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!

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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Meet the AFD Foundation Scholars, 20

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, AFD Foundation 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 and assistance to move all the goodies and prizes to Fox Hills. Arctic Glacier for bringing over a Golf Outing, Continued on page 18.

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.

DIAGEO

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.
Contact your Representative to stop credit card fees from increasing

Fred Daily
APFD Chairman

The APFD 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 uninterrupted, 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

Contact APFD:
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Farmington Hills, MI 48334

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Dublin, OH 43017
1-800-666-6233 • Fax 1-866-601-9610
www.afdom.org

September 2007 | 3
U.S. Legislature travels "Tobacco Road" for tax increases

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 tobacco 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 is expected to follow the tax increase and 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 scewoaps 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.

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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.

Statement of Ownership

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AFPD works closely with the following associations:

Calendar

September 12, 2007
AFPD West Michigan Holiday Show
DeVos Place
Grand Rapids, MI
Contact: Cathy Wilson
(248) 671-9600

September 25 & 26, 2007
AFPD S.E. Michigan Holiday Show
Rock Financial Snowplace
Novi, MI
Contact: Cathy Wilson
(248) 671-9600
Ohio’s Commercial Activities Tax petroleum sales exemption expires

By Rick Ayish
A FPD 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 at 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 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. This 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.

A FPD member 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
A FPD 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 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 as do 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 the 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, was signed by Ohio Governor Bob Taft and 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 cap 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.

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JIM IRWIN, Senior Consultant 1-800-373-4327 Fax 1-614-793-9797

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Jim Frisch – 614-843-2517
John Quinn – 614-554-5770

September 2007
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.

Category dominance

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

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.

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 compensation 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.
Complying with Ohio smoking rules

On November 7, 2006, Ohio voters passed Issue 5, tearing Ohio's new smoking ban, with rules effective May 2007. This new law requires proprietors of public places and 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 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 wwwinfo@odh.ohio.gov.

Recognize hazards before tragedy occurs

By Howard Cherry, CECM
APFD 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.
Representative Andy Meisner unleashes small businesses for Michigan

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 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.

Meisner wants to implement pre-booking and post-booking 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, Berkley 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, Johana. 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 andymeisner@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
Kent Beverage Co. Inc. will make a large presence at the show with 16 booths! Check out all their show specials and samples!

Henry A. Fox Sales Co. will have 20 booths filled with samples and show specials!

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

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QuickServ Tax will be introducing its exciting dealership program at the upcoming AFPD Holiday Shows. Offer your customers tax preparation services and add substantial revenue, generated in less than three months! This program is possible with a very low investment, little space and no experience. With QuickServ Tax you will be able to print refund checks right in your store. They provide the training, support and marketing. For more information, call 248-586-1040. Stop by their booth!

Simplicity Wireless - Contact Simplicity at 248-865-0440 to become an authorized Boost Mobile Dealer. Stop by booth #3 at the West Michigan Holiday Beverage show and learn how to attract new customers to your store. Simplicity will provide free promotional pieces (banners, posters, T-Shirts, etc). You will receive excellent dealer support, service and sales. Earn residual income through Re-Boost Card Sales.

“The Michigan Liquor Control Commission (MLCC)” will be available at the show to answer licensing and enforcement questions, sign interested parties up for electronic fund transfer (EFT) product payment, and to provide educational materials including server training information as well as a variety of materials. Please stop by and talk with us!
West Michigan Holiday Beverage Show

Step by Frito Lay’s booth to try new and exciting products, introducing Doritos Collision- 2 flavors in one.

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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, 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.
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.

• 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 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 fines 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 $500 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.

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For more information, contact Steven Morris at 1 800 698 1222 x2419 or smorris@paramountcoffee.com
AFD Foundation Golf Outing

Congratulations AFD Foundation Golf Outing Winners!

Lowest Score – Team Coca-Cola Bottling Company
Men’s Closest to the Pin #6 GF – Larry Buchholz
Women’s Closest to the Pin #6GF – Katie Garavaglicco
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, Woodside of DTE Energy, and Volunteers from Advanced Marketers.

(left-right) The nutty group from Kar’s Nuts!
(l-r) The electrifying DTE Energy group!
(left-right) The ladies from Spartan Stores, Barb Rubel, Joan Karakuc, Joyce Gibeaux, and Diane Ackerman.

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

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

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

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

The Miller Brewing Team

AFPD Food & Petroleum REPORT
A huge thanks to our Golf Committee and volunteers!

Peter Asmary, National Wine & Spirits – Co-chair
Ron Boji, United Wholesale – Co-chair

Jackie Kittel, Paul Knutson, DTE Energy
Ryan MacWilliams
Red MacWilliams
Joe O'Bryan, 7UP Bottling Group
Ian Ross
Mark Sarafa, Absopure Water Co.
Scott Skinner, Diageo
Bill Turner, Miller Brewing Co.
Bill Viviano, AFD Emeritus Director
Tom Walter, CROSSMARK
Lindsay Wilyard
Pamula Woodside, DTE Energy
Brian Yaldoo, Park Place Liquor
Chris Zebani, New Hudson Food Market

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

7UP Bottling Group
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Coca-Cola Bottling Company
Country Fresh
CROSSMARK
Diageo
DTE Energy
Faygo Beverages
Frito Lay
Gadaleto, Ramsby & Associates
General Wine & Liquor Co.
Ice Cream Express

...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!

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.

ELIZABETH BRATSCHI
Submitted by: H & H Mobil
Sponsored by: Coca-Cola Bottling Co.
Elizabeth is a junior majoring in the hospital industry at Michigan State University in East Lansing. She graduated from Haslett High School in Haslett.

MEGAN GINGRICH
Submitted by: Ginrich 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.

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.

MEGAN GINGRICH
Submitted by: Ginrich 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.

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.

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.

MATTHEW KANIELOS
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.

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.

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.

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.

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.

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.

BRIANA SCALES
Submitted by: Savon Food Market
Sponsored by: Associated Food & Petroleum Dealers
Briana is a sophomore at Kalamazoo Central High School in Kalamazoo, majoring in psychology. She graduated from Renaissance High School in Detroit.

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.

BRIANA SCALES
Submitted by: Savon Food Market
Sponsored by: Associated Food & Petroleum Dealers
Briana is a sophomore at Kalamazoo Central High School in Kalamazoo, majoring in psychology. She graduated from Renaissance High School in Detroit.
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

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.

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

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

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 Southfield Christian High School in Southfield.

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.

ADESOLA HOLMES
Submitted by: Pepsi Perpetual Scholarship
Sponsored by: Pepsi Perpetual Scholarship
Adesola is a freshman at the University of Michigan. 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.

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

Valent 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 Laperle 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.

How Committed is Your Health Carrier?

When it comes to your security and peace of mind, no insurance company is as committed as Blue Cross Blue Shield of Michigan.

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NewsNOTES

New Notes on the Web:

North Pointe closes on $41M acquisition

Baltimore-based North Pointe Holdings Inc. (Nasdaq: NPTE) announced that it has closed on its acquisition of South Carolina-based Capital City Holdings 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 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 Yohimba Gaba, an ingredient used in Japanese coffee to counteract the negative effects of caffeine. – American City Business Journal

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 enter 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 Buscoms, 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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September 2007 | 23
KANSMACKER 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.

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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

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The KANSMACKER 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.

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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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