

# FOOD & PETROLEUM REPORT

0 No 8

AUGUST 2008

### ust In

## t's "Tee" Time!

Welcome to the AFPD Foundation foll Outing, July 16 at Fox Hills in Plymouth, Michigan! "Our immud golf outing gives members of the food, beverage and petroleum plustries a chance to 'connect' on ic course," said Chris Zebari, AFPD hairman. In addition, to the fun, here is a philanthropic cause to our eight of the AFPD Foundation's massion to award \$1,500 scholarships 25 deserving college-bound audents. Look for details and photos om this great event next month.



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## AFPD opposes bottle bill expansion initiative

The Michigan United Conservation Clubs (MUCC) recently announced a major initiative to expand the state's 32-year-old Bottle Deposit Law to include water and other non-carbonated beverage containers.

The Associated Food & Petroleum Dealers (AFPD) issued a public

statement opposing any expansion to the bottle deposit law, citing the additional burden it would place on retailers while contributing little to environmental clean-up and increasing recycling by less than one percent.

"Adding a 10-cent deposit on more types of containers is not the answer

to increased recycling," said AFPD President Jane Shallal. "We should be spending efforts and resources on increasing curbside and drop off recycling programs. Our store

Bottle Bill,

## The industry convened at the Ohio Trade Show

By Michele MacWilliams

From air pumps to complete foodservice setups, exhibitors offered a little of everything for the food and petroleum retailers at AFPD's second annual Ohio Food & Petroleum Trade Show. Held on June 11 at the I-X Center in Cleveland, the show was an opportunity to learn about new food, beverage and petroleum related products as well as in-store equipment and services.

"There really was something for everyone," said show coordinator Cathy Willson. "We had attendees come from all over Ohio," she added.

Attendee Steve Aicholz, owner of Aicholz Service & Convenience in Republic, Ohio, took a day off work and drove almost one and a half hours to attend the show. "It's always good for us to have an organization that puts events together to help us save money. We found it was worth the time," Aicholz explained.

Products and services that were available at the AFPD Ohio Trade Show included the following:

Liberty USA created a fabulous display to



showcase their in-store foodservice programs.

Their DeVinci's concept turns a convenience store into a gourmet-to-go restaurant, complete with paninis, wraps, pizzas, and other trendy entrees.

Real Living Business offered advice on purchasing and selling commercial real estate Scott Hrabcak specializes in gas stations/

Another favorite booth was Hunt Brothers Pizza, which offers in-store pizza programs. With over

5,700 locations throughout the country, their popularity has grown from a small family business to a major branded program.

There was much more to see and sample at the AFPD Ohio Trade Show. If you didn't make it there this year, plan now to attend in 2009 so you can see for yourself the wealth of opportunities that are available to retailers in the food and petroleum industries. More pictures and information from the show on pages 26 & 27.

## Taste of the holidays at two AFPD Beverage Shows Order your holiday gift sets early!

Special pricing, holiday gift sets and new products galore will be available at AFPD's TWO Holiday Beverage Shows. "If you want holiday liquor gift sets, you must attend one of these shows," said Jane Shallal, AFPD president. "Our shows provide retailers with their first opportunity to stock their shelves for the busy holiday season," she added.

We begin with AFPD's West Michigan Holiday Beverage show, which takes place on Wednesday, September 10, 2008 at the DeVos Place in Grand Rapids. "This is our fourth year for the West Michigan Holiday Show at DeVos Place and it just keeps growing each year!" exclaimed Cathy Willson, AFPD special events director. See page 22 for more information.

Then, on September 25 and 26, AFPD's S.E. Michigan Holiday Beverage Show (in its 10th year) will take over Rock Financial Showplace in Novi. "The show is so popular that I suggest getting there early, so that you have enough time to visit all the booths," Willson said. More details are on page 28.

For exhibit space and more information, call Cathy Willson at 1-800-666-6233.

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## President's MESSAGE

## Recycling – a policy dilemma



AFPD President

Recycling responsibility lies solely at the feet of all the people who want to continue to use this planet.

The immediate response to litter and environmental pollution always seems to be that the responsibility belongs on supermarkets and that waste. I have heard from some who have stated: "Those who profit. should pay for it." This one-dimensional viewpoint essentially relieves the residents of this State from any responsibility to recycle.

landfills caused by dumping food waste. Should our retailers also then be responsible for taking this product back to their stores because they sold it to the consumer who did not use it? Should we put a deposit on newspapers and other paper -as I see quite a bit of paper that is thrown away in the garbage or lying on the street?

When making the case for further expansion of the bottle bill or other waste reduction efforts, there is usually very little mention that the state. municipalities, and other agencies, or residents themselves should be taking any more responsibility for reducing waste going to landfills.

I have lived in Michigan almost all my life and I have seen many inadequate marketing campaigns or education efforts encouraging people to recycle or commit to recycling. State residents must understand that taking responsibility for your own behavior, and that positive incentives (such as a clean place to live), rather than law and intervention are the best way to move forward.

#### My Waste, My Responsibility

We really need to start searching for alternatives to the idea of just having everything returned to the store. More could be and should be done to encourage recycling since few people these days can be bothered unless there's something in it

> for them in the immediate (\$\$ "a dime"), rather than long-term (clean environment)... This position literally eradicates the responsibility of the consumer and residents to commit to recycling. This viewpoint tells people that ...if you don't get money back for it...then you don't have to worry about it

> Developing a strong message to people who live in this State to recycle can encourage and sustain recycling behavior. Any communications and campaigns aimed at increasing recycling should focus on creating recycling as a part of one's character. It is more beneficial to get people to feel that they and their neighbors are person

ally contributing to the recycling effort and a clean environment.

#### **Expand Community Recycling Opportunities**

Our State should take a hard look at expanding the state's community recycling collection infrastructure. There should be increased focus on regional and local community recycling programs. These programs can improve recycling rates and assist communities with the introduction of sustainable programs designed to maximize local recycling potential. The state should concentrate on improving its existing recycling schemes...i.e. curbside programs and neighborhood drop off programs. And we should all commit to a program that significantly increases residents' awareness of items and materials that can be recycled and provide them with a convenient source to take them to. If I have to do too much research and calling around to find where certain items can be recycled, then others must as well. Our state should make recvcling (whether it is beverage containers, paper, cardboard or other items), easy and accessible.

Curbside recycling is an easy activity and has little if any out-ofpocket costs. Neighborhood social pressure and a State's strong expectation to recycle are powerful forces to instill change. By making recycling an obvious and noticed behavior (e.g. through use of the curbside recycling), and connecting this with a positive community quality of life. there will be long-term participation and commitment by all. (This

#### Recycling,

Continued on page 9.

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**Dublin, OH 43017** 1-800-666-6233 Fax 1-866-601-9610

www.afdom.org

By Jane Shallal

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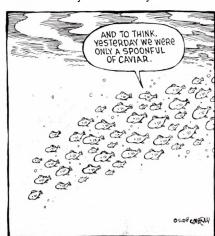
Food & Beverage Vice Chair Membership

they should be doing more to reduce

Virtually 50% of the nation's solid waste can be recycled, yet those products are not all returned to their seller. I was recently advised that unused and uneaten prepared food can be recycled to protect our environment from the methane gas in

## The Grocery Zone

By David Coverly



## Michigan WIC Electronic Benefits Transfer rollout schedule

The following schedule provides the revised dates that the State of Michigan is scheduled to roll out its new Electronic Benefits Transfer (EBT) program. These are the dates when the WIC EBT Bridge cards will begin showing up at stores. You will not receive notice by mail. Please note these dates, as they have changed from the original schedule.

DATE	AGENCY	COUNTY
June 23	City of Detroit	Wayne
July 21	Wayne County	Wayne
July 28	Urban League	Wayne
August 25	Macomb	Macomb
August 25	Downriver Community Services	Macomb
August 25	Oakland	Oakland
September 9	Mid Michigan Community Action Agency	Midland
September 16	Lapeer	Lapeer
September 22	Saginaw HDI	Saginaw
September 22	Huron	Huron
September 22	St. Clair	St. Clair
September 22	Sanilac	Sanilac
September 29	Bay	Bay
September 29	Genesee	Genesee
September 29	Tuscola	Tuscola
September 29	Saginaw	Saginaw
October 8	Keweenaw Bay	Baraga
October 8	Delta Menominee	Delta &
October 8	Delta Menoninee	Menominee
October 8	LMAS	Luce,
		Mackinac,
		Alger, &
		Schoolcraft
October 9	Western UP	Keweenaw,
		Houghton,
		Ontonagon, &
		Gogebic
October 15	Marquette	Marquette
October 15	Dickinson-Iron	Dickinson &
		Iron
October 22	Chippewa	Chippewa
November 6	Northwest Community Health	Antrim,
	Agency	Charlevoix,
		Emmet, &
N 1 12	DUD #2	Otsego
November 13	DHD #2	Alcona, Iosco,
		Ogemaw, & Oscoda
N 14	DHD #4	Alpena,
November 14	DHD #4	Cheboygan,
		Montmorency,
		& Presque Isle
November 18	Grand Traverse	Grand Traverse
November 19	Benzie-Leelanau	Benzie &
November 19	Belizie-Eccialiau	Leelanau
November 24	DHD #10	Crawford,
140VCIIIOCI 24	J.110 "10	Kalkaska,
		Lake,
		Manistee,
		Mason,
		Mecosta,
		Missaukee,
		Oceana,
		Newaygo, &
		Wexford

#### Bottle Bill.

Continued on front page.

customers have indicated that they do not wish to be charged another 10 cents for water and juice bottles and be forced to haul more trash back to the store for recycling. Many of these containers are already recycled through community programs. Providing Michigan residents with more knowledge and awareness of their personal responsibility to the environment, and increasing the availability and use of local recycling, is a better use of everyone's time and limited financial resources."

Only eleven states in the country have current or pending legislation for container-deposit recycling.

Instead, AFPD favors the Recycling Makes Cents or "Penny Plan," an initiative that has been developed by the Michigan Recycling Partnership and introduced this session as House Bill 5612.

The Penny Plan recognizes that everything has a disposal consideration. Therefore, every time an individual makes a retail purchase of \$2 or more, he or she would pay a single penny to help cover the cost of recycling in Michigan. That's a single penny on the entire purchase – a purchase of \$100 would be one penny, the same as a purchase of \$5 or \$500.

Under this plan, the estimated 4.2 billion pennies (\$42 million annually) will go to a dedicated fund to support recycling. The penny could not increase and the money collected could not be used for other programs or moved into the state general fund. The money would support existing recycling programs, aid in starting new programs, and provide funds for those involved in the processing and collection of recyclable materials.

"Michigan residents deserve the right to recycle their household items that can be remanufactured into other items," said Shallal. "Expanding the bottle deposit law, however, would be a huge financial strain on our state's residents since many of these items are staples in lunch boxes and at family meal time. We don't need to add another burden on consumers or retailers. Instead we need to focus on using our pennies wisely to increase overall recycling."

For more information on the Penny Plan, go to michiganrecyclingpartnership.com.

## Calendar

July 16, 2008
AFPD Foundation Golf Outing
Fox Hills, Plymouth, MI
Contact Michele MacWilliams
1-800-666-6233

July 24, 2008 AFPD/Liberty USA Golf Outing Weymouth Golf Club, Medina, OH Contact Tony Deluca 1-800-666-6233

September 10, 2008 AFPD West MI Holiday Beverage Show DeVos Place, Grand Rapids, MI Contact: Cathy Willson 1-800-666-6233

September 23 & 24, 2008
AFPD S E MI Holiday Beverage Show Rock Financial Showplace, Novi, MI Contact: Cathy Willson
1-800-666-6233

## August is...

Harvest Month National Catfish Month Peach Month

#### Statement of Ownership

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AFPD works closely with the following associations:



# Petroleum News & Views

iformation of Interest to Petroleum Retailers, and Allied Trades

## hio Legislative Update

Capitol Strategies Group Ds Ohio Lobbyists

#### io General Assembly Wrap Up

he Ohio General Assembly worked gently through the first half of e to finish up an ample legislative rkload before summer break. Due to alized shortfall from original budget jections, the Legislature spent their few weeks finalizing the budget rections component of the state pital Bill. In addition, the General sembly confronted the practices the payday lending industry and ched a compromise on provisions a pact with neighboring states to nect the Great Lakes from waterrersions to the Southwest. Aside from ew "if-needed" session dates in June d September, the complete General sembly is not scheduled to convene ain until after the November election.

#### Infronting Credit Card Fees

With the "Credit Card Fair Fee Act 2008" (HR5546) sponsored by ingressman John Conyers (MI-14) Il pending in the United States House diciary Committee, the Associated and Petroleum Dealers have fively reached out to members of hio's Congressional Delegation to

request their participation as co-sponsors of the legislation. In addition to tackling this serious problem in Congress, AFPD is exploring ways to address the unfair practices of credit card companies at the state level. Since most of the public discourse surrounding credit card fees relates to the consumer, the initial step in this process is educating state legislators about the excessive credit card fees and how they are destroying the small business owner's ability to remain profitable.

#### Meeting with Representative Kenny Yuko

Continuing with AFPD's regional legislative meetings, members from Northeastern Ohio met with State Representative Kenny Yuko to discuss the pertinent issues AFPD faces. Members shared their personal struggles with rising costs associated with the CAT Tax, credit card fees and Workers' Compensation. Representative Yuko was very responsive to members' concerns and expressed an earnest interest in helping AFPD as we move forward with our legislative objectives. The next regional meeting will be held in July with State Representative, and candidate for the Ohio Senate, Jim Hughes of Columbus.

## inergy retailers target foreignnarkets loophole

The Petroleum Marketers Association of America (PMAA) has unveiled a attonwide campaign aimed at tightening a loophole in commodities regulation that llows speculative oil traders to operate beyond the reach of federal oversight. The soilled foreign-market loophole allows energy commodities exchanges owned by other ountries to conduct business in the United States free from the regulations that must e observed by commodities exchanges owned and operated by domestic interests.

## Ohio Tank Board meeting schedule announced

Patroleum Underground Storage Tank (PUSTR) Release Compensation Board has funced the following meeting dates for the remaining 2008 calendar year: September 10; and 12 All meetings begin at 10:00 a.m. The board urges those interested in attending to (800) 224-4659 in advance to confirm the meeting date and time. The meetings are held at the offices in the LeVeque Tower at 50 West Broad Street, Suite 1500, Columbus, OH 43215 aut www.petroboard.com for links to full-text minutes from previous board meetings

## PLAN.....PLAN.....PLAN

By Ed Weglarz AFPD Executive Vice President of Petroleum

In today's business climate planning is more important than ever; planning is no longer a task that some businesses do some of the time; planning has become a necessity for survival.

It is easier to work on today's business, leaving little time for planning. Doing today's business is rewarding because we usually are able to complete the tasks we need to accomplish.



Business plans and achieving goals get shoved aside with the pressures of the daily business obligations to customers, employees, and suppliers. We should not be satisfied to attain the same results as last year or have a "no growth" expectation. The old adage: "No one plans to fail, but many fail to plan" defines a "no growth" expectation. Without a specific plan, changes are unlikely to happen

Making plans and setting goals and objectives forces us to be organized. Sticking to a plan and following up on the results also forces us to be organized.

Staying focused and following an agenda helps us to reach our targets so that we can be successful.

#### Start with long-term aspirations

Where do you want to be in ten years? Write it down! Then narrow it down. What steps can you employ in the next five years that will help meet your ten-year goals? Narrow it down even more. What can you do this very year, this month, this week, this day, to help achieve your goals for your five and ten year plans?

#### These guidelines can help you plan goals and objectives:

Set specific goals that are realistic and attainable. Write them down! Set a deadline to achieve the target. A goal with an open-ended time frame may never be reached.

Set goals in order of importance. Pursue the most important objective first. Set a plan in place to accomplish your goals. Basically, a "how to" list. Set time aside to periodically review your progress. Make adjustments to overcome hurdles.

Once your goals and objectives have been established and your plan is in place, put your nose to the grindstone and work towards achieving your aspirations. Even if you waiver from the direct path toward your objectives, with a goal in sight, you won't be too far off line, and you can easily make the appropriate course correction to get back on-course.

#### Try this approach

Even a simple, straight forward plan will help you meet objectives more quickly than the habit of handling issues with the shotgun approach

Good Planning......Good Luck.

## Member PROFILE

# Transaction Source Group of Ohio comes to the rescue with loan life savers

By Kathy Blake

Transaction Source Group, LLC, has come to the aid of numerous gasoline stations and convenience stores by providing loans and refinances when banks refused. "All of sudden, banks don't want to loan to gas station owners anymore. People who have been very credible business owners are having trouble getting loans from banks to purchase, refinance or remodel gas stations, said Ron Milburn, AFPD Ohio vice-president. There are people who want to buy gas stations or remodel existing ones and they can't get financing. Mike Lindahl of TSG Group has helped a number of gas station owners with low interest loans," he added.

Established in 1988, TSG Group of Westerville, Ohio, is a commercial real estate and business finance company that offers a full set of services from business plans through the financing and documentation of purchasing a business. Whether it is buying a business only, business and real estate, or refinancing existing business. TSG Group can customize loans to match individual financing needs. Other related services include capital acquisition, debt restructure, lines of credit, equipment leasing, financial strategy development, as well as general accounting, budgeting and management consultation.

TSG Group works with numerous loan underwriters and business brokers throughout the United States to secure the best loan financing on the best terms for clients.

Mike Lindahl and Wally Grimm are the senior executive partners of TSG Group. Both Mr. Lindahl and Mr. Grimm are licensed real estate sales executives with the State of Ohio. Mr. Lindahl was a commercial banker in Ohio for 25 years before joining TSG Group in 1998. He purchased TSG Group

## TSG I \$ Transaction Source Group

enterprise." He says that the Small

Business Administration (SBA), is

changing their guidelines on loans,

which makes obtaining financing

in 2001. Grimm was a commercial banker for numerous years and served as a bank CEO and credit analyst, he joined the group in 2006. Lindahl says that 75 percent of



Wally Grimm (left) and Mike Lindahl are senior executive partners of TSG Group

their customers are gas station and c-store buyers and owners. Regarding market conditions, Lindahl said, "There is still a lot of opportunity for the financing of gas stations and c-stores, both the real estate and the business need for more documentation, dotting of i's. Anyone who is going to finance a gas service business and c-store needs to provide accurate financial information, history of the business and management capability," he added.

TSG Group specializes in business acquisitions. In selecting a business to acquire, TSG Group assists clients with business and marketing planning to help clients develop workable business strategies and plans to achieve the goals and objectives. TSG Group can help with the many issues associated with the purchase of a business or refinance saving mome for the client by avoiding costly mistakes.

When developing a business plan for internal use or to seek a loan from an underwriter. TSG Group can assist in the creation of a mission statement, setting business goals and objectives. development of workable strategiand tactics, action plans, and financial projections. The comparant of the setting and developing their loan package and developing their loan package document review and consultation negotiation of loan terms with the lender, and client representation prior to closing.

For more information, call Michael Lindahl of TSG Group at (614) 523-2947 or visit the company website at TransactionSource.com.

When considering the purchase of a gas station or any other commercial real estate, Lindahl recommends scrutinizing the following information in detail:

- · Your ability to manage or find a manager
- The financial strength of the business get accurate sales and operating expense information
- · Review of operations-inside and out
- The quality of the location and traffic count
- The environmental condition of the real estate—check the BUSTR reports to ma sure there is no negative history

# For your snacking needs, call a member of our Frito-Lay Motown Sales Team!



## Petroleum NEWS

## Republican Congressional candidate outlines plan to lower gas prices

Central Ohio congressional candidate Steve Stivers has outlined a proposal to remove the nation's dependence on foreign oil, improve national security, and help the economy. Borrowing a new-old idea from Democrat Franklin Delano Roosevelt, Stivers suggested the creation of a Petroleum Administration for Security (PAS) whose chief would report directly to the President of the United States.

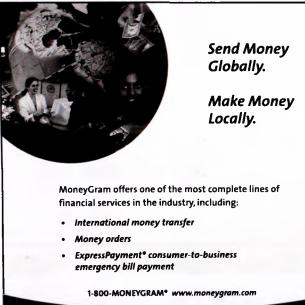
Stivers said the proposed PAS director would expand domestic supply and refining to fill the Strategic Reserve and to sell into the U.S. market, including environmentally safe domestic

oil production on federal land and building of new refineries. Other points of the plan include investing \$100 billion over 10 years in advanced energy research to reduce fossil fuel dependence and cut energy costs (the money would come in part from the sale of mineral rights or oil from federal land); closing a "foreign markets loophole" in commodity regulation, requiring automakers to boost fleetwide gas mileage for cars to 40 miles per gallon, and for trucks to 35 mpg, by 2015; and creating a national standard gas formulation at the various grades in order to reduce demand on refineries.

# Division of Safety & Hygiene training classes for Ohio employers available

Dozens of training courses are available through Ohio Bureau of Workers' Compensation's Division of Safety & Hygiene. These courses are offered at the BWC's training center in Pickerington at the Ohio Center for Occupational Safety and Health (OCOSH) and at branch sites and BWC service offices across the

state, including Toledo, Cincinnati, Canton, Cambridge, Portsmouth, Youngstown and Cleveland. Employers may enroll any number of employees at no additional cost. To enroll or learn more about the courses available through September 2008, visit the BWC Learning Center at bwclearningcenter.com



bally.

A federal judge significance store of convenience store granted a temporary against a new Toled

MoneyGram.

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# Ohio BUSTR reminds tank owners how to report a release

The Ohio Bureau of Underground Storage Tank Regulations (BUSTR) recently issued a reminder to all tank owners and operators that petroleum releases must be reported to BUSTR within 24 hours of discovery. To contact BUSTR, report a petroleum release, or in case of emergency, call (614) 752-7938 or (800) 686-2878 during regular business hours. After 5 p.m. and on weekends, call (614) 536-0047. Ohio AFPD members can also visit the bureau's website at www.com.state.oh.us/sfm/bust.

## Judge delays Toledo convenience store licensing law

A federal judge sided with a group of convenience store owners and granted a temporary restraining order against a new Toledo law that requires convenience stores to be licensed at a cost of \$250 a year, install security cameras, and turn over surveillance video to police. U.S. District Judge James Carr granted a motion to prohibit enforcement of the law after three convenience store owners testified against the measure.

An alliance of Toledo convenience store owners decided in April to challenge the city's new law, which the City Council had approved by a 9-2 vote last December. City officials in favor of the law promoted it as a tod to control crime, loitering, littering, and underage sales.

Toledo Mayor Carty Finkbeiner said both sides would likely work out an agreement. "This is one of those issues where I think there is wisdom and merit on both sides of the coin." Mr. Finkbeiner said. The law applies to stores smaller than 5.000 square feet selling food and beverages. Some owners claim a requirement to hand over surveillance video to police within eight hours constitutes an unreasonable search and seizure.

## Drive-off stickers available through AFPI

Service station dealers in Ohio and Michigan can purchase stickers for gas pumps that are intended to deter customers from driving away without paying for the gas that they pump. The

for members and \$1.50 cm for non-members, explain that a person that drives without paying can lose helicense. To order yours, can AFPD at 1-800-666-6233.

## U.S. Senate introduces legislation to bring fairness, competition to credit card transaction fees

On June 5, U.S. Senate introduced legislation to create a competitive and transparent market for setting credit and transaction fees, which alone are projected to cost retailers nearly \$50 billion this year

Sen. Richard Durbin (IL), the second ranking Democrat, introduced the measure, S. 3086, titled the Credit Sard Fair Fee Act of 2008. The legislation is a companion measure to a U.S. House of Representatives bill with the same name (H.R. 5546).

House Judiciary Committee Chairman John Conyers and Rep. Chris Cannon (R-UT) introduced this measure: all together, 37 representatives have signed on to it, including 20 Democrats and 17 Republicans.

The legislation applies to electronic payment systems that account for at least 20 percent of the annual credit and debit card dollar volume. Only the Visa and MasterCard systems currently hold this market share.

"AFPD has met with members of

Congress regarding this legislation, which will give retailers a seat at the table to negotiate fair and reasonable transaction fees with credit card companies," said Jane Shallal.

tripled since the beginning of this decade, from \$16.6 billion in 2001 to a projected \$48.8 billion this year, according to the Merchants Payments Coalition and data from The Nilson Report.

## AFPD president. The cost of interchange fees has

## Shopping trends change with the economy

fundormation, so has the consumer According to a study by the Grocery Manufacturers Association. consumers are becoming more pricesensitive. Some of the findings in the study include

- · Consumers are shifting from ultraonvenience products to basics in meal preparation:
- Average Consumer Packaged Goods prices are up 6.6% vs. last year;
- · Roughly half of U.S. consumers with income under 55K per year are now having difficulty buying groceries they need;
- · Consumers are eating out less and cooking at home more;
- · 53% of consumer report cooking more from scratch now than six months ago:
- · Rising costs have encouraged consumer across income segments to allocate more of their spending to private label; and
- · Total trips by consumers are down 3% for grocery stores, while up 5.4% for supercenters.

#### Recycling.

Continued on page 3

might even entice non-recyclers to start recycling and using curbside and other recycling programs). By making people feel they are successful at recycling (either individually or at a neighborhood level) by making it easier to recycle, further participation in recycling programs would be encouraged. If we can achieve regular participation in recycling it will become a self-sustaining behavior.

Our philosophy should be that the "User of the product should be responsible for its proper disposal and recycling." Let's promote individual responsibility for waste generation - and not keep passing it off to retailers. Otherwise, no personal responsibility for its proper discard will ever be developed as part of a person's character.

Let's work together on developing increased support for education about recycling and a statewide outreach strategy for recycling awareness. I would be happy to meet with those interested in expanding the bottle deposit bill to discuss a more realistic approach and more self-sustaining behavior for recycling of waste in this state





Kar's providing you and your customers the BEST:

- ✓ VALUE
- ✓ QUALITY
- ✓ SERVICE
- ✓ VARIETY
- ✓ TASTE

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# Food safety fears rise with frequent product recalls

Food safety fears have moved to the front of the checkout line. Over half of Americans (57 percent) say they have actually stopped eating a particular food, temporarily or permanently, as a result of a recent recall, according to a new survey released by Deloitte.

- Over half of Americans (56 percent) say they think imported foods are "not at all" or only "somewhat" safe.
- In contrast, 80 percent of Americans say they believe that domestically produced foods are safe.
- Fully one third (33 percent) say they think fresh fish is "not at all" or "somewhat" safe.
- Three-fourths of Americans (73

percent) believe the number of food-related recalls has increased in the past year.

- An even higher percentage (76 percent) is more concerned about the foods they eat than they were five years ago.
- Concerns are especially high around recalls of meat products, with 78 percent of consumers most concerned by beef recalls followed by chicken recalls (67 percent).
- Nearly nine out of ten Americans (89 percent) would like to see food stores sell more fruits and vegetables that come from local farms, and well over two-thirds (69 percent) said they would pay slightly more for such produce.

# USDA food stamp officials brief N.G.A. on program changes



USDA officials reported the Farm bill made a number of changes in the food stamp program, which will now be officially called the Supplemental Nutrition Assistance Program (SNAP). This is primarily because food stamp benefits in recent years have transitioned from paper to electronic benefits. Among the changes made are the following: First, effective May 22, 2009, the federal government

will no longer accept or redeem any paper food stamp coupons. This is the deadline for when retailers should no longer accept food stamp coupons since the retailers will not receive any reimbursement. Second, the new law prohibits EBT vendors from charging any interchange fees on EBT transactions. Third, the law clarifies that states may stagger the dates when benefits will be issued to recipients, but states may not issue benefits in more than one lump sum payment during a monti Fourth, USDA is given authority issue civil money penalties again retailers of up to \$100,000 per violation in addition to or as an alternative to disqualification of a retailer (this provision is subject future rulemaking).

## Country of Origin labeling regulations on the way





Now that Congress has passed the Farm Bill, USDA officials have begun work on finalizing regulations that will require retailers to provide country of origin labeling of beef, pork, lamb, chicken, fruits and vegetables to take effect on September 30, 2008. It is expected that USDA will issue the regulations this summer, but allow the industry a six- month implementation period before beginning any enforcement, similar to what was done when seafood country of origin rules took effect.

## Steps to a healthier America - support for USDA My Pyramid

Shopping and eating nutritionally can be challenging. However, the messages found in the Dietary Guidelines from Americans and USDA's My Pyramid can help grocery shoppers and food preparers at home make better food decisions for their families One way to help is by joining the My Pyramid's Corporate Challenge. The Challenge starts with downloading the Action Kit, which is designed to be the turnkey way for your company to join this movement and transform the way America eats. Everything



you need to sign up and develop a project is included in the kit. To partner with My Pyramid and download the action kit visit www.mypyramid.com

## FLSA amended to increase penalties for child labor violations

This summer, employers will face new penalties when youth who are working in violation of the Fair Labor Standards Act (FLSA) are injured or die on the job. In addition to prohibiting discrimination based on genetic information, the Genetic Information Nondiscrimination Act (GINA) amended the FLSA to provide that employers may be penalized up to \$50,000 for

the death or serious injury of any employee under the age of 18 years. The penalty may be doubled if the violation is a repeated or willful violation. In addition, GINA raised the maximum penalty for other violations of child labor rules from \$10,000 per worker to \$11,000 and increased the maximum civil penalty (which may be in addition to the ordered payment of unpaid wages

and damages) for willful violation of minimum wage and overtime provisions of the FLSA from \$1,000 per violation to \$1,100. Also, GINA added a definition of "serious injury" to the FLSA. "Serious injury" under the FLSA now means:

- Permanent loss or substantial impairment of one of the senses (sight, hearing, taste, smell, tactile sensation):
- Permanent loss or substantial impairment of the function of a bodily member, organ, or mental faculty, including the loss of all or part of an arm, leg, foot, hand or other body part; or
- Permanent paralysis or substantial impairment that causes loss of movement or mobility of an arm, leg, foot, hand or other body part.

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## Legislator PROFILE

## Rep Kenny Yuko opens door between AFPD and Ohio legislature

### Ohio Representative Kenny Yuko

D-7th District (Richmond Heights)

#### Committees

- House Commerce and Labor, Ranking Member
- Criminal Justice
- Health
- Local/Municipal Government & Urban Revitalization

#### By Kathy Blake

State Rep. Kenneth "Kenny" Yuko (D-Richmond Heights), recently met with AFPD members to discuss how state legislation intended to help one group often hurts another group. Yuko said he is often amazed at how one group's efforts often are detrimental to another's. "We're going to start looking at initiatives more carefully, whether they're from government, big business or consumers. When one group is pulling another down, it does not build a successful state," said Yuko. Rep. Yuko attended the AFPD Ohio Trade Show in June

He assured AFPD officers that he will take into consideration and address the issues that are detrimental to running a business in Ohio, such as the Commercial Activities Tax (CAT) and credit card companies' freedom to charge interchange fees without limits to retailers.

"The food and petroleum dealers play a significant role in our communitys' quality of life. AFPD members are at every intersection of every community, paying taxes, employing workers, providing needed products such as gas and food and selling lottery tickets that help our schools. We, as a state, should make it easier for them. There is so much opportunity for economic development. It's important for us to all work together, going in the same direction, in order to turn this economy around," said Yuko.

Rep. Yuko is a former union organizer for Laborer's International of North America. He jokingly



explains. "If you want to be a lawyer, you go to law school, but if you want to be a legislator, then you need to learn to be a union organizer." He says his state representative job is very similar in that he negotiates with the legislature for the benefit of the people of Ohio. His new role is also reminiscent of his old job because it involves "making people aware of what's going on, giving them the opportunity to improve their life and educating them on what's available to them."

#### **Commercial Activities Tax**

One of the biggest sore spots for Ohio gas station owners is the CAT tax on businesses' gross receipts. With gas prices rising and profits not, the tax is cumbersome to gasoline retailers. Ron Milburn, AFPD Ohio vice-president explains that there are too many loopholes in the CAT and that is contributing to the problems. "Some retailers are paying it twice because the tax is being passed down to them when they buy gas from their suppliers and then the state charges it to them directly when they sell the

gas. When the tax originated, gas was \$2.50 per gallon, now that it is exceeding \$4.00 per gallon, the state is collecting a windfall of the excess," says Milburn. He adds, however, there are still a large number of companies that aren't paying the CAT. AFPD opposes the tax but believes if charged, it should only be assessed at the "rack" for refined petroleum products where it will be more equitably applied and paid only once. Then when the price rises, the percentage charged should be reduced to compensate," Milburn added. Rep. Yuko listened to AFPD's position on the CAT and said he wants to work with AFPD and the state treasurer to come up with a fair solution.

## Credit card fee legislation

Another problem that Yuko wants to help retailers solve is the unfair credit card fees. "The credit card companies are charging fees with no limits. Even if consumers don't use credit cards, the fees still impact the price they pay for products," said Yuko. He supports national legislation to limit those fees.

#### District

Rep. Yuko represents the communities of Euclid, South Euclid, Richmond Heights, and Collinwood (suburbs of Cleveland) He is in favor of a runway extension at Cuyahoga County Airport in Richmond Heights to bring more economic development to his distinct

#### Committees and boards

Rep. Yuko is now the Ranking Member of the House Commerce and Labor Committee, and he also serves on the Criminal Justice, Health and Local Municipal Government & Urban Revitalization committees In addition to his regular legislative duties, Rep. Yuko serves on the Bureau of Workers Compensation Oversight Committee, Unemployment Advisory Committee, and the Ohio Historical Society board (ex-officio). He is an active member of the Cancer, Fire, and Housing caucuses Rep. Yuko also serves as the Vice-Chairman of the Cuyahoga County Democratic House Delegation.

### Biography

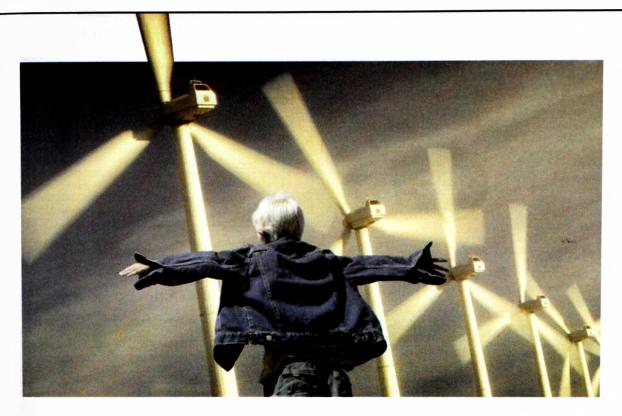
Rep. Yuko grew up in Euclid and graduated from Brush High School in the South Euclid/Lyndhurst School District in 1968. He then attended both Cuyahoga Community College and Kent State University before entering the workforce.

He began his career as a clothing buyer for Polsky's Department Store but he soon found his true passion with union organizing. Rep. Yuko served with the Laborers' Local #860 for 30 years, including 25 years as union organizer. He retired from that service in 2004. During his long career, he received multiple awards for his efforts, including the "2000 Organizing Award" from the International Union.

Rep. Yuko resides in Richmond Heights with his wife, Pamela. The have two children.

#### Contact

To reach Rep. Yuko, write to Ohio Rep. Kenny Yuko, 77 S. High St. 13th Floor, Columbus, OH 43215-6111 or call (614) 466-8012 or email district07@ohr.state.oh.us



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# AFPD forges ties with WXYZ-TV to prevent inaccurate information

In June, WXYZ-TV 7 Detroit's Heather Catallo ran a segment that named gas stations cited by the Michigan Department of Agriculture, Weights & Measures Division for violating Department rules. Her report and the list of cited gas stations were posted on the TV station's Web site. Soon after, someone unknown to Channel 7 copied the list, added a paragraph that these gasoline retailers were "cheating" motorists at the pump, and circulated the information on the Internet.

The fact is that less than two percent of retailers investigated had one or more gasoline dispensers out of compliance. The majority of the violations were for issues such as failure to prominently display the Retail Gasoline License; inadequate octane stickers; less than the required number of Department of Agriculture phone number decals; chaffed hoses; lack of splash-guards; and dispensing gasoline in excess of the legal parameters. After AFPD initiated



discussions with WXYZ-TV, they removed the list from their Web site and replaced it with a disclaimer advising that the email circulating about Catallo's story was inaccurate.

In addition, AFPD asked WXYZ-TV to please contact AFPD when they investigate future stories about gasoline retailing, convenience store issues, and grocer topics in order to get accurate and factual information. Gasoline retailers are encouraged to visit the Web site, print out the disclaimer, and post it at their outlets.

## MDA Weights & Measures issues a friendly warning

The Michigan Department of Agriculture Weights & Measures Division investigated a recent complaint at a Metro Detroit area store (alleging inaccurate weights) and found 218 of 222 (98 percent) of the packages tested to be short. A similar complaint investigated in the Grand Rapids area found 193 of 273 (71 percent) of packages tested to be short. In fiscal year

2008, package compliance is currently at 57 percent, compared to 77 percent in 2007. The department warns that the number of shortages in grocery packaged items has increased, and it plans increase inspections soon. AFPD cautions retailers to check their scales and packaging to ensure that proper weight or measures are being calculated.

## AFPD opposes Michigan reverse vending legislation

AFPD has been working with Michigan lawmakers to find a viable solution to the "foreign container" redemption problem. HB 5147 and HB 5148 would require use of reverse vending machines that are able to identify containers from other states as well as mandating scannable codes on beverage containers. Retrofitting machines could cost Michigan retailers nearly \$10,000 per machine. The Senate appropriated \$2 million

from the unclaimed bottle deposit fund revenue to reimburse retailers for retrofitting Reverse Vending Machines to recognize Michiganonly returnable beverage containers with newly developed technology. However, the reimbursement provisions were later omitted from the appropriations. AFPD opposes any legislation to require retailers to mouth ecosts of retrofitting their current machines with this new technology.



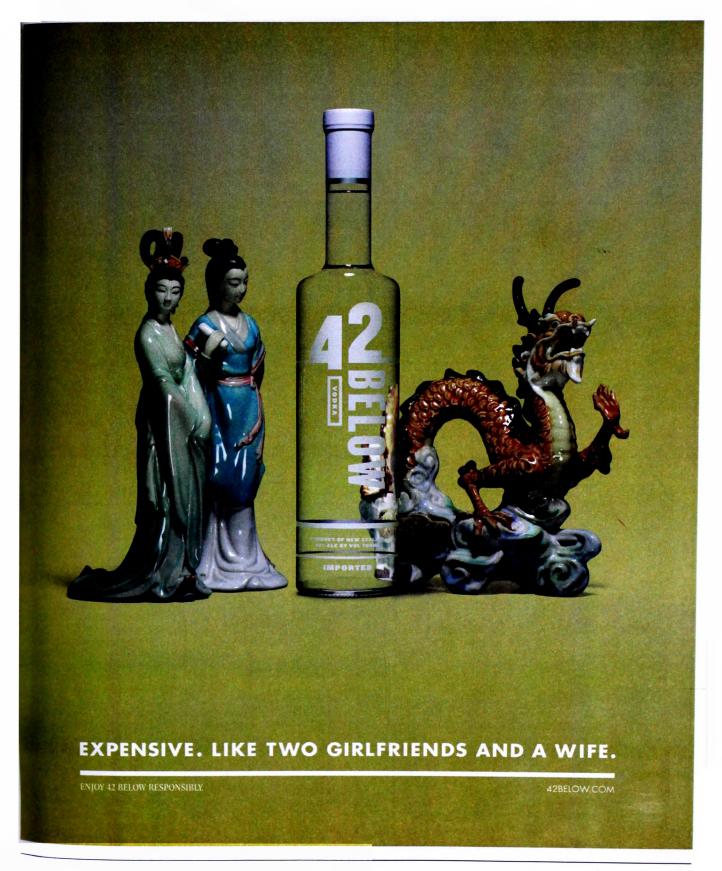
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## Senate passes Credit and Debit Card Receipt Clarification Act

The U.S. Senate has followed the House's lead by passing H.R. 4008, the Credit and Debit Receipt Clarification Act (FCRA). FCRA makes a technical correction to the Fair and Accurate Credit Transaction Act (FACTA), which was drawing hundreds of retailers into unnecessary litigation. In the original law,

retailers thought they were simply required to discourage identity theft by truncating the account number on the consumer's receipt. However, many of these retailers found themselves being sued for not deleting the expiration date from the receipt as well. The new clarification states that any person who printed

an expiration date on any receipt provided to a consumer cardholder at a point of sale (POS) or transaction between December 4, 2004, and the enactment of this Act, but otherwise complied with FCRA requirements for such receipt, shall not be in willful noncompliance for printing an expiration date on it.





# Ohio Governor signs law to open restrooms to the public



On June 12, 2008, Ohio Governor Ted Strickland signed House Bill 150, which encourages retail establishments to allow customers with eligible medical conditions to use the retail establishment's restrooms that are not usually available to the public. A "retail establishment" does not include a filling station or service station, with structure of eight hundred square feet or less, that has an employee toilet facility located within that structure An eligible medical condition is defined as any medical condition that requires immediate access to a toilet facility. The act does not require a retail establishment to make any physical changes to an employee toilet facility. Furthermore, it limits the liability of an establishment that allows such access. As of this writing, the unofficial effective date for enforcement is September 9, 2006

For more information, the Act is available at http://www.legislaturestate.oh.us/bills.cfm?ID=127\_HB\_L<sup>SI</sup>



## RetailerPROFILE

## 8 Mile Foodland keeps customers coming back

By Michele MacWilliams

The parking lot is a hub of activity, with cars driving in and out. The automatic doors are in a constant pattern of opening and closing as customers stream through. Located on the north side of Eight Mile Road between the Southfield freeway and Evergreen in Southfield, Michigan, 8 Mile Foodland is a busy, bustling business.

The store is owned by the Denha family, Mike and his sons John, Jeff and Chris. They purchased it in 1989, when it was called Apollo Market. Through the first few years, they made minor repairs and upgrades to the facility and then in 2005, completed a major renovation, adding 12,000 square feet.

"We totally gutted the store and rebuilt it," says John Denha, the oldest of Mike's sons and the store's manager. He adds that the renovations increased customer count and provided the needed space and lighting to showcase their meats and produce.

"We really concentrate on our meat and produce departments." Denha says. "Those departments are what makes our store special and keeps customers coming back." Butchers at 8 Mile Foodland cut meat daily – all USDA Choice – and the store's produce is delivered and inspected every morning. "We are committed to giving our customers the freshest meat and produce we can find. We stand behind our products with a 100% Satisfaction Guarantee. If they have any requests or if there is something that they can't find, we get it for them."

The store is bright and clean. Upon entering, one is immediately drawn to the produce section, where diagonal aisles showcase fruits and vegetables.

Above, a wall mural repeats the theme, simulating a brick exterior wall with a "Produce Stand" sign painted on the brick.

Heading around the perimeter of the store, the mural theme announces each department, on a different building exterior. The meat section has a white brick, windowed wall theme, while frozen foods carries a winter image and the dairy depicts a wooden exterior. The murals make it easy for customers to navigate the store, by clearly distinguishing each department. They also add color and interest to the interior.

Eight Mile Foodland is a Spartan store, and carries Spartan brands, along with grocery products under the Valu Time and President's Choice labels. They also carry Aroma Street Bakery items, Full Circle organic items and Top Care health and beauty products. The store is a hub for local customers to conduct their daily business. They have a Coinstar Center for changing coins into paper, check cashing services, MoneyGram, and a bill-paying program.

The store also has a website, which features the weekly ad, recipes, and online coupons. Patrons can sign up to receive weekly emails of store specials, coupons and exclusive recipes.

The Denha family has a long history in the food business. Mike bought his first store in 1965, called Alpine Market. It was located on 12th Street at Calvert in Detroit. Unfortunately that was the area of the '60s race riots and the store was destroyed. Mike moved on to the 7 Mile and Livernois area, where he owned and operated Super Fair Market from 1968 through





Above: Mike Denhal and sons John, Jeff and Chris in the meat section

1972. In 1973 he bought Food Lanes on Woodward Avenue and stayed there for 15 years, until he purchased 8 Mile Foodland

By this time, his three sons were becoming old enough to work in the store. They all learned the business from an early age. Customer service was something that they were taught right away by their father.

Today, John, the oldest son, assumes the responsibility for the day-to-day operations. Mike still assists and guides, but also likes to spend time working in his home garden.

The Denha brothers have branched out into additional businesses, but keep 8 Mile Foodland as their epicenter. They invested in two Farmer Jack stores - one in Detroit and one in Harper Woods - and recently purchased a store in Waterford, Michigan. John splits his time between the Waterford store and 8 Mile Foodland. Jeff is also in charge of a brass and aluminum forging company that manufactures parts for various industries including the military, medical, plumbing and high performance racing. It is located in Ferndale.

However, even with their other business ventures, the brothers and their father still consider 8 Mile Foxdland as their home base and mormoortant asset.

"We are a family business that he been serving the Metro Detroit are for over 40-years," says John. The attention that the family pays to their store and its customers is who has kept them successful through the decades.

With the struggling Michigan economy, the Denhas have seen some changes in shopping patterns. "People are buying less now, with the economic downturn," says Mike However, John adds that, "We're buying smarter now too, and giving our customers the best value that the can find."

With all the responsibilities of running two stores and a manufactor plant, this writer wondered if it was difficult for three brothers to work as closely on a day-to-day basis. John smiled at the question and said that they may have a difference of opinion once in a while but, "at the end of day, it's all good."





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## LotteryLOWDOWN

## New Michigan law prohibits extra prize payments



By M. Scott Bowen Michigan Lottery Commissioner

Michigan Governor Granholm recently signed into law legislation

that prohibits Lottery retailers from paying a prize amount greater than that which is authorized by the Lottery. There are probably a number of you who wonder what this even means. Only a handful of retailers, most in the Detroit area, are affected.

In the Detroit area, some Lottery retailers offer prize amounts higher than what the Lottery pays in order to bring customers in to their stores for their Lottery purchases. The Legislature felt that this created unfair competition among those retailers who could afford to pay the bonuses and those who could not.

It is important to note that this law does not affect second chance promotions or any other offering that is sanctioned by the Lottery. It strictly involved offering and paying higher cash prizes, mostly in the Daily 3 and Daily 4 games, than those offered by the Lottery.

Many retailers who are currently engaged in this practice have already stopped it. Please remember that this is now law and the law must be followed.

#### New instant games:

The Lottery's extremely popular Wild Time instant game celebrates a birthday and was honored with a \$5 15th anniversary game on sale July 7. Also on sale July 7 is Fabulous Fortune for \$10 and Blazin' Hot Bucks for \$2. On July 21, two \$2 tickets, Extreme \$500s and Gold Bar Bingo, will be available, along with Triple It for \$1. Still on sale are the Glittering 7's Sweepstakes series of tickets, featuring Ruby Red 7s (\$10), Sapphire Blue 7's (\$5), and Emerald Green 7s (\$2). In addition to millions of dollars in instant win cash prizes, non-winning tickets

from these three games are also eligible for over \$1,000,000 in second chance drawing prizes.

### Summer schedule:

The Lottery is starting its summer events season and the first stop was Arab American International Festival in Dearborn June 20-22. The Lottery was also present at the Stars and Stripes Festival in Mt Clemens Jun 27-29.

Over 95 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players and commissions to retailers. In fiscal year 2007, the contribution to schools was \$748.9 million. Since its inception in 1972, the Lottery has contributed more than \$14.3 billion to education in Michigan

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

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The latest William Street	-		
Rear Unload W/ Rear Glass	47"	72"	54"
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Rear Unload W/O Glass	47"	72"	34"

VOLTAGE

110-115V 1 Ph (Standard Outlet)
PERFORMANCE/CAPACITY

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## New Products – What's hot this summer

Jones Soda expands into Candy

Innes Soda is opping into the indy aisle with the launch of new Jones Soda Cirbonated Candy Jeveloped Canadian infectioner Big Sky Brands nc. Toronto, in sociation with



ones Soda Co., Jones Carbonated Candy mimics the lavors of Jones Soda.

Scattle-based Jones Candy is launching in six original nes Soda flavors - Fufu Berry, Green Apple, Cream oda, Grape, Orange & Cream and Berry-Lemonade. The candies are sold in pocket tins emblazoned with le Jones logo and retail for around \$1.99.

Also launching later this summer are new Jones arbonated Sours, each tin featuring a selection of pucker-face" photos submitted at ww.jonescandy.com.

## Coke pilots new shape for two-liters

Coca-Cola is testing new bottle shapes for the 2liter versions of its most popular soft drinks in a pilot program that started in Tennessee and Alabama.

All Coca-Cola trademark brands, such as Coke Classic, Diet Coke and Coke Zero, will be available in a version of their ancestral contoured bottles. Meanwhile, Sprite will be sold in bottles with the original "dimple" shape and sodas like Fanta and



Fresca will be packaged in larger versions of their traditional packaging.

Internal testing conducted by Coca-Cola North America determined that customers found the contoured and dimple shapes easier to handle than the straight-walled bottles currently available, company spokesperson Scott Williamson said.

The contour bottle was created more than 90 years ago and is one of the few package concepts to be trademarked through the U.S. Patent and Trademark Office.

## Interstate Brands introduces 100-calorie muffin packs



Interstate Brands recently introduced three new flavors of Hostess® 100 Calorie Packs: Blueberry Muffins, Cinnamon Coffee Cakes and Banana Muffins. All are topped with sweet streusel and contain just 100 calories per pack.

The muffins and cakes come wrapped in three-packs, making them easy to eat on the go. Consumers can enjoy them as a satisfying morning snack or whenever snack cravings hit during the day. Hostess 100 Calorie Packs come in boxes of six servings.

## Attention Food and Beverage Industry:



FOOD & PETROLEUM DEALERS, INC.

#### **Monthly Theme/** romotion Schedule

Trade Dinner and Ball Service Organizations AFPD Buying Trade Show Deli & Dairy Independent's Day" Meet our Scholars Holiday Beverage Show

Store Design, Equipment

AFPD Foundation Golf Outing Made In Michigan\* Food & Beverage **Industry Trends** 

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## AFPD continues to work hard for you!

Whether it is educating your employees on the alcohol sales, testifying at Congressional hearings, or developing purchasing programs to save you money, AFPD is here to assist the independent retailer. Here is a brief rundown on some of the projects that we have been working on over the past couple of months:

## **Ohio Update**

### Worker's Comp Group Rating

AFPD participated in a Worker's Comp Group Rating Trade Association Meeting at the Ohio Chamber of Commerce to discuss strategy to oppose the Bureau of Workers' Comp's attempts to realign the Group Rated Program with a maximum 65% Group Rated Savings. On behalf of our Ohio members, AFPD joined the Ohio Chamber of Commerce coalition of Associations that are working to improve the workers' compensation group rating rates.

#### M-Pact Show

AFPD attended the M-Pact Show in Indianapolis, conducted by the Midwest Petroleum and Convenience Trade Association, where we made contact with business owners from Ohio and also promoted the AFPD Ohio Trade Show.

#### Legislative Membership Meeting in Chillicothe, Ohio

Our guest was Ohio Senator John Care. Discussions centered around issues that were affecting AFPD members including the Commercial Activities Tax (CAT), Senate Bill 193, worker's compensation rates, below-costs, thing and other small business issues.

#### Insurance Group Rating Program

AFPD represented its members at a meeting at the Frank Gates Company to review the 2009 AFPD Group Rated Program. We also had a discussion about some of the administrative problems that existed in the 2008 program.

#### Healthy Families Act

AFPD attended a presentation by the National Federation of Independent Businesses in reference to the Healthy Families Act, (S. 910/HR. 1542), which was introduced by Senator Kennedy (D-Mass.) and Representative DeLauro (D-Conn.) in March, and would grant workers paid sick leave in the event of their own personal medical emergency or an illness in the family.

#### Legislative-Membership Meeting in Cleveland

AFPD's guest was Representative Kenny Yuko. Topics of discussion included the CAT Tax, Senate Bill 193, the Healthy Families Act, below cost selling and HR5546 the Credit Card Fair Fee Act. Rep. Yuko offered his services to assist us with setting up meetings with the Ohio Treasurer and the Ohio Department of Taxation to discuss CAT Tax issues.

#### **Ohio Trade Show**

AFPD staff members converged in Cleveland to visit approximately 140 retailers to encourage attendance at the June 11th Ohio AFPD Trade Show. Our Ohio Trade Show was visited by members and non-members. Please see pages 26 & 27 for more details.

## Michigan Update

#### Worker's Compensation Insurance

Each year AFPD attends an Annual North Pointe Insurance Company Agent Meeting, where we are apprised of changes and any new products that the company offers. This information helps us to better assist AFPD members regarding their worker's compensation insurance.

### **TIPS Training**

AFPD provides TIPS (Training for Intervention Procedures) seminars for our members is a sell alcoholic beverages. TIPS is an education and training program for the responsible styice, sale, and consumption of alcohol the is designed to prevent intoxication, anderage drinking, and drunk driving. Over the past few ments, AFPD conducted five seminars for our members and their employees.

#### Wile Jeminar

Because WIC is in the process of converting all as benefits from paper to electronic benefits, AFPD held a seminar to explain the conversion system to our members in the Metro Detroit area. (See chart on page 4.)

## WMU Food Marketing Advisory Committee

APPD Executive Vice President Dan Reeves serves on the Western Michigan University Food Marketing Advisory Committee. He recently attended a committee meeting in Kalamazoo. WMU's Food Marketing Program is one of the premiere schools for our industry's future leaders.

### MDEQ Underground Storage Tanks

AFPD represented our members at a Michigan Department of Environmental Quality Underground Storage Tank (UST) Stakeholders meeting.

#### "Discount-for-cash"

AFPD represented our members at a Michigan Department of Agriculture. Weights and Measures Division, meeting to discuss the "Discount-For-Cash" retail gasoline pricing issues. From that meeting, AFPD Executive Vice President Ed Weglarz wrote a column for this magazine on the issue, what is legal and what is not in the July 2008 publication.

#### **Marathon Refinery Expansion**

AFPD attended an Energy Security Coalition meeting conducted by the Associated Petroleum Industries (API) to outline the features and benefits of Marathon's Detroit refinery expansion

#### **Eight Mile improvements**

When the Eight Mile Road Boulevard Association held a panel discussion to develop their regional plans for the future. AFPD was invited to attend as one of theky industry leaders.

#### **Qualified Contractors**

APD participated in a meeting with a marketing with inappropriate us a rational memory dums by MI DEQ.

## Department of Age ulture press

APD maticipated in a MI Dept of Agriculture, Weight & Measures press of ference to introduce new upgraded, a pripment now used to check calibrative applies of the dispenser.

### Retail gasoline training

DEQ Owner Operator Training Task Force meeting to develop required training programs for retail gasoline owner/operators

## Kellogg Food & Society Conference

AFPD was invited to the Kellogg Food & Society Conference held by the Kellogg Foundation to be part of discussions on today's food issues.

#### Lieutenant Governor John Cherry, Jr.

AFPD met with Lt. Gov. John Cherry to discuss legislative issues affecting AFPD members and retailers.

#### Lottery bill hearings

AFPD appeared before Senate Regulatory Committee to seek enactment of lottery law prohibiting extra prize payments.

#### Food stamps

AFPD met with Senator Scott's office and other industry leaders to discuss a strategy implementing the twice-monthly food stamp distribution law in the wake of the Farm Bl prohibiting such form of distribution.

## **AFPDMEMBERSHIP**

As an AFPD member, you are provided with a wide range of professional services and solutions that are custom-tailored to the food, beverage and petroleum industry in Michigan and Ohio. Here are two:

## AFPD Coupon Redemption Program

Save money and time by letting the professionals handle your coupons

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

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

If you are interested, please give Harley a call at 1-800-666-6233. He will explain how simple it is to accept and redeem coupons at your locations

## First Data Credit Card Processing

AFPD Partners with First Data to offer the lowest rates with the highest customer service in the industry. First Data is the largest credit card processor in the country with over 5 million merchant locations.

This program is specifically designed for AFPD Members and geared towards your needs. We offer a wide array of products that will help increase sales and lower your operating costs.

The Food/Grocery program offers single lane processing or multi lane processing with high speed internet or phone line processing. We work with 99% of the POS systems and simply reprogram your system to process through First Data. Faster transactions speed means more customers through your lines with more revenue to you.

First Data's Petroleum & Auto Service program works close with all major fleets cards including Wright Express (WEX) and Voyager and allows you to process their cards right through your credit card terminal or POS system. We also work close with VeriFone and the



Services by Cardservice International

Ruby system to offer the pay at the pump features.

The lowest cost credit card processing equipment in the industry is available to all AFPD members.

The First Data sales team is at your service, they will visit your location to discuss your current program and explain our services and what we offer to lower your rates.

To ensure you are receiving the current discounted AFPD member benefit program, please contact the Michigan/Ohio Regional office at (866) 470-3347.

## Interested in an AFPD membership?

Yes! Please se	nd me information	•
Your Name:		
Business Name:		
City:		
Type of Business:		
Phone:	Fax:	
Email:		
Sponsor:		
Fax this to (866) 601-9610 or mail it to:		LEDD

Executive Office 30415 West 13 Mile Rd. Farmington Hills, MI 48334

Ohio Office

655 Metro Place South, Suite 600

Dublin, OH 43017



# Air-Serv was selling airl



Cindy Cameron and Jim Irwin of CBIZ



Liberty USA's deVinci's booth was popular!



Everett Maynard and Brian Ulery displayed their Amster-Kirtz tobacco products



The Ohio Lottery gave customers a chance to spin and win!



Scott Weisend offered risk management solutions at the Frank Gates booth

WEDNESDAY, JUNE 11, 2008
AT THE I-X CENTER IN CLEVELAND



bill payment programs and wireless credit card refills to help increase revenues, improve in-store traffic and turn your business into a financial services center.



Ashby's Sterling dished up their delicious, award-winning ice cream!

## THANK YOU SPONSORS!

Home City loe provided ice for all exhibitors at the show and CBIZ Benefits & Insurance Services sponsored parking so that it was free for attendees. In addition, USTI was the Trade Show bag sponsor. "We truly appreciate the assistance that we received from our sponsors.











The ladies of Commonwealth Brands well busy writing orders.



Advanced Merchandise Group offered products that add variety to retail outle



New England Coffee provides a complete convenience store program





Hunt Brothers Pizza offers a program that can turn a corner of a convenience store into a pizzeria.



Astro Equipment provided slicing solutions and other foodservice and deli equipment.



The Marathon booth was busy!

OnGo Energy Shot lit up the aisles with their bright booth and energizing beverage.



Retailers pose for a quick photo as they entered the show



ATM of America can provide cash machines for many different applications.



Citron Teas offered a variety of popular flavors



## Liberty USA presentation

Prior to the start of the show, Gary McGuirk Jr., president of Liberty USA, gave a Power Point presentation on retaining and improving market share in the current state of the economy. Topics included fuel costs, credit card fees, profit margins, inflation and other challenges to today's retailer.



Gary McGuirk Jr. and AFPD's Ron Milburn



Ballreich's has made delicious snacks and potato chips since 1920.



Paramount Coffee featured Java Blast, a blend that provides enhanced energy with no added caffeine. They were also sampling Fair Trade Certified coffees, which assures that farmers receive a fair price for their harvest.

# ASSOCIATED FOOD & PETROLEUM DEALERS



**FOOD & PETROLEUM DEALERS, INC.** 

# S.E. MICHIGAN HOLIDAY BEVERAGE SHOW



TUES. & WED., SEPTEMBER 23 & 24, 2008



46100 Grand River Ave. Novi, Michigan 48375

### **Show Hours:**

Tues., Sept. 23, 2008 • 4-9 p.m. Wed., Sept. 24, 2008 • 4-9 p.m. (1 mile west of Novi Rd., Novi)

Ask your Sales Rep for Tickets!
Admission Ticket Required—\$12 at the door.
Complimentary Parking.
No bags allowed in or out. The law demands that you be at least 21 years of age to attend this show.

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

## Classified

HANNE - Full-time & part-time. Management stati. Avoin Problect in No. 1s design for sales reps. and book-keeper. No experience seded for more information contact Joe Mike a email at joernikecriyo2008@yahoo.com.

LT FOOD RESTAURANT FOR SALE-in nice etroit westside area on 7 mile rd. Newly modeled, drive-thru, equipped to run, plenty fiparking spaces. Good Investment, Owners soking to retire. If interested, please call Maria oking to retire. If t (248) 980-4558.

BI SALE: BUSINESS OPPORTUNITY - Well stablished mini-supermarket and three rental paces in strip-center. Located in Warren. Total pace 15,000 sq. ft. Owner retiring. Call Bob at 36,755-1616.

LES MACHINE FOR SALE—Taylor brand slush sehne for sale, model #349 with 4 flavored errage cylinders that feature automatic defrost no power saver. Can provide you with start-up uppies such as plastic cups, lids and straws. sung \$9.99.00 firm. Please call Jay or John 1586) 757-2130.

IT STORAGE WAREHOUSE - Reasonable rates. al (313) 491-1500

TRASE - Liquor, beer and wine storage. Joensed since 1946. Call (313) 491-1500.

EXTRA DRY STORAGE? - Family owned Massade Cold Storage for dry or freezer space.
Located at 3340 Trumbull Ave., Detroit, MI.
Accessible Monday - Fnday 7:00am to 3:00pm
assonable rates, easy unloading/pickup and
potected by Guardian Alarm. Call (313) 961-4783.

TIME-Michigan thumb area convenience store Beer, wine, lottery, gas, food & property. (810) 387-3390 or (810) 387-0154.

LINEA STORE FOR SALE-Located in Muskegon West Michigan). Busy Location. Must sell, owner moving out of state. Asking \$329,000. Senous enquines only. Call (231) 288-0532.

PILIALE - Self serve rotisserie chicken warmer tranading machines, pannini maker, 5hp robar meat gnnder, ice table, 4 cigar humidor, station compressor gas heater, blower commercial cooking pots, pans, deli trays. The serve of the commercial cooking pots, pans, deli trays. West Bloomfield, MI. Call (248) 626-2662 ak for manager.

4 acre commercial lot, more available, 8 vacant Roscommon County, MI. Possible market location in the center of town 000 please call (989) 389-1428.

Pit MLF 5 plus acres with 25,000 sq. ft. retail in storage building with phone, electric and last in the center of flown \$495,000 page call (989) 389-1428

Alma, MI 14 plus acres at one of ramps. Good one ste class A road Natural gas at the stead and electric on the property \$495,000 pease call (989) 389-1428

Price Reduced!! Bakery & pizza store

181 2-door walk-in cooler. High traffic

3ra in \$1 Clar Shores. Building and business

Couled was consider leasing building. A must

Paul Mulier at (586) 212-3138.

Great location (N/W Columbus, all gasoline station with convenience station with convenience Serious and confidential call (614) 580-8505

Detroit Storage Co. Free pick

## Food Inflation Could Subside

Rapid food cost inflation could subside shortly, but high energy prices will continue to challenge consumers and retailers. Steve Wieting, an economist for Citibank, told Supermarket News. Weiting noted that weekly commodity prices for items like wheat, beef, chicken, corn and soybeans are either at or below

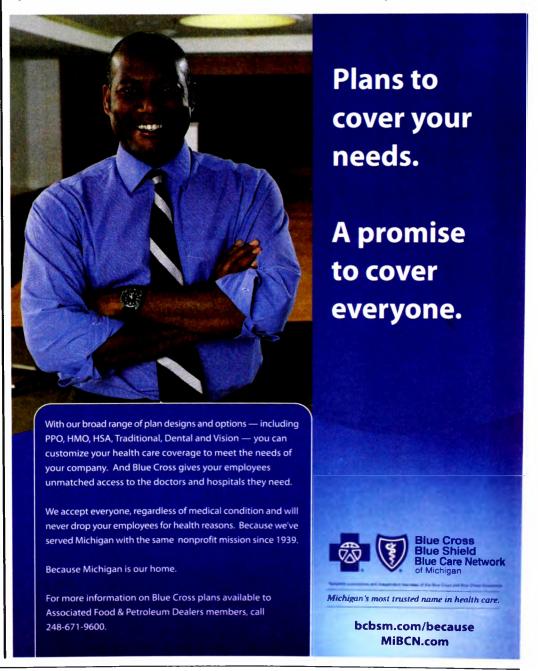
their peak levels, "pointing to a diminished pace of future inflation," which he estimated will be around 5% this year.

In addition, Weiting said he anticipates an "agriculture profit boom" over the next few years as supplies increase behind a surge in planted acreage. Weiting added, however, that he did not see a

corresponding trend in energy availability

Deborah Weinswig, a food retailing analyst for Citibank, said retailers have for the most part passed along inflation and as a result gained better leverage on their fixed costs, but are losing some of that margin benefit on fuel sales.

- Supermarket News



## SUPPORT THESE AFPD SUPPLIER MEMBERS

ASSOCIATES:		Paramount Coffee	(517) 853-2443	Gadaleto, Ramsby & Assoc		Jado Productions	(248) 227-12
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Resources	(734) 971-0000	- Detroit	1-800-368-9945	McCarthy & Flynn		Karoub Associates	(517) 482 5
Judeh & Associates	(313) 277-1986	- Howell - Pontiac		Meadowbrook Insurance Group		Legal Collections	(248) 982-20
AUTHORIZED LIQUOR AGENTS	; <b>.</b>	Pernod Ricard USA		North Pointe Insurance		Lincoln Financial Advisors Marcoin/EK Williams & Co	(248) 948-51
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National Wine & Spirits		Premium Brands of MI (Red Bull).	1-877-727-0077	Underground Storage Tank Insur Associates, Inc.)		Mekani, Orow, Mekani, Shallal	(248) 255-24
	1-888-642-4697	Skyy Spirits	(248) 709-2007	ASSOCIATES, ITIC.)	(440) 241-3130	Hakim & Hindo PC	(248) 223-98
Trans-Con Sales & Marketing	1-888-440-0200	Shaw-Ross International Importers	(313) 873-7677	MANUFACTURERS:		Metro Media Associates	(248) 625-00
		Tri-County Beverage	(313) 584-7100	Art One Sign Expo, Inc.	(248) 591-2781	Network Payment Systems	1-877-473-94
BAKERIES:		United Beverage Group	(404) 942-3636	Burnette Foods, Inc.		Platinum Wireless	(619) 654-40
Ackroyd's Scotch Bakery		Xango	(313) 608-9847	General Mills	(248) 465-6348	POS Systems Group Inc.	1-877-271-37
Awrey Bakenes		BROKERS/REPRESENTATIVES	e.	Old Orchard Brands		Rainbow Tuxedo	(248) 477-66
Great Lakes Baking Co	(313) 865-6360	Bob Arnold & Associates		Red Pelican Food Products Signature Signs	(313) 921-2500	RFS Financial Systems	
Interstate Brands/ Wonder Bread/Hostess	(240) 600 2064	CROSSMARK Sales Agency	(734) 207-7900	Singer Extract Laboratory		Secure Checks	(586) 758-72
Worlder Bread/Hostess	(240) 300-3534	Property One Real Living		Williams Cheese Co.		Security Express	(248) 304-19
BANKS/FINANCIAL SERVICES:		S & D Marketing	(248) 661-8109			Shimoun, Yaldo & Associates	PC (248) 851-79
ATM Depot	(248) 414-9600	CANDY & TOBACCO:		MEAT PRODUCERS/PACKERS		Signature Signs	(586) 779-14
ATM of America		Martin Snyder Product Sales	(313) 272-4900	C. Roy & Sons	(810) 387-3975	Southfield Funeral Home	1 200 600 00
ATM of Michigan	(248) 427-9830	Nat Sherman	(201) 735-9000	Kowalski Sausage Company		Staples.	(249) 255 (0
Bank of Michigan	(248) 865-1300	R J Reynolds		Nagel Meat Processing Co.		Verndale Products	(212) 924 49
Bravo Tax	(248) 336-1400	CAR WASH:		Wolverine Packing Company	(313) 239-7500	UHY-US Verndale Products Waxman Blumenthal LLC	(216) 514 24
Comerica Bank	(313) 222-4908	Car Wash Technologies	(724) 742 0000	MEDIA:			
Community South Bank	(616) 885-1063	Car wash rechnologies	(124) 142-3000	Booth Newspapers	(734) 994-6983	STORE SUPPLIES/EQUIPMEN	
DTI Systems - Quick Capital		CATERING/HALLS:		Chaldean News	(248) 932-3100	Belmont Paper & Bag Supply	(313) 491-55
Huntington Bank	(248) 626-3970	A-1 Global Catering Farmington Hills Manor	(248) 514-1800	Detroit Free Press	(313) 222-6400	Culinary Products	(989) 754-245
IPP of America.	(973) 830-1918	Farmington Hills Manor	(248) 888-8000	Detroit News		DCI Food Equipment	(313) 369-16
Legal Collections		Penna's of Sterling	(586) 978-3880	HSI		Dryb's Bottle Hes	(248) 568-42
Level One Bank	(£40) /3/-1115 (£17) 202 1424	St Mary's Cultural Center Tina's Catering	(586) 040 2290	Michigan Chronicle		DryB's Bottle Ties EMS, Inc Envipco	1-07/-000-99
MoneyGram	(614) 876-7172	•	(300) 949-2200	Suburban News—Southfield	(248) 945-4900	Hobart Corporation	734) 69
Netco Services	1-866-286-9188	DAIRY PRODUCTS:		Trader Publishing	1-8//-/92-//3/	JAYD Tags	(248) 731 34
Peoples State Bank		Buth-Joppe's Ice Cream	(616) 456-1610	WDIV-TV4	(313) 222-0043	Leach Food Equipment Dist	(616) 538 14
Quickserv Tax		Country Fresh/Melody Farms	1-800-748-0480	POTATO CHIPS/NUTS/SNACKS	<b>i</b> :	Lighting Supply Company	1-800-544 23
TSG Group, LLC		Dairymens	1-800-944-2301	Better Made Snack Foods		MSI/Bocar	(248) 399 33
	(- , -	Edy's Grand Ice Cream Frosty Products	(734) 656-1034	Detroit Popcorn Company.		Mo Banners	(248) 68E-500
BEVERAGES:		H Meyer Dainy	(134) 434-0900 (513) QAR 8811	Frito-Lay, Inc.		Mo Banners Petro-Com Corporation	(216) 252-68
7UP / American Bottling		H Meyer Dairy Kistler Farms	(269) 788-2214	Herr's Snacks	.(248) 967-1611	Superior Petroleum Equipment	(614) 539-124
Absopure Water Co.		Pars Ice Cream Co	(313) 366-3620	Kar Nut Products Company		Taylor Freezer	(734) 525 25
Anheuser-Busch Co.	1-800-414-2283	Prairie Farms Dairy Co	(248) 399-6300	Motown Snacks (Jays, Cape Coo		TOMRA Michigan Wayne Service Group	1-800-610-4
B & B Beer Distributing Co.	.(616) 458-11//	Williams Cheese Co		Nikhlas Distributors (Cabana) Up North Jerky Outlets		Wayne Service Group	(614) 330-37
Bacardi Imports, Inc.  Brown-Forman Beverage Co.	(734) 439-2764	EGGS & POULTRY:			(240) 377-1474	Wiegand Mack Sales & Service	(313) 806-34
Brownwood Acres	(231) 500-3101	Linwood Egg Company	(248) 524-9550	PROMOTION/ADVERTISING:		WHOLESALERS/FOOD DISTR	BUTORS:
Cadillac Coffee	(248) 545-2266	Weeks Food Corp.		DBC America		Broaster Sales	(989) 427 5
Central Distributors	(734) 946-6200			Enterprise Marketing		Brownwood Acres	(231) 599-3
Coca-Cola Bottlers of MI		ENVIRONMENTAL & ENGINEE		PJM Graphics		Capital Distributors	1-800-447-8
Auburn Hill	s (248) 373-2653	Environmental Services of Ohio		Promotions Unlimited 2000, Inc.		Central Foods Wholesale	(313) 862-50
Bellevill Metro Detro	e (734) 397-2700	Flynn Environmental, Inc.	(248) 546-7250	RESTAURANTS: Ram's Horn		Chef Foods	(248) 789 53
Metro Detro	it (313) 868-2008	Huron Consultants Oscar W. Larson Co.	(248) 620-0070	Ram's Horn	(248) 350-3430	D&B Grocers Wholesale	(734) 513-17 (248) 650-44
Port Huro	(316) 982-8301	PM Environmental	(517) 485-3333	SECURITY/SURVEILLANCE:		Derby Pizza	1-800-532 328
Coca-Cola Bottling - Cleveland . Coors Brewing Co				ADT Security Services, Inc		EBY-Brown, Co	(989) 35£ 22
Dan Henry Distributing		FRESH PRODUCE: Aunt Mid Produce Co	(212) 941 7011	Axiom Protection Group Inc		Hacienda Mexican Foods	(313) 842 32
Diageo				Freedom Systems Midwest, Inc.	(248) 399-6904	Hispanic Foods Wholesale	(313) 894 21
Distilled Spirits Council of the US		FUEL SUPPLIERS:		POS Systems Group Inc		H.T. Hackney-Columbus	(614) 751-51
E & J Gallo Winery	. (248) 647-0010	Atlas Oil Company	1-800-878-2000	Scada Systems	(313) 240-9400	H.T. Hackney-Grand Rapids	1-800-874 55
Eastown Distributors	(313) 867-6900	Central Ohio Petroleum Marketers, Inc.	(64.4) 000 1000	SERVICES:		International Wholesale	(248) 353-35
Fan-T Corp	. 1-877-278-2807	Marketers, Inc. Certified Oil Company	(614) 889-1860	AAA Michigan	-800-AAA-MICH	Interstate Brands/	
Faygo Beverages, Inc.		Countywide Petroleum	(440) 237-4448	Advance Me Inc.		Wonder Bread/Hostess	(313) 868 560
Future Brands		Free Enterprise, Inc.	(330) 722-2031	Al Bourdeau Insurance Services.		Jerusalem Foods	(313) 846 17
Galaxy Wine		Gilligan Oil Co. of Columbus, Inc.	1-800-355-9342	American Communications of Ohio	. (614) 855-7790	Kaps Wholesale Foods	(313) 567-67 (313) 272 64
General Wine & Liquor Co		Gillota, Inc.	. (216) 241-3428	American Mailers	(313) 842-4000	Karr Foodservice Distributors	(248) 821 1/4
Great Lakes Beverage	(313) 555-3900	Refiners Outlet Company	. (216) 265-7990	AMT Telecom Group	(248) 862-2000	Krispy Krunchy Chicken	(412) 461 21
Hansen's Beverage	1 800 762 8730	Ullman Oil, Inc	(440) 543-5195	BMC	(517) 495-1732	Liberty USA	(586) 755
Henry A. Fox Sales Co		ICE PRODUCTS:		Carttronics, Inc.	(760) 707-1265	Liberty Wholesale	(586) 447
Imperial Beverage		Arctic Glacier, Inc.	1-800-327-2920	Cateraid Inc	/517\ 546 <sub>-</sub> 8217	MGL Select	7341 524
Intrastate Distributors		U.S. Ice Corp.		Central Alarm Signal	(313) 864-8900	Nash Finch	(989) 777-1
J. Lewis Cooper Co		INVENTORY SERVICES:		Clear Rate Communications	.(734) 427-4411	Nat Sherman	(201) 735 3
Jones Soda	_ (269) 217-4176	PICS/Action Goh's	1-888-303-8482	Constellation New Energy	(248) 936-9027	Nikhlas Distributors (Cabana)	(248) 582-82
Kent Beverage Co. Inc.			000 000-0402	Cox, Hodgman & Giarmarco, P.C. Cummins Bridgeway Power.	. (∠48) 45/-/UUÜ . (248) 572 4545	Norquick Distributing Co	(734) 254 10 (313) 875 558
Liquor Group		INSURANCE:		Detroit Warehouse Co.	(313) 491-1500	Piquette Market.	(313) 875 (313) 758-05
McCormick Distilling Co		AAA Michigan	1-800-AAA-MICH	Diamond Financial Products	(248) 331-2222	Polish Harvest	1249) 350
MGL Select	(734) 524-0100	Advanced Insurance Marketers		Dragon Payment Systems	1-888-285-6131	Royal Distributors of MI	1 900-477-545
Michigan Beverage Dist, LLC	(134) 433-1886	Al Bourdeau Insurance Services Avizent		DTE Energy  Excel Check Management	1-800-477-4747	S. Abraham & Sons	/2131659/3
Mike's Hard Lemonade	(847) 344-9931 (847) 364 3800	BCBS of Michigan	. 1-800-666-6233	Excel Check Management	(248) 787-6663	Sherwood Foods Distributors	(£16) 978-44
Miller Brewing Company National Wine & Spirits	1,889,607,6424	CDIZ Donofte 9 Incurance		Financial & Marketing Ent	(586) 783-3260	Spartan Stores, Inc	(037) 374-/
National Wine & Spirits	1-888-642-4697	Services	(614) 793-7770	Gadaleto, Ramsby & Assoc	1-800-263-3784	Tom Maceri & Son, Inc.	2121 566
	(717) 733-4036	Charles Halabu Agency, Inc	. (248) 968-1100	Great Lakes Data Systems	(248) 356-4100	United Wholesale Dist	(249) 355
New England Coffee Co							
New England Coffee Co Old Orchard Brands On Go Energy Shot	(616) 887-1745	Cox Specialty Markets	. 1-800-648-0357	GTech Corporation	(517) 272-3302		(248) 967-290 (586) 727-3 <sup>6</sup>









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