

AFPD **FOOD & PETROLEUM** **REPORT** ASSOCIATED FOOD & PETROLEUM DEALERS, INC.

VOL. 19, No. 9

SEPTEMBER 2008

Just In

AFPD debuts new website!

If you want to know what is happening in the food, beverage and petroleum industries, then check out AFPD's new website:

www.AFPDonline.org

There you'll find information on AFPD events, government relations, educational opportunities, membership benefits and the latest industry news.

"The new AFPD website is a product of hard work by our AFPD Board, staff and members," said AFPD President Jane Shallal. "We are proud of this new site and encourage all members to bookmark it and frequent it often."

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Don't miss AFPD's Holiday Beverage Shows!

Sept. 10 - West MI Holiday Show. Catch a preview on page 20.

Sept. 23 & 24 - S.E. MI Beverage Show. See page 17 for details.

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AFPD and MDA launch "Buy Local, Eat Fresh"

AFPD and the Michigan Department of Agriculture's (MDA) "Select Michigan" have embarked on a program to make fresh, local produce more readily available to Metro Detroit urban residents. Together, they have launched "Buy Local, Eat Fresh."

"We have found that residents in some urban areas do not choose to include fresh Michigan produce in their diet as often as people in other parts of the state," said Jane Shallal, AFPD president. "The 'Buy Local, Eat Fresh' campaign aims to change that." Shallal says that there are numerous factors that contribute to this, including: the lack of education regarding the nutritional benefits of



local produce, the availability of these foods in some urban neighborhoods, and the cost of fresh foods. "'Buy Local, Eat Fresh' addresses these problems at all levels," she added.

"The program creates a sustainable distribution system connecting Michigan farmers and food producers with wholesalers, distributors, retailers, and communities in one Pontiac and nine Detroit neighborhoods, thereby increasing access to fresh Michigan produce and promoting long-term social, environmental, health, and economic benefits," said Don Koivisto, MDA director. "The first step in creating the system is to create a demand for Michigan produce through an in-store 'branding' program that includes signage, tastings and nutritional information."

Buy Local, Eat Fresh,
Continued on page 6.

AFPD Foundation Golf Outing "links" food, beverage & fuel industries

Sunny skies and beautiful rolling terrain greeted golfers on July 16 for the Annual AFPD 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 AFPD Foundation scholars. This year the Foundation provided 25 deserving students with \$1,500 scholarships each. During the dinner reception, Pepsi Bottling Group's Mike Quinn

presented the AFPD Foundation with a check for \$100,000, as the remaining donation of their \$500,000 pledge to the foundation.

It takes a lot of work to host a large golf outing like the AFPD 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, golf committee, AFPD staff and volunteers," said Michele MacWilliams, vice president of communications and coordinator of the event. "Together this hard-working group stuffed goodie bags, worked registration, packed and unpacked all prizes and equipment, monitored holes and sold raffle tickets," she added.

"A special thank you goes to our great co-chairs, Jim Chuck from Frito-Lay and James Hooks of Metro



The Absopure team of Bill Carbott, Donald George, Mark Sarafa and Ken Atchoo get ready to putt.

Foodland, who helped plan the event and run the dinner program," said AFPD President Jane Shallal. "I also want to thank Frito-Lay for providing a truck and assistance to move all the goodies and prizes to Fox Hills, Arctic Glacier for bringing over a truckload of ice and S. Abraham for delivering an entire semi truck full of goodies for our bags," she added.

Check out pages 22 through 25 for more golf and scholar photos.

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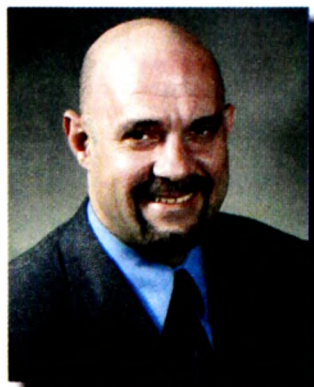
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Chairman's MESSAGE

The news today was bad, AGAIN.



By Chris Zebari
AFPD Chairman

The economy is headed into a recession. The Dow is plunging. Job losses are mounting. General Motors is talking about bankruptcy. Two percent of the homes in this

country are in foreclosure. Gas is over \$4 per gallon. Food prices are soaring. The Tigers are seven games out of first place and the Lions will begin playing soon.

Had enough yet?

What do you do to make things better? I know that sounds like something a therapist might say but really, what do you do?

Sometimes it seems like today's news is yesterday's news re-done, doesn't it? There has to be something good going on doesn't there?

Let's see...

I've got my health (forget that, I always promised myself that if all I had to hang my hat on was my health, that it would be a pretty sad day). My wife loves me (she SHOULD love me. What's not to love?). My kids love me (see above). My Mom loves me (she has NO CHOICE).

"What keeps you up at night?" All of the above and then some probably, right? And

it will probably keep you up for many more nights to come.

The more important question to me would be "What gets you up in the morning?" Everyone has his or her "happy place." Find it at least once a day.

Remember that the alternative is not getting up in the morning.

Every day is a gift... Some just have bigger bows on them.

Retailers making a difference

I want to take an opportunity to recognize some retailers who have done some extraordinary things in the Metro Detroit area. These operators have shown the entrepreneurial spirit which has driven the retail business in and around our community for years, even in the toughest economic climate that many of us have ever seen. These people are getting it done!!!

1) Shabib Kasgorgis and his son Bobby took over a closed-down, boarded-up store in Romulus a few years ago and through hard work, investment in upgrades of equipment and façade and community goodwill, have turned Romulus Marketplace into an anchor of downtown Romulus. Everyone, from the Mayor to the employees that work there, has welcomed them and the success that they are enjoying. Says my cousin, Shabib, "We worked hard to build this business into what it is." The Kasgorgis family recently took over another abandoned location in Southfield and turned it into Fresh Value Marketplace where Shabib's wife Emily and his son-in-law Ray spend their time. Good things will always happen to good people. Continued success is guaranteed with the effort of this family.

Chairman's message,
Continued on next page.



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Grocer's CORNER

A periodic column written by an AFDP member, to help other members.

Working smarter, not harder



By Najib Atisha
Owner, Indian Village Market

A big concern of mine, is the method in which some Detroit retailers price their products. Ten or twelve years ago, it used to be that you could choose a couple of loss-leader items, and sell them for what you paid for them in order to drive traffic to your store. Unfortunately, that isn't the case anymore. Today, if you buy an item for \$1, selling it for \$1 is not breaking even. In fact, you are losing anywhere from 20 to 25 percent.

I can understand the idea of selling one or two items at a loss to feature in your handbill, but some stores do it on 20 to 30 items. Keep this up long enough and you will be out of business!

I think that it is important to look at what the chains are doing. Check out Kroger's sale circular. You won't see Kroger selling 20 to 30 items at a loss. Instead, they mark down a couple of featured items and give them prime positions on the cover. Then they feature four or five additional items with smaller cover photos. They drive traffic with just seven loss leaders – not 30.

Unfortunately, our cost of doing business has increased dramatically. I think that some retailers don't realize that the majority of wholesalers now are adding a surcharge to their deliveries to help recoup some of their additional fuel expenses. It is important to look

at this, because the surcharge can wipe out as much as 2 percent of your gross profit.

When pricing products, you must also consider your increases in utility costs. It is more expensive today just to turn on your lights and open your doors. Some utility companies will provide you with an energy survey that can tell you how to cut utility bills. It is certainly worth the effort to have this done. Often, with just a few changes, you can save considerably.

Also look at your labor costs. The minimum wage just increased and this too, contributes to diminishing your bottom line.

I encourage retailers to do a price survey of major chains. The margins that independent retail stores used to work on 10 years ago are not the margins that chains use today. Back then margins on loss leaders could be 10 to 15 percent, and groceries 25 to 30 percent. Today, our markups must be higher in order to meet the rising costs of doing business.

Meats are a good example. If a grocer buys a short loin for \$3.99 a pound from the wholesaler and sells it for \$3.99 a pound, he will lose well over \$1 a pound. This is due to the cost of operation, trim and waste.

We're all working so hard to keep what we have. You don't have to lose that \$1 per pound if you trim it nicely, package it well and make the consumer happy. If we concentrate more on quality customer service and store cleanliness, we will achieve a better bottom line.

Editor's note: Retailers – we want to hear from you. If you have any comments about this article, or if you would like to submit an article for this publication, please contact me at (248) 671-9600 or email to me at micmetro@aol.com. We encourage retailers to become involved and tell us what you think! - Michele MacWilliams

Chairman's message,

Continued from page 3.

2) Mark Jarbo with his father George and brothers Marvin and Mario recently took over The Vintage Market in Westland. The store had fallen on tough times in recent years but the Jarbos took the expertise that had made them successful for years at their other two stores and jumped into this one with unmatched enthusiasm. Undaunted by the economy, Mark, "The Host" as he refers to himself, has made the store unrecognizable to what it looked like only two short months ago. "I am excited coming here everyday. I love the challenge" he proudly states and follows up by saying, "You haven't seen anything yet." Best of luck to Mark and his Bride Luma (whose son Matthew will be getting a baby sister soon).

3) Finally, a feel-good story that arose from a former autoworker at Ford Motor Company teaming up with his son to fulfill a dream. Using his retirement money, Eddie Daibess and his oldest of four children, Hass, decided to open Mango's Fruit Market in Canton Township in what was formerly a vacant unit in a strip mall. Featuring fresh meat, produce and deli items, they filled a niche that was missing in the community. Surrounded by a Meijer, two Krogers, a Wal Mart and other competition, they have been warmly received in the community. As Eddie puts it, "We offer what nobody else does around here, SERVICE." A total family operation with Eddie's wife Grace and the other three children, Farah, Mike and Joe helping out, the motto at Mango's is "IF YOU LIKE OUR SERVICE TELL A FRIEND, IF NOT TELL US".

Golfing for a cause

The AFDP Golf Outing was a huge success again, perfect weather, friends, business associates, pretty beverage girls serving drinks and a shot at dunking me in the water (some pretty pathetic pitching arms at the dunk tank).

What a great time for everyone and what a worthy cause. The amount of money we put into scholarships for the children of our member's employees still astounds me.

Special thanks to the Pepsi Bottling Group for winding up on their \$500,000 match with the AFDP Foundation by donating another \$100,000 at the golf outing. One of the greatest accomplishments of my career was working with PBG and AFDP to form this alliance back in 2000.

Thank you to everyone who makes this event what it is. Let's do it again next year.

We are rich only through what we give.

Diamonds are just chunks of coal that stuck it out as long as they had to.

And finally, I leave you with one final thought:

Never underestimate the power of courtesy. It may not be returned or even remembered but rudeness will be!

Calendar

September 10, 2008

AFDP West MI Holiday Beverage Show
DeVos Place, Grand Rapids, MI
Contact: Cathy Willson
1-800-666-6233

September 23 & 24, 2008

AFDP S.E. MI Holiday Beverage Show
Rock Financial Showplace, Novi, MI
Contact: Cathy Willson
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November 21, 2008

AFDP Annual Turkey Drive
Contact: Cathy Willson
1-800-666-6233

September is...

- All-American Breakfast Month
- Mom & Apple Pie Month
- National Biscuit Month
- National Chicken Month
- National Cholesterol Awareness Month
- National "5-A-Day" Month (fruits & vegetables)
- National Honey Month

Statement of Ownership

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AFDP works closely with the following associations:



Petroleum News & Views

Information of Interest to Petroleum Retailers, and Allied Trades

Pilfering at the pump



By Ed Weglarz
AFPD Executive Vice President of Petroleum

While on the lookout for all the schemes that perpetrators employ to dishonestly relieve you of your inventory, be aware of another tactic being used at the CRIND appliance of your gas dispensers!

By employing certain repetitive actions at the pump while using a

credit card and/or gift card the thieves can activate the pump with no charge being applied to any account. The thieves pump FREE gas. Here is how it works: Thieves insert a credit card into the CRIND and, while the pump instruction screen reads "authorizing," lift up the handle and lightly squeeze the nozzle trigger. If the sequence is just right, the system turns on and they can pump fuel until the tank is dry. A dealer discovered the software problem when he went outside to explain to a customer that his credit card had been rejected, and, to the dealers' surprise, he found the motorist happily filling up his vehicle, while the electronics failed to recognize a sale was in progress!

The transactions do not appear on the pump or in the store. A "card rejected" message on the register tape is the only indication that something is amiss.

The following warning signs can prevent you from being a victim of this scam:

- A customer using a gift/credit card repeatedly asks the clerk to reset the pump, or evidence of several failed authorization attempts from a single consumer or on multiple pumps.
- A failed attempt will look like a "rejected" card. The card reader says "see attendant" and the pump controller says "rejected" or "down". The journal tape prints rejected.
- While the theft is occurring the pump display will NOT display gallons or price and the fuel pumped will NOT register on the journal tape.

Furthermore, watch for these indicators:

- Unusual activity at the pump island or on the pump controller system.
- Repeated and unexplained inventory losses
- A specific pump that seems to be

getting a lot of attention (i.e. many vehicles filling at the same pump when other pumps are available).

- Unusual loitering around a specific pump, or a dispenser that is intentionally blocked from view by a large vehicle.

DO NOT leave the pumps powered-up when closed for business as a "convenience" for your customers. Also, be sure your dispensers, especially Gilbarco pumps, have the access codes reprogrammed from the factory pre-set codes. Thieves have discovered that by removing the pump face panel and gaining access to the internal electronics they can put the pump into "stand-alone" mode and pump fuel without the sale being recorded on the pump controller.

Lastly, watch for "test gallons" being dispensed on all brands of pump controllers, if an unauthorized user gains access to the password.

At today's fuel prices and thin margins eternal vigilance is the watchword.

Workers' comp discount will shrink in 2009

The Ohio Bureau of Workers' Compensation will cut the maximum discount for group rates from 85 percent to 77 percent effective in July 2009, the agency announced.

The change is the latest step in the bureau's long-term plan to reduce an incentive it sees as unreasonably generous. The group discount applies to businesses that band together for workers' compensation insurance coverage.

"AFPD lobbied diligently to maintain group rate discounts. Without our input on behalf of our members, the discounts would have been much lower," said Ron Milburn, AFPD Vice President. AFPD is opposed to this measure and is working

with other Ohio associations to supply the bureau with data that will reveal the negative financial impact this move will have on Ohio businesses.

"The board of directors of BWC has voted to reduce the 2010 group rated discount program to 65%. We continue to work with other associations in Ohio by supplying BWC with new actuarial numbers with the hope of BWC taking another look at this," he added.



Ron Milburn

Biofuels "drive up food prices by 75%" globally

Biofuels have driven up food prices worldwide by 75%, according to the UK's the *Guardian* newspaper, citing an unpublished report from the World Bank.

On July 4 the newspaper reported that it had gained access to the World Bank study, which was completed in April but is yet to be published.

The analysis from the World Bank suggests the push to ramp up biofuels production in the U.S. and Europe has pushed up food prices by 75% - far more than governments on both sides of the Atlantic have claimed.

The newspaper claimed that the report has yet to be published in order to avoid embarrassment for President George W. Bush, a firm advocate of biofuels production in order to cut US dependence on imported oil.

Critics of the push for biofuels have blamed the alternative fuels for rising food prices around the world, as corn is diverted from food production. - *Just-food.com*

U.S. oil and gasoline deliveries down

During the first half of 2008, a period when world crude oil prices were reaching new highs, U.S. petroleum deliveries—a measure of demand—experienced their largest year-to-year decline in 17 years, the American Petroleum Institute (API) said in its latest Statistical Report. Deliveries fell 3 percent in the first half of 2008 from a year earlier. Gasoline deliveries alone fell 1.7 percent, their first significant decrease for a six-month period since 1991. Deliveries of all other major products also shared in the decline.

U.S. petroleum deliveries growth had already been faltering during the prior three years, managing only to hold relatively steady over that period. With this year's decline, first-half deliveries, at 20.08 million barrels per day (bpd), were at their lowest for any six-month period since early 2003.

Second-quarter results alone also showed a decline in overall deliveries of 1.8 percent, led by a drop for gasoline deliveries of 2 percent; however, the warmer-than-average winter that had slowed distillate deliveries in the first quarter was not a factor in the second quarter, when demand for diesel apparently continued to be more robust than for gasoline.

The second quarter's deliveries of distillate fuel oil (including both diesel fuel and heating oil) rose over year-ago levels by 2.1 percent.

The effects of slowing demand were visible in U.S. petroleum imports, which sank to their lowest first-half level since 2003, at less than 13 million barrels per day. Crude oil imports fell 2.5 percent from a year earlier, while product imports slipped nearly 10 percent. Imports of most major products showed declines. — *CSP Daily News*

AFPD Employment Bank

The AFPD now has an Employment Bank. Local grocery stores, gas stations, and other related businesses are seeking help, so we have partnered with agencies to help prospective employees find that perfect job. AFPD members send us an employee request form and in turn we search for interested applicants to fill the job opening at their business! The process is safe, quick and helpful. Thanks to the many local agencies involved, we can begin to eliminate the unemployment rate around our communities.

If your company is interested in participating in our employment bank program, please call Maria Kesto at 1-800-666-6233.

U.S. House fails to move gas pump price gouging bill

U.S. House Democrats failed to resurrect a bill to punish price gouging at the gas pump, while maneuvering to block Republican attempts to expand offshore drilling, an idea gaining in popularity amid \$4-a-gallon gas prices. House Democratic leaders failed to get the two-thirds vote needed to push through a measure that would have made gasoline and diesel fuel price

gouging a federal crime, with penalties of up to \$2 million for individuals and possible jail time. The vote was 276-146. The House has passed similar gouging legislation previously, as has the Senate, only to be abandoned. Supporters of the bill argued that gouging is widespread, while opponents said it is not and would be difficult to prove even if it occurred.



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Buy Local, Eat Fresh, Continued from front page

"Buy Local, Eat Fresh" focuses on promoting healthy eating habits and teaches consumers the health benefits of eating fresh, locally grown food through nutrition education. On the first two Saturdays of every month, from July through November, nutritionists from the City of Detroit Department of Health & Wellness and Wayne State University's Nutrition and Food Science Program are present at ten grocery stores located in the targeted communities. Products are available to sample, as the nutritionists provide information on the benefits of eating local produce, suggested recipes

and offering menu planning advice.

"Ultimately, the program seeks a ten percent increase in the sale of Michigan-grown or produced foods over the ten targeted neighborhoods," Shallal added.

In addition to the AFPD and the MDA, other "Buy Local, Eat Fresh" collaborators include Spartan Stores, Inc., Save-A-Lot Limited, Wayne State University Nutrition and Food Science Program, and the City of Detroit Department of Health and Wellness. The AFPD Food & Petroleum Report will feature an article on this program and the participating stores in the October issue.

Liberty USA Program services Ohio members

The emergence of menu co-branding and multi-branding is one of the largest single trends developing for independent petroleum and c-store operators. While chain stores have taken advantage of this tool for years, now independent petroleum and c-store operators in Ohio are enhancing their menus with name-brand products at an ever-increasing rate to increase their bottom line. Call AFPD's Dan Reeves at (800) 666-6233 to see how you can get on board with this program.



Michigan Senate committee mulls additional penalties for foreign bottles

Beverage wholesalers recently told the Michigan Senate Commerce and Tourism Committee that there are organized efforts to bring bottles and cans from other states into Michigan to redeem them for the 10-cent deposit.

The wholesalers and retailers agreed with the measures before the committee (SB 1391, SB 1392, SB 1393, SB 1394, SB 1395) that would increase the penalties for knowingly returning non-Michigan containers for a refund and would create new penalties for those who organize efforts to collect and return those containers.

But there was a split on how effective the measures would truly be, as well as whether the bills addressed everything that needed to be done.

Jim Quasarano, president of Eastown Distributors in Detroit, said the problem of foreign containers being brought into the state for refund has increased

in recent years as more stores install the reverse vending machines to process the containers.

Mary Dechow with Spartan Stores said that the effort would only be effective if there is also an incentive for law enforcement to investigate complaints. She commented that store managers have called the police, suspicious about people bringing in hundreds or thousands of cans to return, but have been told officers would arrive when they could.

Of more use, she said, is the proposal to allow businesses to accept no more than \$5 worth of containers per person per visit. But Dechow and the wholesalers split on the need to also legislate changes in how the cans are marked.

AFPD opposes legislation which requires retailers to retrofit their RVM's to reject foreign containers, as the cost of retrofitting is approximately \$10,000 per machine.

AFPD urges grocers to ensure compliance with weights and measures regulations

Michigan grocery retailers should expect unannounced inspections from the Michigan Department of Agriculture's Weights and Measures Division in the near future. Weights and Measures inspectors have been seeing an increase in weight shortages of store packaged items. Offending retailers face steep fines for failing to adhere to Public Act 248. Grocers are urged to regularly check their scales to ensure proper calibration and accurate weight of store packaged foods. Regular checks of equipment and proper training of staff will help in the maintenance of good standards of operation. If you have questions regarding package labeling, receipts, "tare" or other concerns, contact the MDA Weights and Measures Division at (517) 655-8202.

Spartan Stores promotes Jim Gohsman to Director New Business Development

Spartan Stores, Inc. recently promoted Jim Gohsman to the position of Director of New Business Development. He takes the place of Tom Berg, who recently retired after a 28-year career at Spartan.

When announcing Gohsman's promotion, Craig Sturken, Chairman and Chief Executive Officer of Spartan Stores, Inc. said: "We are pleased to have someone of Jim's talent and experience in our company, thus ensuring a smooth transition."

Regarding Mr. Berg's retirement, Mr. Sturken said, "We want to acknowledge Tom's contributions to Spartan as a colleague and a major contributor to our success, and to congratulate him as he embarks on this new chapter in his life."

Jim Gohsman has spent the past 27 years in the food and beverage industry. He was a division manager of Super Foods and Nash Finch and a former Retail/Merchandising Director for the Frankenmuth IGA Group. Mr. Gohsman is also an AFPD Board Member.

AFPD congratulates Jim Gohsman on his promotion and Tom Berg on his retirement.



IRS may force credit card processors to report merchant payments

Congress is on the verge of requiring payment card processors to tell the Internal Revenue Service how much money merchants receive through credit card and debit card transactions.

The Bush administration thinks this kind of third-party reporting of revenue would encourage more businesses to report their income accurately. Congress views the requirement as an easy way of raising revenue to pay for other tax cuts or additional government spending. It estimates the proposal could raise nearly \$10 billion over 10 years.

However, retailers and associations, including AFPD, contend the proposal would be costly to implement and lead to unfair audits of small businesses that report their income accurately.

Opponents of the proposal doubt it would

NewsNOTES

Michigan and Ohio Minimum Wages Changes

On Tuesday, July 1, 2008, Michigan's minimum wage went up to \$7.40 per hour. This is the final increase to the legislation that Governor Granholm signed in 2006. The youth sub-minimum wage also increased for those under 18 years of age. Employers can pay these young workers 85 percent of the adult minimum wage. As of July 1, the rate is \$6.29. In Ohio even though the minimum wage increased to \$7.00 an hour January 1, 2008, some employers may fall under the Federal minimum wage increase that takes place July 24, 2008. Those changes will apply to Ohio's employers grossing under \$255,000 and also to 14- and 15-year-olds.

C-Stores should seek innovative products and services to protect profitability

Alternative gasoline retailers such as supercenters, supermarkets, and warehouse clubs are chipping away at the convenience store industry's gasoline shopper base, according to a TNS Retail Forward report. The survey indicated that one-third of shoppers are now buying most of their gasoline at alternative outlets, up from 22 percent just three years ago. Alternative gasoline retailers now capture an estimated 13 percent of U.S. gasoline sales, and the report projects this figure will grow to approximately 17 percent by 2012.

The report says that alternative gasoline retailers must continue to explore ways to offset hefty fuel discounts and a low-margin business. Campaigns that tie fuel rewards to high-margin purchases such as private brands, non-grocery general merchandise items, or in-store services will be critical going forward. Convenience will remain key, adding destination appeal with unique product offerings, innovative marketing, and new services to help boost shopper traffic and increase profitability. C-stores must prepare for a future retail landscape that will be filled with an increasing number of small-store concepts that hone-in on convenience.



raise much revenue, however.

Credit card receipts already show up on a merchant's bank statement, so tax cheats aren't likely to underreport this income, said Kristie Darien, executive director of the National Association of the Self-Employed.

Credit card processors said the proposal would cost them millions of dollars as well. Processor systems do not currently track merchant payment transaction to TINs, and it will be extremely expensive and time-consuming to reprogram systems to comply with the new mandates.

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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.

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ASSOCIATED **AFPD**
FOOD & PETROLEUM DEALERS, INC.

Million Dollar Madness, incentives ahead for Lottery retailers



By M. Scott Bowen
Michigan Lottery Commissioner

With summer winding down, the Michigan Lottery is well into its

busy events season. Several festivals in which the Lottery participated included the Michigan State Fair, Upper Peninsula State Fair, and Bay City Pig Gig in August, and the Arts, Beats and Eats Festival over Labor Day Weekend. Of particular note to retailers is the Michigan State Fair and Arts, Beats and Eats, at which we incorporate the launch of a new \$10 instant ticket, Million Dollar Madness.

Not only does Million Dollar Madness feature the most \$1 million prizes—11—ever offered by the Lottery on one ticket, it also includes a special retailer incentive. Every book of Million Dollar Madness that you settle will earn an entry into a drawing pool from which one lucky retailer will be selected to receive \$10,000 cash. Fifteen additional retailers will receive \$1,000. Six drawings will be conducted between

October and March 2009. This ticket will be promoted heavily through television and radio ads, as well as through special launch events at the Michigan State Fair and Arts, Beats and Eats, so we expect it to be a huge seller. That means plenty of opportunities for you to enter the retailer drawings and take home some of the \$150,000 to be awarded.

Also launching in August was Cadillac Cash, a \$5 ticket that awards a luxury 2008/2009 Cadillac Escalade in a one-of-kind drawing. Each Cadillac Cash instant ticket includes a "clip and save" stub at the bottom of the ticket. Each stub includes a unique "Your Cadillac Number" that will be automatically entered into the Escalade drawing pool upon the sale of that ticket. Even tickets winning a cash prize are eligible for the Escalade drawing so players will need to

remove their stub before redeeming their cash prize winning tickets. In November, one stub number will be drawn to award the 2008/2009 Cadillac Escalade. The winner will be required to present the winning stub to the Lottery, so retailers, please emphasize to players that they must clip and save their stub. And remember, stub numbers from both winning and non-winning tickets will be eligible for the Escalade drawing, so all players will want to keep those stubs in a safe place.

The Cadillac Cash ticket was also the focus of some special activities at the Michigan State Fair, during which players who purchase the ticket have a chance to win Cadillac prize packs that were awarded each day

Lottery,

Continued on page 12.

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Michigan Governor signs new requirements for gift cards and gift certificates



By Mary Dechow
Director of Governmental Affairs
Spartan Stores, Inc.

Governor Granholm has signed into law new requirements for gift cards and gift certificates sold in Michigan. The new laws are similar to those in place in other states and will require that retailers make some changes to their current cards/certificates prior to the November 1, 2008 effective date of the law.

The card changes reflect a compromise agreement with the industry. In return for stricter rules on dormancy fees and expiration dates, the state law regarding unused card values was changed – unused or abandoned card value no longer needs to be escheated back to the state, but instead is retained by the retailer.

The laws passed were House Bills 4050, 4317 and 4680, and Senate Bill 388, now known as Public Act 208-211 of 2008.

I. General information

The following will apply to all gift cards and gift certificates starting Nov. 1, 2008. (Note, see Section IV below for exemptions)

1. No dormancy fee or inactivity fee can be applied to gift cards/certificates.
2. Cards/certificate can have an expiration date, but for cards SOLD after November 1, 2008, that expiration date must be no sooner than 5 years from the date the card is issued.
3. Expiration information and any other terms or conditions must be printed on the card, or provided in a card holder/packaging or on a separate document. If the latter options are chosen, the card must have on it a toll-free

phone number where consumers can call to find out specific terms/conditions information.

4. If the card has no terms or conditions, you do not need to print anything on the card or provide the buyer with any additional information.

5. Card/certificate purchasers can be charged a "service fee" at the time of card purchase, but that service fee cannot be deducted by the card value.

II. Providing information to consumers and advertising cards (In House Bill 4050)

The law gives retailers a number of options on how to provide card/certificate buyers with information on any restrictions (such as an expiration date) on the card/certificate. Specifically:

1. If the card is purchased in person: As noted in #3 above, terms and conditions must be on the card/certificate OR the card/certificate must have a toll-free number printed on it that the consumer can call for specific information. If the toll-free number option is used, the specific terms or conditions must be provided to the consumer either on the envelope or package containing the card, or in a separate document given to the consumer at the time of purchase.
2. If the card is offered for sale by mail, in electronic format, or over the phone: The consumer must be notified that "Terms and conditions are applied to gift certificates or gift cards." In these types of sales, the exact terms and conditions must be provided to the buyer when the card is received.
3. If gift cards/certificates are advertised: the advertisement must state, "Terms and conditions are applied to gift certificates and gift cards."

III. Other Restrictions You Should Know.

The Michigan Consumer Protection Act amendments also include the following requirements or clarifications.

Other terms and conditions clarified:

A fee may be charged for the replacement of the card/certificate if it is lost, stolen or destroyed.

A service charge may be applied at the time of purchase, but that service charge cannot be deducted from the card value.

Retailers shall not:

Refuse to accept a certificate/card for payment on advertised sale items, liquidations and closeouts.

Refuse to accept the card/certificate as part of the payment on an item that may be priced higher than the card/certificate value.

Restrict the card/certificate holder from using it in a manner consistent with the terms and conditions stated on the card. (For instance, a restaurant owner can't decide after the fact that gift cards can't be used for nightly specials.)

Alter the terms and conditions of the card/certificate after it's issued.

IV. The New Law Does Not Apply to the Following:

Prepaid card or electronic payment device issued or sponsored by a financial institution in a predetermined amount and usable at multiple, unaffiliated retailers or ATMs (e.g., Visa pre-loaded card).

Electronic payment device linked to a deposit account.

Prepaid phone cards

Health care reimbursement account cards

Payroll cards

Percent off or reduced price discount cards that a consumer might purchase or receive for free. (E.g., A card sold as a fundraiser that gives the consumer a percent or amount off on purchases at certain locations; a department store card for \$xx off your entire purchase, used like a coupon but provided in card format.)

Cards sold below face value to or at a volume discount to employees, non-profit or charitable organizations, or to an educational institution for fund raising purposes.

Cards/certificates distributed to a consumer or employee pursuant to an awards, rewards, loyalty or promotional program, if the consumer or employee is not required to give consideration for the gift certificate. (Consideration is undefined, but likely will mean direct payment.)

Questions and Answers:

Q. We are running a special promotion where consumers can get an additional 10% value on

cards. In other words, they pay \$100 and get \$110 in card value. Would this be considered "below cost" and therefore exempt from the no-inactivity fee and 5-year expiration requirement?

A. No. The exemption applies only to cards sold below face value to "employees, non-profit or charitable organizations, or to an educational institution for fund raising purposes."

Q. Our current cards have a dormancy fee, but state, "Where allowed by law." Do we need to get them reprinted?

A. No.

Q. Are we required to state the 5-year expiration date info on the card or can it be provided in a separate document?

A. It can be provided on the envelope or packaging used for the certificate/card, or in a separate document, if the card has a toll-free number on it which consumers can call to get the terms and conditions.

Q. We currently expire cards in 2 years. Do we need to reprint our cards?

A. If it is currently stated on the cards, you will need to either reprint those cards or somehow correct the information on the card by covering it with a sticker. While no guidance has been issued by the state, it may be allowable for you to simply sticker it on the front with a statement like "New! Expiration date is now 5 years from date of purchase," or something similar.

Q. Do dormancy fees have to stop on November 1, 2008?

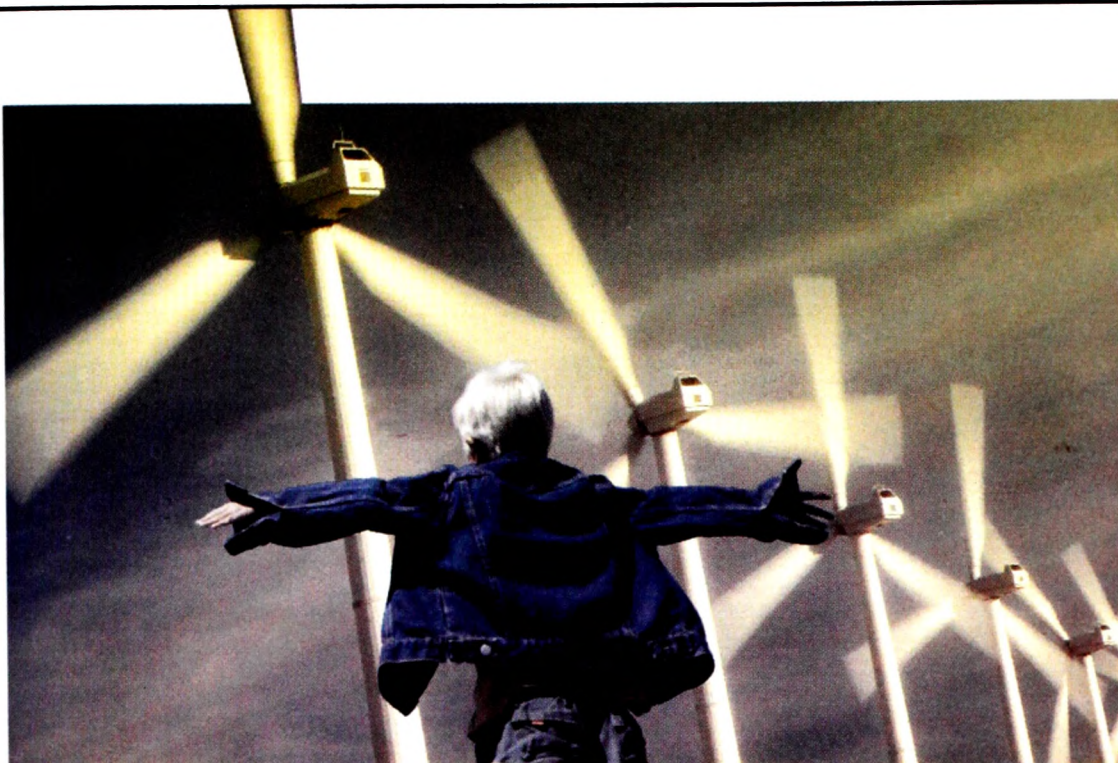
A. Yes. All dormancy fees must cease as of 11/1/08.

Q. We sell a variety of department store cards in our stores. Do those need to be changed?

A. They need to follow the state law, so if they have an activity fee or an expiration date less than 5 years, then they will need to be changed.

Q. Are we required to have an expiration date on our cards?

A. No. But if you do, it cannot be less than 5 years.



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Lottery,

Continued from page 9.

during drawings at the Fairgrounds.

New instant games:

In addition to Cadillac Cash, which goes on sale Aug. 18, several other new games are on tap. Dream Green which goes on sale Aug. 18, is a \$2 ticket with top prizes of \$25,000.

On Aug. 29, along with Million Dollar Madness, players will be able to purchase the \$2 Betty Boop ticket, which has prizes of \$20,000. September 15 tickets include the \$1 Lemon Twist, with \$3,000 prizes, and Sweet Spot Bingo, with \$30,000 prizes and a \$2 price point.

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. Since 1972, the Lottery has contributed \$14.3 billion to education in Michigan.

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

House panel looks to ease some M.B.T. burdens

AFPD's efforts to provide some relief to retailers from provisions of the new Michigan Business Tax (MBT) has been received favorably by legislators. Senate Bill 1038 was to take away the "tax on a tax" provisions of the MBT, under which businesses are required to include in their taxable base sales and use taxes, fuel taxes, cigarette taxes, alcoholic beverage taxes, communications/video taxes and utility taxes, as well as state-mandated revenue such as bottle deposits that are later refunded. The legislation will also be considered by the House.

Ohio businesses are fighting sick-day proposal

Calling a proposal to make paid sick days mandatory a "job killer," a group of businesses and trade associations have joined to fight the issue that might be headed for Ohio's Nov. 4 ballot.

According to *The Columbus Dispatch*, a group called Ohioans to Protect Jobs and Fair Benefits is conducting a statewide grass-roots campaign against the proposal and is expected to raise several million dollars. If passed as a statewide initiative, the law would require employers with 25 or more workers to provide each with a minimum of seven paid sick days annually. Part-time employees would get a pro-rated amount.

One of the most troubling provisions would allow workers to take sick leave in smaller increments, perhaps an hour at a time.

The Ohio Healthy Families Act is an initiated statute proposed by a union-led coalition. The group has already exceeded the number of signatures of registered voters necessary to place the issue on the statewide ballot, spokesman Dale Butland told *The Columbus Dispatch*.



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Michigan Speaker Pro-Tem Sak advocates new recycling initiative

**Speaker Pro-Tempore
Michael G. Sak**

MI House of Representatives

Democrat

76th district-portions of Grand Rapids

Committee appointments

House Appropriations

• Community Colleges Subcommittee -
Chairman

Joint Capital Outlay Subcommittee -
Vice Chair

• General Government
Legislative Council

By Kathy Blake

Michigan Representative and Speaker Pro-Tempore Michael G. Sak (D-76) believes expanding recycling in Michigan is better than expanding the bottle deposit system to new containers. That's why he's introduced legislation that would raise much needed funding for recycling in the form of a one-cent sales transaction fee.

Known as the Recycling Makes Cents or "Penny Plan," the proposal is strongly supported by the retailer industry. Under Speaker Pro-Tempore Sak's legislation, House Bill 5612, the penny transaction fee would be incurred on every retail transaction of \$2 or more, except for motor fuel, prescription drugs, utilities and vending machine sales. House Joint Resolution PP, also introduced by the Representative, would place the penny transaction proposal before voters in the general election.

The penny transaction fee funding proposal is well known and widely supported by retailers and product suppliers including the Michigan Recycling Partnership, an industry-based coalition that includes many AFPD members. The concept was originally introduced in 2005 by Rep. Goeff Hansen (R-100) a former grocer from Hart, Michigan, who fine-tuned the plan and got support from many organizations and businesses, including the Michigan Chamber of Commerce. The two

representatives hope to bring the parties together on the issue.

"I want to make it perfectly clear that this is not an increase in the sales tax. It's a one-cent fee on each sales transaction of \$2 or more. It makes no difference if the transaction is \$2 or \$100, the fee is still only one penny," explained Pro-Tem Sak.

"My proposal will keep bottles out of our landfills. The fee would be used to promote recycling and provide adequate funding for the local units of government, to start up or initiate, promote or expand existing recycling programs and encourage education," said Sak.

Proceeds from the fee could only be used for recycling and litter abatement programs. The measure would only go into effect if the 1976 "bottle bill" (mandatory beverage container deposits) is not amended by the legislature to apply to non-carbonated beverages, and if a Constitutional amendment authorizing this fee is placed on the ballot by a two-thirds vote in the House and Senate, and then approved by the voters.

Speaker Pro-Tem Sak's legislative leadership

Speaker Pro-Tem Sak is in his third term, serving the 76th District, which encompasses the Northwest, Northeast and Southeast portions of the City of Grand Rapids. Throughout Rep. Sak's tenure in the House, the 92nd, 93rd and current 94th legislature, he has served as a member of the House Appropriations Committee. In his second term, his colleagues elected him to serve as Democratic Assistant Floor Leader. In this leadership role, he assisted in representing the party's policies and viewpoints.

In his current position as Speaker Pro-Tempore, Rep. Sak is the presiding officer of the House, "I bang the gavel," he summarized. "My job is to move the agenda as expeditiously as possible and make sure the House is run well with all the rules of the House

enforced. Every attempt is to not break any rules." When asked what goes wrong in House sessions, he answered, "The primary issue is when nongermane or non-relative amendments impede the legislative process and move the political process in the wrong direction. Legislation should stand on its own merits and be independent. Even though those amendments are legitimate, they should be offered at the appropriate time."

Rep. Sak worked extensively on the Michigan Business Tax (MBT), which replaces the Single Business Tax. He said that as business owners familiarize themselves with the MBT, there will be adjustments to be made, such as amendments on gross receipts.

Cigarette tax exclusion from gross receipts

Speaker Pro-Tem Sak introduced HB 6010 to amend the Michigan Business Tax to exclude cigarette taxes from the definition of gross receipts subject to the MBT. The cigarette taxes are received and remitted to the state under the tobacco products tax act.

"There is \$1.2 billion in taxes collected by distributors and retailers and passed on to the state. We don't want them to be taxed (on taxes), through their modified gross receipts," said Speaker Pro-Tem Sak.

The bill is on the House floor for discussion.

A similar amendment was introduced by Rep. Kathy Angerer. HB 6260 would exclude beverage bottle deposits collected by retailers from MBT gross receipts. It was referred to the House Tax Policy committee.

Biography

Speaker Pro-Tem Sak was born and raised in Grand Rapids. He received his Diploma from Grand Rapids Union High School, an Associates of Art degree from Grand Rapids Junior College in 1980, his Bachelor of Fine Art degree from Utah State University in 1982 and his Masters of Education degree from Grand Valley State University in 1995.



Upon completion of college, Sak taught at the elementary and middle school levels at St. Francis Xavier and Blessed Sacrament Catholic schools. He also taught at the elementary level in the Grand Rapids Public Schools from 1992 to 1998. From 1999 to 2003, he served as the Eisenhower Grant coordinator and as assistant principal at the Math Science Academy in Grand Rapids.

In 1986, Sak was elected to the Kent County Board of Commissioners representing the 19th District which became 15th District after redistricting. He was re-elected eight times for a total of 16 years.

He has served on numerous boards and committees including the Grand Rapids Area Transit Authority Executive Board, the Kent County Board of Public Health and the Catholic Social Services Board of Directors. He is the founder and chairman of "Little Reps for a Day" and "Reps Read Across Michigan." Rep. Sak has received numerous awards including the Michigan Municipal League Distinguished Achievement Award in 2004.

Speaker Pro-Tem Sak resides on the west side of Grand Rapids. To reach him, call his Lansing office at 517-373-0822 or his district office at 616-451-4487, email: speakerprotemsak@house.mi.gov. To mail a letter, address it to: Speaker Pro-Tempore Michael Sak, State Representative, P.O. Box 30014, Lansing, MI 48909-7514.

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Frosty Products helps retailers make frosty profits

Frosty Products, Inc. of Plymouth, Michigan marks its origins to 1976 when the company opened its first frozen yogurt stand, "Harry's" at Oakland Mall in Troy, Michigan. The concept grew to more than a dozen locations in Michigan, Indiana and Ohio. After more than a decade of operations, in 1988, the company's proprietary products were made available to other food service outlets. Today the company enjoys a lion's share of the market for soft-serve frozen yogurt, frozen custard and frozen yogurt smoothie mix products throughout the Midwest.

Recently, the company introduced a new product under the brand name, Gelido® Gourmet Ice. Gelido is an Italian ice product that is currently available in three flavors, Mango, Strawberry and Lemon, with additional flavors in the development stage. "Our new Gelido Gourmet Ice is a product that works very well in granita-style machines and also can be used in soft-serve and batch freezers," said Allen Bell, Vice President of Sales for the company. Bell is also a board member for the Great Lakes Ice Cream & Fast Food Association.

"We have had a number of convenience store operators ask us to develop a better slush type product than what most find readily available in the market. After a rather lengthy search, we have developed what we believe to be the best product of its type available. Our Gelido Gourmet Strawberry Ice®, as an example, has real bits and pieces of the fruit included," added Bell.

The company provided product samples at the AFPD Ohio Trade Show. "After having a booth at the Ohio trade show, we're thinking we need to accelerate our rollout. The response was great!" They also cooled golfers palates

with samples of the strawberry and mango gourmet ice at the AFPD Foundation Golf Outing in Plymouth, Michigan.

In addition to the company's brand name products: Frostyogurt®, Frostyogurt Smoothies, Caribbean Smoothies, Frostyoghurt and Classic Custard®, Frosty Products provides exclusive private label products to several high-profile restaurant chains and major retailers. The Frosty line is also sold through distributors to a diverse clientele of food service operators, retail stores, hospitals, schools, and office building food services.

"Our most successful product for the convenience store market is our Frostyogurt Smoothie mix available with nearly thirty flavors including several cappuccinos and a whole lot of fruit flavors," said Bell, who has headed the company's sales efforts since 1988. "We provide the base mix product and flavorings through distributors that service the convenience store industry. With buyer aware, not buyer beware, describing educated consumers who demand products that avoid fat, calories, cholesterol, and carbohydrates, our Frostyogurt Smoothie product fits that demand" added Bell. Frosty Products also has an equipment program available featuring the Bunn Ultra smoothie machines.

Frosty products provide one mix base and nearly eighty flavors. "It's an easy formula with fantastic results," said Bell. Frostyogurt Nonfat frozen yogurt mix is available as both vanilla and chocolate and the Frostyogurt® Nonfat No Sugar Added frozen yogurt mix is available in vanilla. The line of Frostyogurt® Custom Flavorings makes serving a wide variety of flavors easy by adding the flavoring to the base vanilla



(l to r) Aaron Morris and Allen Bell in front of their popular Frosty Smoothie machines



Frostyogurt® Smoothies come in 25 flavors

and chocolate products.

The product theory is that a new flavor is as quick as the next carton, thus maximizing selection and product usage. Frostyogurt mix is shipped frozen in cases of nine half-gallon cartons. The flavorings come in plastic quart containers and can be stored at room temperature.

Also available is Classic Custard frozen custard mix with 10.5 percent butterfat, made from fresh cream and sugared egg yolks. Classic Custard® is a soft-serve product.

Frostyogurt Smoothie mix can be utilized in a wide variety of smoothie machines to create more than 25 flavors including French Vanilla Cappuccino, English toffee Cappuccino, Caramel Macadamia Cappuccino, as well as Strawberry Banana, Blue Raspberry,

Boysenberry and other fruit flavors that are added to the base mix product to create the hottest trend in today's cold beverage market.

Caribbean Smoothie™ mix is a smoothie base product that can be utilized with blenders and fruit along with energy extras and power boosters.

The Frostyoghurt® frozen yogurt mix is an up-to-date formulation of the original Frosty Products frozen yogurt formula that was served in 1976 at Harry's. With all these "Frosty products", retailers can offer customers that special edge that keeps them coming back for more.

For information about any of the Frosty products and area distributors, visit www.frostyproducts.com or contact Allen Bell, toll free at 1-888-454-0999.

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FAST FOOD RESTAURANT FOR SALE—In nice Detroit westside area on 7 mile rd. Newly remodeled, drive-thru, equipped to run, plenty of parking spaces. Good investment. Owners looking to retire. If interested, please call Maria at (248) 980-4558.

SLUSH MACHINE FOR SALE—Taylor brand slush machine for sale, model #349 with 4 flavored beverage cylinders that feature automatic defrost and power saver. Can provide you with start-up supplies such as plastic cups, lids and straws. Asking \$9,999.00 firm. Please call Jay or John at (586) 757-2130.

DRY STORAGE WAREHOUSE—Reasonable rates. Call (313) 491-1500.

STORAGE—Liquor, beer and wine storage. Licensed since 1946. Call (313) 491-1500.

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

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

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

FOR SALE—Self serve rotisserie chicken warmer, marinating machines, panini maker, 5hp Hobart meat grinder, ice table, 4" cigar humidor, soup station, compressor, gas heater, blower, carts, commercial cooking pots, pans, deli trays, shelving & more! All in excellent condition, must sell West Bloomfield, MI. Call (248) 626-2662 ask for manager

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

FOR SALE—6 plus acres with 25,000 sq. ft. retail and storage building with phone, electric and natural gas. In the center of town. \$495,000 please call (989) 389-1428.

FOR SALE—Alma, MI. 14 plus acres at expressway with 6 on & off ramps. Good building site class A road. Natural gas at the street and electric on the property. \$495,000 080 please call (989) 389-1428.

FOR SALE—Price Reduced!! Bakery & pizza store since 1961. 8-door walk-in cooler. High traffic area in St. Clair Shores. Building and business included. Will consider leasing building. A must see. Call Paul Muller at (586) 212-3138.

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

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

Legislation introduced to make organized retail crime a felony

Legislation was recently introduced to make organized retail crimes a federal felony. U.S. Reps. Brad Ellsworth (D-IN) and Jim Jordan (R-OH) introduced the measure, which is titled the Organized Retail Crime Act of 2008 (H.R. 6491).

"Organized crime is a growing threat to retailers. We applaud Representatives Ellsworth and Jordan for introducing this legislation which is designed to thwart this costly criminal act," said AFPD president, Jane Shallal.

According to John J. Motley III, senior vice president of government and public affairs of the Food Marketing Institute, thieves steal more than \$30 billion in merchandise a year.

The legislation for the first time would specifically recognize organized retail crime under the U.S. Criminal Code. It broadly defines the crime to include the theft, transport and resale of goods stolen by these criminals. It would cover criminals, for example, who repackage medicines and infant formula to fraudulently extend their shelf life, exposing consumers to useless or unsafe products.

The measure would require Internet auctioneers to monitor high-volume online sellers, defined as those who generate at least \$12,000 in sales over a 12-month period. It would require these sellers to provide contact information and a list of all transactions over the past three years. The legislation would require auctioneers to help investigate online sales in which there is a reasonable cause to believe the goods were acquired through organized retail crime.

These crimes are a growing problem for food retailers. Six in 10 retailers (59.6 percent) reported that these crimes increased in their stores in 2006, according to FMI's Supermarket Security and Loss Prevention 2007 report. Companies of all sizes are dedicating more resources to combat the problem, and many large retailers have loss prevention units focusing exclusively on it.

States are victims as well, losing about \$1.6 billion each year in sales taxes not collected on transactions involving goods stolen by these organized gangs.

Credit-Card Fair Fee bill advances

The U.S. House moved a step closer to mandating that credit-card companies negotiate the fees they charge merchants for electronic transactions. A bill—H.R. 5546, the Credit Card Fair Fee Act—was passed by the House Judiciary Committee on a 19 to 16 vote and is backed by retailers, who accuse Visa Inc. and MasterCard Inc. of levying excessive fees. Card company executives counter that the legislation would simply push more of the cost onto consumers.

Credit card "interchange," is a non-negotiable fee averaging close to 2 percent that Visa's and MasterCard's banks charge merchants every time a credit card or signature debit card is used to pay for a transaction. Visa and MasterCard effectively force merchants to pass the fees on to consumers by keeping them hidden in the price of items and making cash discounts difficult. But interchange is largely unknown to most consumers because Visa and MasterCard keep merchants from disclosing it on receipts and don't disclose the fee on monthly statements.

Retailers have complained that fees are set collectively by the credit-card companies and large banks and are presented to merchants as a "take it or leave it" offer. Visa- and MasterCard-branded cards account for 80% of the credit-card market, according to the report.

Under this revised bill, the Justice Department would provide oversight of the negotiation process so merchants could collectively negotiate as a group with Visa and MasterCard as separate entities.

"AFPD has pushed for the passage of this bill, which provides a sensible solution to an escalating problem that hurts retailers and severely affects their bottom line," said AFPD President Jane Shallal. "This progress has been made possible by the hard work of the authors of the bill, Chairman John Conyers (D-Mich.) and Rep. Chris Cannon (R-Utah)."

AFPD has actively reached out to members of Ohio's Congressional Delegation as well, 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 legislators about the excessive credit card fees and how they are destroying the small business owner's ability to remain profitable.

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MORE OF EVERYTHING AT THE WEST MICHIGAN HOLIDAY BEVERAGE SHOW

Kent Beverage will have a large presence at the show with 10 booths! Check out all their show specials and samples!

Trans-Con will have 10 booths filled with samples and show specials!

General Wine & Liquor & Decanter will have 16 booths sampling all their products from wine to liquor!

National Wine & Spirits Corp. will be back with plenty of products to sample!

JUST A FEW OF THE PRODUCTS YOU WILL FIND AT THE WEST MICHIGAN HOLIDAY BEVERAGE SHOW...

B & B Beer Distributing will feature the following in their 3 booths:

- Products from Miller Brewing Co.
- Specialty products from Boulder Beer, Tommyknocker and Thirsty Dog
- Non Alcoholic products from Cytosport, Zin Tea, Celsius and Xyience Energy



First Data is an endorsed program for AFPD members for credit card processing. First Data offers discounted processing fees, discounted equipment and much more. Stop by their booth for free no hassle quotes.



Stop by the **Faygo** booth to find out what's new. Sample a variety of products including energy drinks (Rip It), Everfresh Juice and Asanté Vitamin Water.



Taylor Freezer of Michigan will be serving non-alcoholic frozen cocktails and will be showcasing a Broaster Fryer, Ventless Fryer and Ventless Hamburger Cooker.



Being an AFPD member gives your business the resources, advocacy and community support needed to build and grow your business. Now it gives you another advantage – health care plans from **Blue Cross Blue Shield of Michigan and Blue Care Network**. Stop by their booth to learn more.



Are you in the market for a Point of Sale System? If you are, stop by **Marketplace Solutions** booth to see firsthand the NCR, Catapult and the Maitre-D systems.



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 them.



Michigan Lottery will be manning a booth and giving away a lot of prizes, you will want to be sure to visit their booth and learn about the new games.

Thanks to our sponsor



Arctic Glacier is proud to provide ice free of charge for all exhibitors at the West Michigan Holiday Beverage Show. Stop by their booth to see how Arctic Glacier Ice can work for you.

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\$12 at the door.
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ASSOCIATED AFPD
FOOD & PETROLEUM DEALERS, INC.

New products from our members...

Miller's MGD 64 is rolling out nationally

After repeatedly proving its ability to attract new drinkers and spark the MGD franchise over the past year of testing, MGD 64 is ready to go national this fall. President and Chief Executive Officer Tom Long announced to distributors.

MGD 64 has just 64 calories per 12-ounce serving and 2.4 carbohydrates, appealing to those watching either their calorie or carb. counts.

"MGD 64 has demonstrated broad-based geographic growth, eliciting a strong response from consumers and retailers," Tom said in his note to distributors. "With the brand continuing to build momentum in the Midwest and West, the time is right to roll it out nationally."



MGD 64 will replace MGD Light in all remaining markets where the changeover has not already occurred, as well as in markets that do not currently have MGD Light, by no later than mid-September. Miller began testing the brand in Madison last summer.

Although brand awareness levels are still relatively low, the increased marketing support planned as part of the national rollout is expected to generate higher consumer awareness.



GTECH introduces new Michigan Lottery systems

GTECH Corporation provides on-line systems and support as well as equipment to the Michigan Lottery and its retailers. As part of GTECH's new contract with the Michigan Lottery, the company will be providing 1,350 instant To Go 24 (Instant ticket vending machines), 500 Lotto to Go (Self service terminals), 200 Lottery to Go (Combination on-line and instant machines), and 200 instant Showcases (clerk activated instant ticket dispensing units). For more information on this new equipment, call the Michigan Lottery at 1-800-592-4040, ext. 0. You can also speak to your Lottery District Sales Representative (DSR) on their next visit.

Liberty USA introduces Middleswarth Potato Chips

Ohio retailers can offer their customers a regional favorite that is sure to have them coming back for more. Middleswarth chips are now available through Liberty USA in three package sizes, (1.75 oz., 7 oz. and 12 oz.) and four distinct flavors (Regular, Sour Cream and Onion, Salt & Vinegar and BBQ). Also available, Middleswarth Old Fashioned Hand

Cooked "Ket-L Chips" in two sizes (1.5 oz. and 12 oz.) and two flavors (Regular and BBQ).

Your customers will go out of their way to buy more of this delicious, fan favorite crunchy snack. Liberty USA's high quality brands are designed to build sales. Their warehouse-delivered categories offer great margins. To



learn more about how Liberty's warehouse delivery chip program can save you money and deliver a high gross product return, call them at (412)462-2700.

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AFPD FOUNDATION, INC.

GOLF OUTING



Thanks to AFPD Foundation Golf Outing co-chair Jim Chuck of Frito Lay (on back of truck) AFPD's goodie bags were delivered to the outing safe and sound!



The Mug & Jug team of Doug Saroki, Warren Police Chief Bill Dwyer, Denny Hughes and Farmington Hills Fire Chief Rich Marinucci



The cool NWS team of Bill Bunch, Laura Reilly, Brian Pizzuti and Cliff Parr



Adam Lauth, Brad Reining, Jeff Lagerquist and Laura Lagerquist of Marathon Petroleum Co.



AFPD golfers take to the course!



The men of Perfect Mortgage are Rudy Patros, Tony Saprano, George Sinawi and Chip Robinson



Jim Spala, Byron Yono, Jim Wojnarski and David Godin are ready to go.



Mark Karmo, Ike Kuczer, Mike Sampson and Jim Kaye of the Golden Valley team



Jason Gearhart, Duray Salem, Ben Benjamin and Michael Yuhanna make the Kar's Nuts team



The Hubert Distributors team Phil Karmo, Denny Sturza, Nick Haddad and Mark Helzer had some fun!



GTECH's Steve White, Michelle Spisak, David Yates, Rick Sherrer

Haley Buchinger offers new Faygo flavors



Golfers got the chance to unseat the AFPD Chairman! Chris Zebani took a turn in the dunk tank.

Having fun, hanging out are Dan and Steve MacDermid and Gary and Byron Mueller of MoneyGram.



Lauren Laginess and Christine Carbonell mix up some cool drink samples using Mount Gay Rum



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

7UP Bottling Group
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Arctic Glacier
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Michigan Lottery
Miller Brewing Company
Motown Snack Foods

National Wine & Spirits
Pepsi Bottling Group
Sherwood Foods
Sidney Frank Importing Company
TransCon Sales & Marketing
Uncle Ray's
...and a special thanks to St. Abraham for providing many of the products that filled our goodie bags!

AFPD FOUNDATION, INC.

GOLF OUTING



General Wine's Mark Noll, John Nowako, Brian Bulles and John Riley



Sam Awdish, Ryan Waltz, Mike Barrett and Sam Randazzo form the National Wine & Spirits Remy Martin team.



Monique Junkunc, Heather Heughens, Michaelyn Pitts, Kim Krall and Tonya Binkowski offer Tommy Bahama Rum's irresistible samples.

Rodney Gappy, AFPD Foundation Golf Outing Co-Chair James Hooks, Eddie Hysni and John Shamoun of Supervalue relax after lunch.



The Michigan Lottery

Sam: Terry
unling, Fat
Napoleon
in front),
Ken
ochart
nd James
Vikerson



Back row (l to r), Ted Copley and Jerry Palazzolo with Chad Miller in the middle and Matt Widby holding up the DBC America team.



The NWS Premier 5 team of Bud Roblyer, Jim Petras, Larry Buchholz and Bob Brydges



Sherwood Foods: Mike Mullins, Dave Waldo, Tom Cleveland and Phil Maniaci



D&B Grocer's Wholesale team, Dan Kilburg, Jack Hermiz, Bobby Hesano and Tom Zakar



Miller team members Charlie Pryser, Mike Sharpe and Bill Turner



The Eastown Hackers: Jeff Quasarano, Jim Williams, Greg Pollock and Mike Cecile



Greg Kissinger, Terry Fleming, Pat Trefun, with John Seman ruling over the Imperial team



Meghan Ellison and Andrea Bush provide Miller Chill samples to cool the hot golfers.

A huge thanks to our Golf Committee and volunteers!

Jim Chuck, Frito Lay – Co-chair

James Hooks, Metro Foodland – Co-chair

Jim Bellanca, Bellanca, Beattie & DeLisle
Ben Benjamin, Kar's Nut Products
Al Chittaro, Faygo Beverages
Louise Frampton, Detroit Newspaper Agency
Ed Frost, Faygo Beverages
Joe Garmo, Shoppers Valley Market
Chip Gerlach, Interstate Brands
Bob Halstead, Pepsi Bottling Group
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Joe O'Bryan, 7UP Bottling Group
Mikael Sarafa, Absopure Water Co.
Russell Stunner, Diageo
Turner, Miller Brewing Co.

Bill Viviano, AFPD Emeritus Director
Tom Waller, CROSSMARK
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Brian Yaladoo, Park Place Liquor
Chris Zebani, New Hudson Food Market
- AFPD Chairman
Joe Nashar, Grand River & Halstead Shell
Faye Gappy, Heaven Hill Distilleries
Sonya Kory, Huntington Bank (and her
Huntington Bank crew)
Alaa Naimi, Thrifty Scot
Michael Fenner
Amy MacWilliams, Advertising Specialists

Meet the AFPD Foundation Scholars

The AFPD Foundation, Inc. is proud to award these deserving students with scholarships and give thanks to the sponsoring companies for their financial support.



Scholar Jason Atcho with Jim Grant of Country Fresh/Dean Foods

JASON ATCHO

Submitted by Oakcrest Market
Sponsored by Country Fresh/Dean Foods
Jason is a senior at Central Michigan University in Mt. Pleasant majoring in Meteorology. He graduated from Sterling Heights High School in Sterling Heights.



Scholar Andrew Gaggin with Forest Bryson of Faygo Beverages

ANDREW GAGGIN

Submitted by Faygo Beverages
Sponsored by Faygo Beverages
Andrew is a pre-law student in his sophomore year at the University of Michigan. He graduated from Grosse Pointe South High School in Grosse Pointe Farms.



Scholar Shaina Kalasho with Bill Turner of Miller Brewing Company

SHAINA KALASHO

Submitted by Millers Party Store
Sponsored by Miller Brewing Company
Shaina will be a freshman studying pharmacy at Wayne State University in Detroit. She graduated from Marian High School in Bloomfield Hills.



Todd Lillie (father of Elizabeth Lillie) with Mike Quinn of Pepsi Bottling Group

ELIZABETH LILLIE

Submitted by Pepsi Bottling Group
Sponsored by Pepsi Bottling Group
Elizabeth will be a freshman at Vanderbilt University in Nashville, Tennessee, majoring in engineering. She graduated from Rochester Adams High School in Rochester Hills.



Scholar Michelle Atto with Pamula Woodside of DTE Energy

MICHELLE ATTO

Submitted by Market Fresh
Sponsored by DTE Energy
Michelle is a junior majoring in engineering at the University of Michigan-Ann Arbor. She graduated from Andover High School in Bloomfield Hills.



Scholar Megan Gingrich with Brian Lee of 7UP Bottling Group

MEGAN GINGRICH

Submitted by Gingrich Tire Center, Inc.
Sponsored by 7 UP Bottling Group
Megan is a senior majoring in psychology at Grand Valley State University in Grand Rapids. She graduated from Chippewa Hills High School in Remus.



Scholar Jordan Kornack with Rick Mitzel of North Pointe Insurance Co

JORDAN KORNACK

Submitted by Ridley's Bakery Café
Sponsored by North Pointe Insurance Co.
Jordan will be a freshman with a major in marketing at Michigan State University in East Lansing. She graduated from Henry Ford II High School in Sterling Heights.



Scholar Katrina Lutfy with Dan MacDermid of MoneyGram

KATRINA LUTFY

Submitted by Cloverleaf BP
Sponsored by MoneyGram
Katrina will attend Boston College majoring in government for her freshman year of college. She graduated from Marian High School in Bloomfield Hills.



Scholar Vincent Dawisha with Mark Sarala of Abspure Water Co

VINCENT DAWISHA

Submitted by Metro Food Center
Sponsored by Abspure Water Co.
Vincent is a biology major in his sophomore year at Wayne State University in Detroit. He graduated from Brother Rice High School in Bloomfield Hills.



Scholar Caela Hesano with Bobby Hesano of D&B Grocers Wholesale

CAELA HESANO

Submitted by D&B Grocers Wholesale
Sponsored by D&B Grocers Wholesale
Caela is studying medicine in her sophomore year at the University of Michigan-Ann Arbor. She graduated from North Farmington High School in Farmington Hills.



Scholar Natalie Koza with Scott Skinner of Diageo

NATALIE KOZA

Submitted by Uncle Joe's Market
Sponsored by Diageo
Natalie will be a freshman at the University of Michigan this fall. She graduated from Walled Lake Central High School in Commerce.



Scholar Jonathan Mansour with Elias Francis of General Wine & Liquor Co.

JONATHAN MANSOUR

Submitted by Value Center Market
Sponsored by General Wine & Liquor Co.
Jonathan is a junior in the pharmacy program at Wayne State University in Detroit. He graduated from Lamphere High School in Madison Heights.



Scholar Joseph Dimuzio with Nick Turnbareilo of Coca Cola Bottling Co

JOSEPH DIMUZIO

Submitted by Hollywood Market
Sponsored by Coca-Cola Bottling Co.
Joseph plans to attend the University of Michigan for his freshman year of college. He graduated from the University of Detroit Jesuit High School in Detroit.



Scholar Vanar Jaddou with John Gruber of Frito-Lay

VANAR JADDOU

Submitted by Saveland Supermarket
Sponsored by Frito-Lay
Vanar is a sophomore majoring in English at Wayne State University in Detroit. He graduated from Dearborn High School in Dearborn.



Scholar Jamie Lanter with Bob Beisic of Pepsi Bottling Group

JAMIE LANTER

Submitted by Bellaire General Store
Sponsored by Mountain Dew Perpetual Scholarship
Jamie is a freshman studying aviation and aerospace technology at Baker College of Muskegon. He graduated from Central Lake Jr. Sr. High School in Central Lake.



Scholar Zachery McKinnon with Ben Benjamin of Kar's Nuts

ZACHERY MCKINNON

Submitted by Kar's Nuts Products
Sponsored by Kar's Nuts Products
Zachery will be a freshman majoring in physics at the Vanderbilt University. He graduated from Rochester Adams High School in Rochester Hills.

Congratulations Scholarship Winners!

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

AFPD
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Thank You Sponsors!

The AFPD Foundation sincerely thanks these sponsors for their generous support of our Scholarship Golf Outing!

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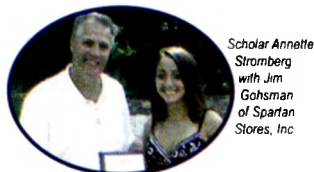
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Also a huge thanks to our volunteers, and our product and prize donors!



JEAN NAJOR

Submitted by Fraser Drugs
Sponsored by National Wine & Spirits
Jean will be a freshman majoring in psychology at the University of Kentucky in Lexington, Kentucky. She graduated from Marian High School in Bloomfield Hills.



ANNETTE STROMBERG

Submitted by Spartan Family Fair
Sponsored by Spartan Stores, Inc.
Annette is a freshman at Alma College in Alma, majoring in biology. She graduated from North Muskegon High School in Muskegon.



STEVEN WILLIAMS

Submitted by Speedy Q Markets
Sponsored by Pepsi Perpetual Scholarship
Steven is a freshman at St. Clair County Community College in Port Huron, majoring in education. He graduated from Port Huron High School in Port Huron.



ROGER ROJAS-SUAREZ

Submitted by Dan Henry Distributing Co.
Sponsored by Marathon Petroleum Co.
Roger is a sophomore majoring in computer information systems at Lansing Community College in Lansing. He graduated from Esbu Carlos Ulloa (high school), in Pinar del Rio, Cuba.



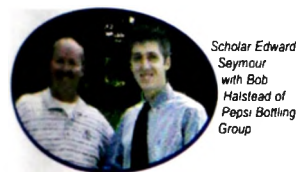
ASHLEY VANMALDEGHEM

Submitted by Randazzo Fresh Market
Sponsored by J. Lewis Cooper Spirits
Ashley is a sophomore majoring in engineering at Kettering University in Flint. She graduated from Henry Ford II High School in Sterling Heights.



DIANA ZAITUNA

Submitted by JAY Market
Sponsored by Michigan Lottery
Diana will be a freshman majoring in biology at the University of Michigan. She graduated from Lahser High School in Bloomfield Hills.



EDWARD SEYMOUR

Submitted by Dorr Standard
Sponsored by Diet Pepsi Perpetual Scholarship
Edward will be a freshman majoring in business management at Aquinas College in Grand Rapids. He graduated from Wayland High School in Wayland.



DANIELLE VASKO

Submitted by Westborn Market
Sponsored by Eastown Distributors
Danielle will be a freshman majoring in engineering at Michigan State University in East Lansing. She graduated from Churchill High School in Livonia.



TABITHA ZAKAR

Submitted by Harbortown Market
Sponsored by SKYY Spirits
Tabitha is a sophomore at Oakland University in Rochester, majoring in biology. She graduated from Dakota High School in Macomb.

Pepsi Bottling Group boosts AFPD Foundation scholarships

A few years ago, the Pepsi Bottling Group (PBG) made a very generous commitment to our scholarship program. At that time, PBG pledged to donate \$500,000 to further the education of AFPD scholars. During the AFPD Foundation Golf Outing, Pepsi's Mike Quinn presented AFPD with the final check of their commitment, for \$100,000. AFPD thanks Pepsi Bottling Group for its generosity and cooperation in making the scholarship program possible.



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Hubert Distributors, Inc. (248) 858-2340
Imperial Beverage (269) 382-4200
Intrastate Distributors (313) 892-3000
J. Lewis Cooper Co. (313) 278-5400
Jones Soda (269) 217-4176
Kent Beverage Co. Inc. (616) 241-5022
Liquor Group (248) 443-2987
McCormick Distilling Co. (586) 296-4845
MGL Select (734) 524-0100
Mike's Hard Lemonade (248) 344-9951
Miller Brewing Company (847) 264-3800
National Wine & Spirits 1-888-697-6424
1-888-642-4697
New England Coffee Co. (717) 733-4036
Old Orchard Brands (616) 887-1745
On Go Energy Shot 1-877-LIV-ONGO
Paramount Coffee (517) 853-2443

Pepsi-Cola Bottling Group

- Detroit 1-800-368-9945
- Howell 1-800-878-8239
- Pontiac (248) 334-3512
Pernod Ricard USA (248) 601-0172
Petitpre, Inc. (586) 468-1402
Premium Brands of MI (Red Bull) 1-877-727-0077
Shaw-Ross International Importers (313) 873-7677
Skyy Spirits (248) 709-2007
Tri-County Beverage (313) 584-7100
United Beverage Group (404) 942-3636
Verdale Products (313) 834-4190
Xango (313) 608-9847

BROKERS/REPRESENTATIVES:

CROSSMARK Sales Agency (734) 207-7900
Property One Real Living (614) 545-1421
S & D Marketing (248) 661-8109

CANDY & TOBACCO:

Altra Corp. Services (513) 831-5510
Martin Snyder Product Sales (313) 272-4900
Nat Sherman (201) 735-9000
R.J. Reynolds (336) 741-5000

CAR WASH

Car Wash Technologies (724) 742-9000

CATERING/HALLS:

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

DAIRY PRODUCTS:

Buth-Joppe's Ice Cream (616) 456-1610
Country Fresh/Melody Farms 1-800-748-0480
Dairymen 1-800-944-2301
Edy's Grand Ice Cream (734) 656-1034
Frosty Products (734) 454-0900
H. Meyer Dairy (513) 948-8811
Kistler Farms (269) 788-2214
Pars Ice Cream Co. (313) 366-3620
Prairie Farms Dairy Co. (248) 399-6300
Williams Cheese Co. (989) 697-4492

EGGS & POULTRY:

Linwood Egg Company (248) 524-9550
Weeks Food Corp. (586) 727-3535

ENVIRONMENTAL & ENGINEERING:

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

FRESH PRODUCE:

Aunt Mid Produce Co. (313) 841-7911

FUEL SUPPLIERS:

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

ICE PRODUCTS:

Arctic Glacier, Inc. 1-800-327-2920
U.S. Ice Corp. (313) 862-3344

INSURANCE:

AAA Michigan 1-800-AAA-MICH
Advanced Insurance Marketers (517) 694-0723
Al Bourdeau Insurance Services (248) 855-6690
Avizent (614) 793-8000
BCBS of Michigan 1-800-666-6233
CBIZ Benefits & Insurance Services (614) 793-7770
Charles Halabu Agency, Inc. (248) 968-1100
Cox Specialty Markets 1-800-648-0357
Frank McBride Jr., Inc. (586) 445-2300
Gadaletto, Ramsby & Assoc. 1-800-263-3784
Lyman & Sheets Insurance (517) 482-2211
McCarthy & Flynn (248) 545-7345

Meadowbrook Insurance Group 1-800-482-2726
North Pointe Insurance (248) 358-1171
Rocky Husaynu & Associates (248) 851-2227
Underground Storage Tank Insurance (Lyndall Associates, Inc.) (440) 247-3750

INVENTORY SERVICES:

PICS/Action Goh's 1-888-303-8482

MANUFACTURERS:

Art One Sign Expo, Inc. (248) 591-2781
Burnette Foods, Inc. (616) 621-3181
General Mills (248) 465-6348
Jerusalem Foods (313) 846-1701
Old Orchard Brands (616) 887-1745
Red Pelican Food Products (313) 921-2500
Signature Signs (586) 779-7446
Singer Extract Laboratory (313) 345-5880
Williams Cheese Co. (989) 697-4492

MEAT PRODUCERS/PACKERS:

C. Roy & Sons (810) 387-3975
Kowalski Sausage Company (313) 873-8200
Nagel Meat Processing Co. (517) 568-5035
Wolverine Packing Company (313) 259-7500

MEDIA:

Beth Newspapers (734) 994-6983
Chaldean News (248) 932-3100
Detroit Free Press (313) 222-6400
Detroit News (313) 222-2000
HSL (586) 756-0500
Michigan Chronicle (313) 963-5522
Suburban News—Southfield (248) 945-4900
Trader Publishing 1-877-792-7737
WDIV-TV4 (313) 222-0643

POTATO CHIPS/NUTS/SNACKS:

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

PROMOTION/ADVERTISING:

DBC America (313) 363-1875
Enterprise Marketing (616) 531-2221
PJM Graphics (586) 981-5983
Promotions Unlimited 2000, Inc. (248) 372-7072

RESTAURANTS:

Ram's Horn (248) 350-3430

SECURITY/SURVEILLANCE:

ADT Security Services, Inc. (248) 583-2400
Axiom Protection Group Inc. (734) 942-1600
Freedom Systems Midwest, Inc. (248) 399-6904
C-Biz Solutions 1-877-271-3730
Scada Systems (313) 240-9400

SERVICES:

AAA Michigan 1-800-AAA-MICH
Advance Me Inc. (770) 590-9822
Al Bourdeau Insurance Services 1-800-455-0323
American Communications of Ohio (614) 855-7790
American Mailers (313) 842-4000
AMT Telecom Group (248) 862-2000
Bellanca, Beattie, DeLisle (313) 882-1100
BMC (517) 485-1732
Cartronics, Inc. (760) 707-1265
Cateraid, Inc. (517) 546-8217
Central Alarm Signal (313) 864-8900
Clear Rate Communications (734) 427-4411
Constellation New Energy (248) 936-9027
Cox, Hodgman & Giarmarco, P.C. (248) 457-7000
Cummins Bridgeway Power (248) 573-1515
Detroit Warehouse Co. (313) 491-1500
Diamond Financial Products (248) 331-2222
Dragon Payment Systems 1-888-285-6131
DTE Energy 1-800-477-4747
Excel Check Management (248) 787-6663
Financial & Marketing Ent. (586) 783-3260
Gadaletto, Ramsby & Assoc. 1-800-263-3784
Gasket Guy (810) 334-0484
Great Lakes Data Systems (248) 356-4100
GTech Corporation (517) 272-3302

Integrity Mortgage Solutions (586) 758-7900
Kansmacker (248) 248-8666
Karoub Associates (517) 482-5000
Legal Collections (248) 982-2029
Lincoln Financial Advisors (248) 948-5124
Marcoin/EK Williams & Co. (614) 837-7928
Marketplace Solutions (248) 255-2475
Mekani, Orow, Mekani, Shailal,
Hakim & Hinde P.C. (248) 223-9830
Metro Media Associates (248) 625-0070
Network Payment Systems 1-877-473-9477
Platinum Wireless (619) 654-4040
POS Systems Group Inc. 1-877-271-3730
Rainbow Tuxedo (248) 477-6610
RFS Financial Systems (412) 599-1598
Secure Checks (586) 758-7221
Security Express (248) 304-1900
Shimoun, Yalido & Associates, P.C. (248) 851-7900
Signature Signs (586) 779-7446
Southfield Funeral Home (248) 569-8080
Staples 1-800-693-9900
UHY-US (248) 355-1040
Waxman Blumenthal LLC (216) 514-9400

STORE SUPPLIES/EQUIPMENT SERVICES:
Belmont Paper & Bag Supply (313) 491-6550
Culinary Products (989) 754-2457
DCI Food Equipment (313) 369-1666
Dry-B's Bottle Ties (248) 568-4251
EMS, Inc. 1-877-666-9938
Envipco (248) 471-4770
Hobart Corporation (734) 697-3070
JAYD Tags (248) 730-2403
Leach Food Equipment Dist. (616) 538-1470
Lighting Supply Company 1-800-544-2852
Mo Banners (248) 688-5000
MSI/Bocar (248) 399-2050
Oscar W. Larson Co. (248) 620-0070
Petro-Com Corporation (216) 252-6800
Superior Petroleum Equipment (614) 539-1200
Taylor Freezer (734) 525-2535
TOMRA Michigan 1-800-610-4866
Wayne Service Group (614) 330-3733
Wiegand Mack Sales & Service (313) 806-3257

WHOLESALE/FOOD DISTRIBUTORS:
Broaster Sales (989) 427-5858
Brownwood Acres (231) 599-3101
Capital Distributors 1-800-447-8180
Central Foods Wholesale (313) 862-5000
Chef Foods (248) 789-5319
D&B Grocers Wholesale (734) 513-1715
Derby Pizza (248) 650-4451
EBY-Brown, Co. 1-800-532-9276
(989) 356-2281
Great North Foods (313) 842-8823
Hacienda Mexican Foods (313) 894-2100
Hispanic Foods Wholesale (614) 751-5100
H.T. Hackney-Columbus 1-800-874-5550
H.T. Hackney-Grand Rapids (248) 353-8800
International Wholesale
Interstate Brands/
Wonder Bread/Hostess (313) 868-5600
Jerusalem Foods (313) 846-1701
Kaps Wholesale Foods (313) 587-8710
Karr Foodservice Distributors (313) 272-6400
Krispy Krunchy Chicken (248) 821-1721
Liberty USA (412) 461-2700
Liberty Wholesale (586) 755-3628
Lipari Foods (586) 447-3500
MGL Select (734) 524-0100
Nash Finch (989) 777-1891
Nat Sherman (201) 735-9000
Nikhias Distributors (Cabana) (248) 582-8830
Norquick Distributing Co. (734) 254-1000
Piquette Market (313) 875-5531
Polish Harvest (313) 758-0507
Royal Distributors of MI (248) 350-1300
S. Abraham & Sons 1-800-477-5455
Shenwood Foods Distributors (313) 659-7300
Spartan Stores, Inc. (616) 876-2248
SUPERVALU (937) 374-7600
Tom Macen & Son, Inc. (313) 568-0567
United Wholesale Dist. (248) 356-7300
Value Wholesale (248) 987-2800
Weeks Food Corp. (586) 727-3530

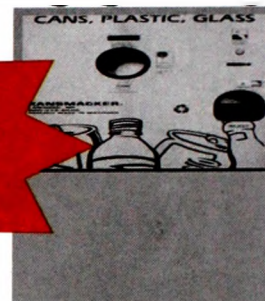
KAN SMACKER

"The Lifetime Machine"

Super Series



Mini 3-in-1



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.

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

VOLTAGE

110-115V 1 Ph (Standard Outlet)

PERFORMANCE/CAPACITY

Glass—40/minute—Holds up to 300

Plastic—30-45/minute—Holds 160

Cans—50+/minute—Holds 720

**CONTACT US FOR A 30-DAY
NO OBLIGATION FREE TRIAL**

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.

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

VOLTAGE

110-115V 1 Ph (Standard Outlet)

PERFORMANCE/CAPACITY

Glass—40/minute—Holds up to 140

Plastic—30-45/minute—Holds 120-200

Cans—50+/minute—Holds up to 480

800-379-8666

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