. He graduated from Blissfield High School in Blissfield.

Rich Bratschi
(father of
Elizabeth
and Jacob
Bratschi) with
Ken Hebert of
Coca-Cola Bottling Co.



ELIZABETH BRATSCHI

Submitted by: H & H Mobil

Sponsored by: Coca-Cola Bottling Co.

Elizabeth is a junior majoring in the hospital industry at the Michigan State University in East Lansing. She graduated from Haslett High School in Haslett.

Scholar Ryan
Devries with
Jim Chuck
of Frito Lay



RYAN DEVRIES

Submitted by: D & W Food Center

Sponsored by: Frito Lay

Ryan is a freshman majoring in English at Calvin College in Grand Rapids. He graduated from Western Michigan Christian High School in Muskegon.

Terry Bunting
of Michigan
Lottery with
Scholar
Vanar Jaddou



VANAR JADDOU

Submitted by: Saveland Supermarket

Sponsored by: Michigan Lottery

Vanar is a freshman majoring in political science at the Wayne State University in Detroit. He graduated from Dearborn High School in Dearborn.

Scholar Roger
Rojas-Suarez
with Bill Turner
of Miller
Brewing Co.



ROGER ROJAS-SUAREZ

Submitted by: Don Henry Distributing Co.

Sponsored by: Miller Brewing Company

Roger is a freshman majoring in computer information systems at Lansing Community College in Lansing. He graduated from high school in Pinar del Rio, Cuba.



Scholar Jacob
Bratschi with
Eric Kipp of
7UP Bottling
Group

JACOB BRATSCHI

Submitted by: Lake Lansing Mobil Service

Sponsored by: 7UP Bottling Group

Jacob is a sophomore majoring in automotive technology at Lansing Community College in Lansing. He graduated from Haslett High School in Haslett.



Paul Knutson
of DTE
Energy with
Scholar
Jeremy Farida

JEREMY FARIDA

Submitted by: Metro Food Center

Sponsored by: DTE Energy

Jeremy is a freshman at Wayne State University in Detroit. He graduated from Brother Rice High School in Bloomfield Hills.



Scholar
Matthew
Kanelos with
Scott Skinner
of Diageo

MATTHEW KANELOS

Submitted by: Boomers Party Store & Pizza

Sponsored by: Diageo

Matthew is a sophomore majoring in medicine at the University of Michigan. He graduated from Brighton High School in Brighton.



Gwen Scales, (mother
of Briana Scales)
with Jane Shallal
of Assoc. Food
& Petroleum
Dealers

BRIANA SCALES

Submitted by: Savon Food Market

Sponsored by: Associated Food & Petroleum Dealers

Briana is a sophomore at Kalamazoo College in Kalamazoo, majoring in psychology. She graduated from Renaissance High School in Detroit.



Scholar
Jonathan
Browalski
with Jeff
Lagerquist of
Marathon Oil Co.

JONATHAN BROWALSKI

Submitted by: Violet Der Manulian

Sponsored by: Marathon Oil Co.

Jonathan is a freshman majoring in medicine at the University of Michigan. He graduated from Brother Rice High School in Bloomfield Hills.



Scholar Andrew
Gaggin with Alan
Dornzalski
of Faygo
Beverages

ANDREW GAGGIN

Submitted by: National Beverage-Faygo

Sponsored by: Faygo Beverages

Andrew is a freshman at the University of Michigan majoring in law. He graduated from Grosse Pointe South High School in Grosse Pointe Farms.



Scholar Laura
Matta with
Brad Matas
of Pernod
Ricard USA

LAURA MATTA

Submitted by: Happy Three Party Store

Sponsored by: Pernod Ricard USA

Laura is a freshman majoring in dietetics and nutrition at Wayne State University in Detroit. She graduated from Divine Child High School in Dearborn.



Scholar Monica
Seymour with
Barbara Rubel,
wife of Tom
Rubel of
Spartan Stores, Inc.

MONICA SEYMOUR

Submitted by: Spartan Stores, Inc.

Sponsored by: Spartan Stores, Inc.

Monica is a freshman at the University of Michigan. She graduated from Walled Lake Central High School in Commerce Township.

Congratulations, AFPD Golf Scholars!

We salute you for your accomplishments, and eagerly await the impact you will have on our industry, and our future!



Jim Miller of
National Wine
& Spirits
with Scholar
Brandon Shoukri

BRANDON SHOUKRI

Submitted by: Showerman's Fine Wine & Liquor

Sponsored by: National Wine & Spirits
Brandon is a freshman at Wayne State University in Detroit majoring in medicine. He graduated from Brother Rice High School in Bloomfield Hills.



Scholar Kathleen
Vokes with
Matt O'Brien
of Bacardi

KATHLEEN VOKES

Submitted by: Whipple & Co.
Sponsored by: Bacardi

Kathleen is a senior majoring in biology at the Saginaw Valley State University in Saginaw. She graduated from Lake City High School in Lake City.



Avis Karim of
People's State
Bank with
Scholar Brett
Warner

BRETT WARNER

Submitted by: Detroit Travel Center
Sponsored by: People's State Bank
Brett is a junior majoring in film and TV productions at New York University. He graduated from Trenton High School in Trenton.



Mark Sarafa
of Absopure
Water Co.
with Scholar
Erica Werling

ERICA WERLING

Submitted by: Absopure Water Co.
Sponsored by: Absopure Water Co.
Erica will be a sophomore at Boston College in Boston, Massachusetts. She graduated salutatorian from Regina High School in Harper Woods.

Tim Prost of
General
Wine &
Liquor Co.
with Scholar
Janelle Smith



JANELLE SMITH

Submitted by: Metro Foodland of Detroit
Sponsored by: General Wine & Liquor Co.
Janelle is a sophomore majoring in animation at the University of the Arts in Philadelphia, Pennsylvania. She graduated magna cum laude from Southfield Christian High School in Southfield.

Matt Cole of
Brown-Forman
Beverage Co.
with Scholar
Samantha Walls



SAMANTHA WALLS

Submitted by: Farmer Jack
Sponsored by: Brown-Forman Beverage Co.
Samantha is a senior at the University of Michigan Ann Arbor majoring in sports medicine/management technology. She graduated from Cass Technical High School in Detroit.

Dan Reeves of
AFPD for
the Alex Bell
Memorial
Scholarship
with Scholar
Amanda Wehner



AMANDA WEHNER

Submitted by: McDonald's Food and Family
Sponsored by: Alex Bell Memorial Scholarship
Amanda is a freshman majoring in medicine at the University of Michigan. She graduated from Bad Axe High School in Bad Axe.



Mike Cecile of
Eastown
Distributors
with Scholar
Christy
Sulaiman

CHRISTY SULAIMAN

Submitted by: Melody Market, Inc.
Sponsored by: Eastown Distributors
Christy is a sophomore majoring in medicine at the University of Michigan. She graduated from Dakota High School in Macomb.

Scholar Ashley
VanMaldeghem
with Ben
Benjamin of
Kar's Nuts



ASHLEY VANMALDEGHEM

Submitted by: Randazzo Fresh Market
Sponsored by: Kar's Nuts
Ashley is a freshman at Kettering University in Flint. She graduated from Henry Ford II High School in Sterling Heights.

Pepsi-Scholars poised for future success



Front row from l to r: Scholars Valant Jaddou, Keniesha Ingram, Lauren Hollier and Paul Holmes (father of Adesola Holmes). Back row from l to r: Jeff Gnessel, Dean McVicker, Bob Halstead, Mike Quinn and Bob Betislie of the Pepsi Bottling Group. Inset: Thisha Grant.

THISHA GRANT

Submitted by: Farmer Jack
Sponsored by: Pepsi Bottling Group
Thisha is a freshman majoring in education at the Kentucky State University in Frankfort, Kentucky. She graduated from Cass Technical High School in Detroit.

LAUREN HOLLIER

Submitted by: Glory Supermarket
Sponsored by: Mountain Dew Perpetual Scholarship
Lauren is a freshman majoring in biochemistry at the University of Michigan. She graduated from Renaissance High School in Detroit.

ADESOLA HOLMES

Sponsored by: Pepsi Perpetual Scholarship
Adesola is a freshman at the University of Michigan. She graduated from Cass Technical High School in Detroit.

KENIESHA INGRAM

Submitted by: Imperial Market
Sponsored by: Diet Pepsi Perpetual Scholarship
Keniesha is a freshman majoring in finance at Michigan State University in East Lansing. She graduated from Martin Luther King High School in Detroit.

VALANT JADDOU

Submitted by: Penna's of Sterling
Sponsored by: Pepsi Perpetual Scholarship
Valant is a sophomore majoring in international relations at Albion College in Albion. He graduated from Dearborn High School in Dearborn.

Thank You, Sponsors!

Hollywood Markets re-open former Farmer Jack grocery stores

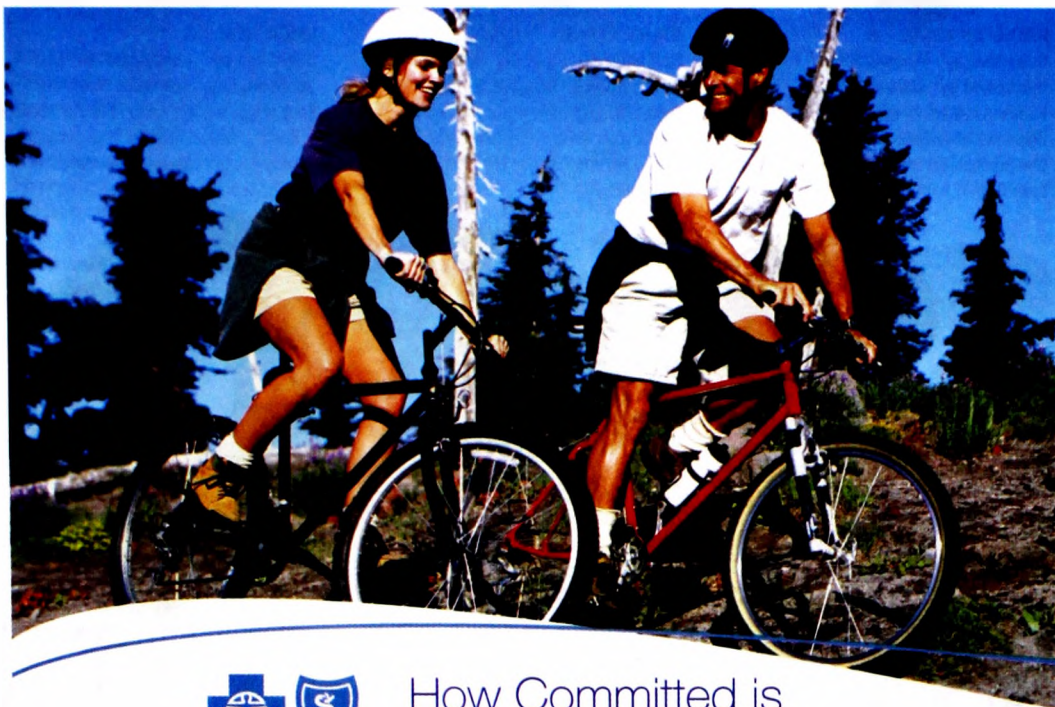
AFPD member and Troy-based Hollywood Markets has announced the re-opening of three former Farmer Jack stores as Hollywood Markets. The three stores, in Madison Heights, Rochester Hills, and Lake Orion are open, fully stocked (with the exception of beer and wine, as licenses are

pending). The traditional full service butcher shop meat departments have been opened as self service until the new meat counters arrive. Hollywood assures everyone the same Hollywood quality and pricing is there, more service is on the way.

The addresses of the three stores are: 29200

North Campbell Road in Madison Heights; 1495 North Rochester Road in Rochester Hills and 1101 Lapeer Road in Lake Orion.

Hollywood was able to turn these stores around so quickly because of the influx of former Farmer Jack employees who are now a part of the Hollywood staff.



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FOR SALE— 4 acre commercial lot, more available level, vacant. Roscommon County, MI. Possible supermarket location in the center of town. \$295,000 please call (989) 389-1428.

FOR SALE— 5 plus acres with 25,000 sq. ft. retail and storage building with phone, electric and natural gas. In the center of town. \$495,000 please call (989) 389-1428.

FOR SALE— Alma, MI. 14 plus acres at expressway with 6 on & off ramps. Good building site, class A road. Natural gas at the street and electric on the property. \$495,000 OBO please call (989) 389-1428.

STORE FOR SALE— BEER, WINE, LIQUOR & LOTTERY. Located in city of Plymouth. For information call Bill (734) 453-5040.

FOR SALE— Commercial property - Downtown Flint Area. Over 5,000 sq. ft. commercial space. Established neighborhood convenience store with beer & wine license. Attached full service mechanics shop with hydraulic lifts. Businesses operating for 25 years. Great Price. Call 1-888-221-2041 - reference DQS.

FOR SALE— Oakland County Shell gas station. 3/4 acre of property, high traffic area, off freeway exit. Convenience store, car wash, gasoline and diesel sales. Serious inquiries only. Contact Joe: H (810) 229-5929, C (248) 854-1856.

FOR SALE— Only one previous owner, owner is retiring. Excellent location. Liquor, beer, wine, deli, groceries and gas. For further information contact Nab at (734) 566-7575.

FOR SALE— Party store including bakery & pizza since 1961. 8-door walk-in cooler. High traffic area in St. Clair Shores. Building and business included. Half of building could be used as rental income. A must see. Call Paul Muller at, (586) 212-3138.

FOR SALE— Atwood Scaleomatic Dough Divider Model # S-300. \$9,900 o.b.o. Hobart Dough Mixer. Model # HR350. Mixes up to 150lb of flour (needs a hook). \$3,500 o.b.o. Call Kenn at (248) 508-7298.

PALLETS WANTED—Detroit Storage Co. Free pick up. (313) 491-1500.

STATION FOR SALE— Great location (N/W Columbus, Ohio). Retail gasoline station w/ convenience store and auto repair. Serious and confidential inquiries only please. Call (614) 580-8505.

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

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

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

North Pointe closes on \$41M acquisition

Sunfield-based North Pointe Holdings Corp. (Nasdaq: NPTE) announced that it has closed on its acquisition of South Carolina-based Capital City Holding Co. Inc.

The purchase, for \$17 million in cash and \$24 million in short-term debt, was announced May 14.

Capital City's companies specialize in niche insurance markets such as workers compensation and the forestry industry. North Pointe is a commercial and personal property insurer whose niche specialties include bowling centers and liquor stores.

Toledo Union Ratifies New Contract with Kroger

Kroger workers in July voted to approve a new three-year contract, the Cincinnati-based retailer said. "This agreement provides wage increases and affordable quality health care benefits for our associates and their families and keeps Kroger competitive in the marketplace," Bruce Macauley, president of Kroger's Great Lakes region, said in a statement. United Food and Commercial Workers Local 911, representing about 2,300 workers, had been negotiating with Kroger to replace a contract that expired April 7. — *Supermarket News*

Jones Soda to launch new energy drink

Jones Soda Co. has acquired a new Japanese ingredient to be used in a new energy drink the company will release this winter. The Seattle-based beverage company has the exclusive rights to Pharma Gaba, an ingredient used in Japanese coffee to counteract the negative effects of caffeine. — *American City Business Journals/Puget Sound*

Walgreens is looking to grow

Walgreens, which operated 5,751 drugstores as of May 31, will have 7,000 stores by 2010 and will look to acquire other chains in the future. The company has 500 stores planned for opening this year and has recently purchased a chain of clinics, Take Care Health Systems. — *GlobeSt.com*

U.S. consumers flock to organic chocolate

Organic chocolate sales increased 49% in 2006, according to an industry study. Analysts note organic chocolate is set to continue booming as more organic brands hit the market and consumers seek out healthier indulgences. — *The New York Times/Reuters*

Kroger introduces cholesterol-lowering milk

Kroger is launching a new cholesterol-lowering milk under its "Kroger Active lifestyle" brand. The milk reportedly uses an ingredient with plant sterols, which the US Food and Drug Administration (FDA) has said can reduce the risk of heart disease by lowering cholesterol levels. — *MorningNewsBeat.com*

AFPD sends condolences to Binno family

On page 22 of last month's edition (August) of this publication, we featured an article on Uptown Buscemi, a Romeo, Michigan, store that was recently remodeled. The store is owned and operated by the Binno family. Shortly after the publication went to press, AFPD learned that Ryan Binno, son of owner Roy Binno, had lost his life in a drowning accident on Cass Lake. AFPD sends its heartfelt sympathies to the Binno family for their unexpected and tragic loss. Our thoughts are with them during this difficult time.

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Mini 3-in-1



KANSMAKER Super Series is a large capacity customer-operated plastic, can and glass redemption center that counts, crushes and bags both plastic and cans. The glass is returned in the Distributors' carton/cases.

STYLE	WIDTH	HEIGHT	DEPTH
Front Unload W/Side Glass	67"	72"	34"
Front Unload W/O Side Glass	47"	72"	34"
Front Unload W/ Rear Glass	47"	72"	54"
Rear Unload W/ Rear Glass	47"	72"	54"
Rear Unload W/ Side Glass	67"	72"	34"
Rear Unload W/O Glass	47"	72"	34"

VOLTAGE

110-115V 1 Ph (Standard Outlet)

PERFORMANCE/CAPACITY

Glass—40/minute—Holds up to 300

Plastic—30-45/minute—Holds 160

Cans—50+/minute—Holds 720

The KANSMAKER MINI 3 in 1 is a compact version of the Super Series machine with a smaller capacity customer-operated plastic, aluminum can and glass redemption center that counts, crushes and bags both plastic and aluminum cans. The glass is returned in the Distributors' carton/cases. This machine can be configured in 6+ different possible configurations to fit almost any space provided.

STYLE	WIDTH	HEIGHT	DEPTH
Front Unload W/Side Glass	53"	72"	33"
Front Unload W/O Glass	32.5"	72"	33"
Rear Unload W/ Rear Glass	32.5"	72"	53"
Front Unload W/ Rear Glass	32.5"	72"	53"
Rear Unload W/O Glass	32.5"	72"	33"
Rear Unload W/Side Glass	53"	72"	33"

VOLTAGE

110-115V 1 Ph (Standard Outlet)

PERFORMANCE/CAPACITY

Glass—40/minute—Holds up to 140

Plastic—30-45/minute—Holds 120-200

Cans—50+/minute—Holds up to 480

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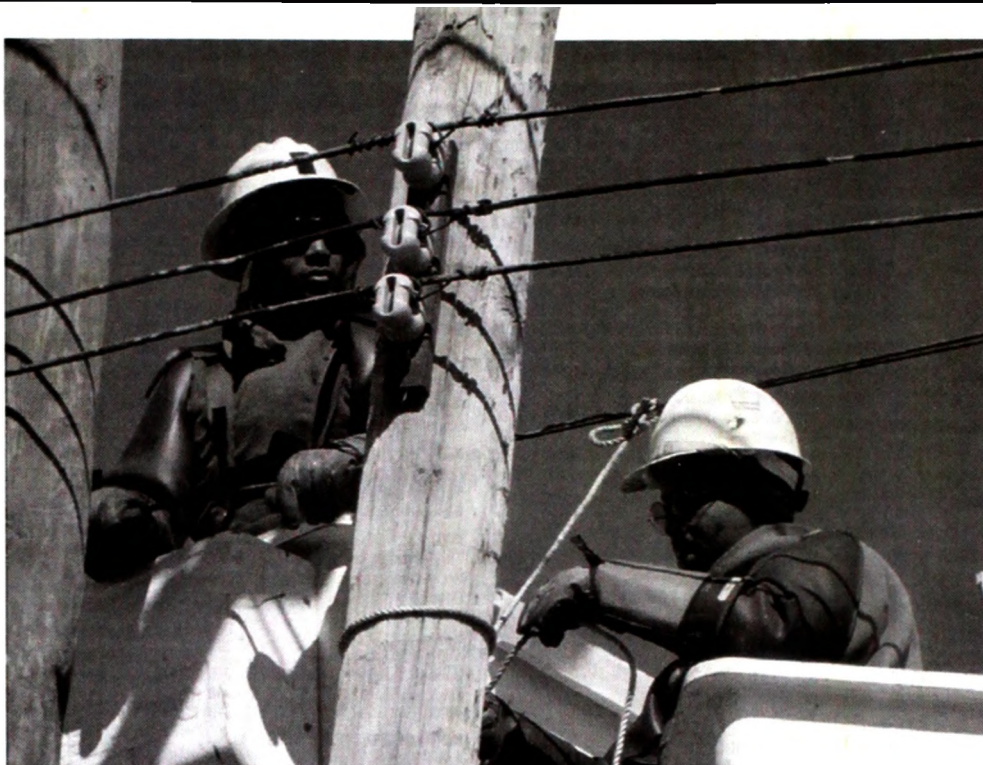


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Great Lakes Baking Co. (313) 866-0300
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ATM of Michigan (248) 427-9830
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Citizens Bank (248) 324-8537
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ENVIRONMENTAL & ENGINEERING:

Environmental Compliance Technologies, LLC 1-866-870-8378
Environmental Services of Ohio 1-800-798-2594
Flynn Environmental, Inc. (330) 452-9409
Huron Consultants (248) 546-7250
Oscar W. Larson Co. (248) 620-0070
PM Environmental (517) 485-3333

FRESH PRODUCE:

Andrews Brothers Inc. (313) 841-7400
Detroit Produce Terminal (313) 841-7911
Aunt Mid Produce Co. (313) 841-7911

FUEL SUPPLIERS:

Atlas Oil 1-800-878-2000
Central Ohio Petroleum Marketers, Inc. (614) 889-1860
Certified Oil Company (614) 421-7500
Countywide Petroleum (440) 237-4448
Free Enterprise, Inc. (330) 722-2031
Gilligan Oil Co. of Columbus, Inc. 1-800-355-9342
Gillota, Inc. (216) 241-3428
Refiners Outlet Company (216) 265-7990
Ullman Oil, Inc. (440) 543-5195

ICE PRODUCTS:

Arctic Glacier, Inc. (810) 987-7100
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
CBBS of Michigan 1-800-666-6233
CBIZ/Employee Benefit Specialist Inc. (614) 793-7770
Charles Halabu Agency, Inc. (248) 968-1100
Frank Gates Service Co. (614) 793-8000

Frank McBride Jr., Inc. (586) 445-2300
Gadaleto, Ramsby & Assoc. 1-800-263-3784
JS Advisor Enterprises, Inc. (248) 684-9366
Cell (586) 242-1331
Lyman & Sheets Insurance (517) 482-2211
North Pointe Insurance (248) 358-1171
Rocky Husaynu & Associates (248) 851-2227
Underground Storage Tank Insurance (Lyndall Associates, Inc.) (440) 247-3750

MANUFACTURERS:

Art One Sign Expo, Inc. (248) 591-2781
Burnette 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
Signature Signs (586) 779-7446
Singer Extract Laboratory (313) 345-5880

MEAT PRODUCERS/PACKERS:

Kowalski Sausage Company (313) 873-8200
Nagel Meat Processing Co. (517) 568-5035
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
HSI (586) 756-0500
Michigan Chronicle (313) 963-5522
Suburban News-Southfield (248) 945-4900
Trader Publishing (248) 474-1800
WDIV-TV4 (313) 222-0643

NON-FOOD DISTRIBUTORS:

Items Galore (586) 774-4800

POTATO CHIPS/NUTS/SNACKS:

Better Made Snack Foods (313) 925-4774
Detroit Popcorn Company (313) 835-3600
Frito-Lay, Inc. 1-800-359-5914
Herr's Snacks (248) 967-1611
Kar Nut Products Company (248) 588-1903
Motown Snacks (Jays, Cape Cod) (313) 931-3205
Nikhlas Distributors (Cabana) (248) 582-8830
Pik a Snak, Inc. 1-866-466-9166
Up North Jerky Outlets (248) 577-1474

PROMOTION/ADVERTISING:

DBC America (313) 363-1875
Enterprise Marketing (616) 531-2221
PJM Graphics (586) 981-5983
Promotions Unlimited 2000, Inc. (248) 372-7072
Sign-A-Rama - Commerce Twp. (248) 960-7525

RESTAURANTS:

Copper Canyon Brewery (248) 223-1700

SECURITY/SURVEILLANCE:

Closed Circuit Communications (248) 682-6400
Freedom Systems Midwest, Inc. (248) 399-6904
JJ Security Systems (248) 404-8144

SERVICES:

AAA Michigan 1-800-AAA-MICH
Advance Me Inc. (513) 518-3150
Al Bourdeau Insurance Services 1-800-455-0323
American Communications of Ohio (614) 855-7790
American Liquid Recyclers (740) 397-4921
American Mailers (313) 842-4000
AMT Telecom Group (248) 862-2000
Bellanca, Beatlie, DeLisle (313) 882-1100
Binno & Binno Investment Co. (248) 540-7350
C. Roy & Sons (810) 387-3975
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
Cox, Hodgman & Giarmarco, P.C. (248) 457-7000
Cummins Bridgeway Power (248) 573-1515
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
Gadaleto, Ramsby & Assoc. 1-800-263-3784
Gasket Guy (810) 334-0484

Great Lakes Data Systems (248) 366-4197
Integrity Mortgage Solutions (586) 758-7800
Jado Productions (248) 227-1241
Kansmacker (248) 249-0880
Karoub Associates (517) 482-5000
Lincoln Financial Advisors (248) 948-5100
Marcoin/EK Williams & Co. (614) 837-7020
Marketplace Solutions (248) 255-2071
Mekani, Orow, Mekani, Shallal, Hakim & Hinda P.C. (248) 223-9000

Merchant Payment Services (937) 256-3246
Metro Media Associates (248) 625-0071
Murray Murphy Moul + Basil LLP (614) 488-0400
Network Payment Systems 1-877-473-947
POS Systems Group Inc. 1-877-271-3710
Rainbow Tuxedo (248) 477-0810
RFS Financial Systems (412) 998-1880
Secure Checks (586) 758-7272
Security Express (248) 304-1900
Shimoun, Yaldo & Associates, P.C. (248) 851-7900
Sign-A-Rama - Commerce Twp. (248) 960-7525
Signature Signs (586) 779-7446
Simplicity Wireless (619) 654-4044
Southfield Funeral Home (248) 569-8008
Staples 1-800-693-8000
UHY Advisors, Inc. (248) 355-1044
Waxman Blumenthal LLC (216) 514-9400
Wireless Giant (248) 786-4400

STORE SUPPLIES/EQUIPMENT SERVICES:

Belmont Paper & Bag Supply (313) 481-4650
Brehm Broaster Sales (989) 427-5850
Culinary Products (989) 754-2533
DCI Food Equipment (313) 369-1060
DryB's Bottle Ties (248) 568-4245
Envipco (248) 471-4070
Hobart Corporation (734) 697-3070
JAYD Tags (248) 624-8890
Leach Food Equipment Dist. (616) 530-1400
Martin Snyder Product Sales (313) 272-4000
MSI/Bocar (248) 399-2050
Petro-Com Corporation (216) 252-8800
Taylor Freezer (734) 525-2533
TOMRA Michigan 1-800-610-4663
Wayne Service Group (614) 330-3773

WHOLESALE/FOOD DISTRIBUTORS:

Brownwood Acres (231) 590-3100
Capital Distributors 1-800-447-8180
Central Foods Wholesale (313) 862-5000
Chef Foods (248) 789-5311
Consumer Egg Packing Co. (313) 871-5080
Cox Specialty Markets 1-800-646-0355
D&B Grocers Wholesale (734) 513-1711
EBY-Brown, Co. 1-800-532-8271
Great North Foods (989) 356-228
H.T. Hackney-Columbus (614) 751-5100
H.T. Hackney-Wyoming (517) 787-0800
I & K Distributing (989) 743-6460
International Wholesale (248) 363-8800
Interstate Brands/
Wonder Bread/Hostess (313) 868-5850
Jerusalem Foods (313) 846-1710
Kaps Wholesale Foods (313) 587-4711
Karr Foodservice Distributors (313) 272-6400
Liberty USA (412) 481-2700
Liberty Wholesale (586) 755-3632
Lipari Foods (586) 447-3500
Mexicantown Wholesale (313) 554-0000
Nash Finch (989) 777-1860
Nat Sherman (201) 735-9000
Nikhlas Distributors (Cabana) (248) 582-8830
Norquick Distributing Co. (734) 254-1010
Piquette Market (313) 876-6533
Polish Harvest (313) 758-0500
Robert D. Arnold & Assoc. (810) 635-9411
S. Abraham & Sons (616) 453-6355
Sara Lee Foods US (508) 586-3390
Shaw-Ross International Importers (313) 873-7070
Sherwood Foods Distributors (313) 366-3100
Spartan Stores, Inc. (616) 878-2244
SUPERVALU (937) 374-7670
Tom Maceri & Son, Inc. (313) 588-0555
Total Marketing Distributor (734) 641-3350
United Wholesale Dist. (248) 366-7300
Value Wholesale (248) 967-2900
Weeks Food Corp. (586) 727-3533

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