Just In

Tee Time!

Welcome to the AFPD Foundation Outing. July 16 at Fox Hills Country Club, Plymouth, Michigan. "Our annual golf outing gives members of the food, beverage and petroleum industries a chance to 'connect' on the course," said Chris Zebardi, AFPD chairman. "In addition, to the fun, there is a philanthropic cause to our golfers as the AFPD Foundation’s mission to award $1,500 scholarships to 25 deserving college-bound students. Look for details and photos on this great event next month.

Cycling—a policy dilemma

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."

Bottle Bill,
Continued on page 4.

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 Hrabak specializes in gas station/convenience stores.
- 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 Wilson, 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," Wilson said. More details are on page 28.

For exhibit space and more information, call Cathy Wilson at 1-800-666-6233.
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INVIGORATING COLA
**Recycling – a policy dilemma**

By Jane Shailal

APFD 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 they should be doing more to reduce 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.

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 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 personally 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 recycling (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-of-pocket 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

**The Grocery Zone**

By David Coverly

AND TO THINK, YESTERDAY WE WERE ONLY A SPOONFUL OF CAVIA!

Contact AFPD:

EXECUTIVE OFFICE
30415 West 13 Mile Rd.
Farmington Hills, MI 48334

OHIO OFFICE
655 Metro Place S.
Suite 600
Dublin, OH 43017

1-800-666-6233
Fax 1-866-601-9610

www.afdnom.org

August 2008 | 3
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.

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<th>DATE</th>
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<td>June 23</td>
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<td>July 21</td>
<td>Wayne County</td>
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<td>July 28</td>
<td>Urban League</td>
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<td>August 25</td>
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<td>Downriver Community Services</td>
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<td>Mid Michigan Community Action Agency</td>
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<td>Baraga</td>
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<td>Delta &amp; Menominee</td>
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<td>November 6</td>
<td>Northwest Community Health Agency</td>
<td>Antrim, Charlevoix, Emmet, &amp; Otsego</td>
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<td>November 13</td>
<td>DHD #2</td>
<td>Alcona, Ironsco, Ogemaw, &amp; Oscoda</td>
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<td>November 14</td>
<td>DHD #4</td>
<td>Alpena, Cheboygan, Montmorency, &amp; Presque Isle</td>
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<td>Grand Traverse</td>
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<td>Benzie-Leelanau</td>
<td>Benzie &amp; Leelanau</td>
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<td>November 24</td>
<td>DHD #10</td>
<td>Crawford, Kalkaska, Lake, Manistee, Mason, Mecosta, Missaukee, Oceana, Newaygo, &amp; Wexford</td>
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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, aids 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.
Ohio Legislative Update

Capitol Strategies Group
By Ohio Lobbyists

Ohio General Assembly Wrap Up

The Ohio General Assembly worked diligently through the first half of August to finish up an ample legislative workload before summer break. Due to the approval of a state budget, the Legislature spent the last few weeks finalizing the budget elections. The Assembly is not scheduled to convene until after the November election. In addition, the General Assembly confronted the practices of the payday lending industry and added a compromise on provisions to protect the Great Lakes from water-intoxication to the Southwest. Aside from the "If-needed" session dates in June and September, the complete General Assembly is not scheduled to convene until after the November election.

Fronting Credit Card Fees

The Ohio General Assembly worked diligently through the first half of August to finish up an ample legislative workload before summer break. Due to the approval of a state budget, the Legislature spent the last few weeks finalizing the budget elections. The Assembly is not scheduled to convene until after the November election.

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.

Energy retailers target foreign-markets loophole

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

Ohio Tank Board meeting schedule announced

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

PLAN.....PLAN.....PLAN.....PLAN

By Ed Weglarz
APFD 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, straightforward plan will help you meet objectives more quickly than the habit of handling issues with the shotgun approach.

Good Planning.....Good Luck.
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

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 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 enterprise.” He says that the Small Business Administration (SBA), is changing their guidelines on loans, which makes obtaining financing more difficult. We’re seeing the 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 goals and objectives. TSG Group can help with the many issues associated with the purchase of a business or refinance saving more 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 strategies, action plans, and financial projections. The company can assist clients in creating 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 make sure there is no negative history
For your snacking needs, call a member of our Frito-Lay Motown Sales Team!

Andy Gappy
248-636-0153

Sam Alshawish
734-341-2362

John Zebari
248-219-3839

FritoLay
Good fun!

Make it a Motown Summer with Frito-Lay!
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 lands) closing a "foreign markets loophole" in commodity regulation requiring automakers to boost fleet-wide gas mileage for cars to 40 miles per gallon, and for trucks to 35 mpg. by 2015, and creating a national standard gas formulation for 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.

Ohio BUSTK 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 favor the law as a tool 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. Store 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 AFPD

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 stickers, which cost $1 each for members and $1.50 each for non-members, explain that a person that drives off without paying can lose their license. To order yours, call 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 card 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 Card 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, AFPD president.

The cost of interchange fees has 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.

Shopping trends change with the economy

As the U.S. economy undergoes a transformation, so has the consumer. According to a study by the Grocery Manufacturers Association, consumers are becoming more price-sensitive. Some of the findings in the study include:

- Consumers are shifting from ultra-convenience 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.

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✓ SERVICE
✓ VARIETY
✓ TASTE

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1-800-KAR-NUTS

August 2008
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.

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.

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 dates when benefits will be issued to recipients, but states may not issue benefits in more than one lump sum payment during a month. Fourth, USDA is given authority to issue civil money penalties against retailers of up to $100,000 per violation in addition to or as an alternative to disqualification of a retailer (this provision is subject to future rulemaking).

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 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;
- Permanent paralysis 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.

10 | AFPD Food & Petroleum REPORT
Sweeten Your Profits with Two New Tastes of the Tropics!

Introducing T.G.I. FRIDAY’S™ Passion Mojito and Berry Mojito—two delicious new additions to the full lineup of T.G.I. FRIDAY’S™ Prepared Cocktails.

Made with delicious fruit and mint flavors, T.G.I. FRIDAY’S™ mouthwatering mojitos mix up a succulent spin on this classic Cuban cocktail—which is currently the 4th most popular cocktail.

People are looking for convenient party solutions, and Prepared Cocktails are in demand: their share of total spirits is greater than Irish Whiskey and Tequila combined. They are also the #2 leading category for new innovation in the past year, suggesting increasing demand for variety.*

Today, T.G.I. FRIDAY’S™ is a market leader in the Prepared Cocktails category, with a 13.5% dollar share, second only to Jose Cuervo Golden Margarita.*

Mix Good Friends and T.G.I. FRIDAY’S™ Mojitos!

Now available in 200mL, 750mL and 1.75L sizes.
Rep Kenny Yuko opens door between AFPD and Ohio legislature

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.

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 communities’ 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,” said Yuko.

He began his career as a clothing buyer for Polsky’s Department Store, but he soon found his true passion for union organizing. Rep. Yuko served with the Laborers’ Local Union.

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.

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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Ever wish you could do something good for the environment? Now you can.

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By paying just a few extra dollars a month, you’ll be helping promote the use of environmentally friendly energy, generated in Michigan, through wind and bioenergy resources.

Increasing the use of renewable energy will reduce our dependency on fossil fuels, decrease carbon dioxide emissions, cut down on pollutants in the air we breathe and leave a cleaner, healthier planet for future generations.

DTE Energy is committed to minimizing the impact we have on the environment. And we believe *GreenCurrents*™ is an important step on that journey. We hope you’ll join us.

Sign up for *GreenCurrents*™ today!


Or call 866-207-6955.

*The Power of Your Community* = DTE®
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.

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 to 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 Michigan only returnable beverage containers with newly developed technology. However, the reimbursement provisions were later omitted from appropriations. AFPD opposes any legislation to require retailers to pay the costs of retrofitting their current machines with this new technology.

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AAA has numerous benefits and services designed to save you time and money. Like outstanding coverage, competitive rates, 24/7 claim service and more. The best part though? Members can save up to $500 annually — maybe more — on car insurance. Give AAA a call. We take care of our members.
EXPENSIVE. LIKE TWO GIRLFRIENDS AND A WIFE.

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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 Card 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.
GET DELICIOUS

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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 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 Woodford, Michigan. John splits his time between the Woodford 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 businesses, the brothers and their father still consider 8 Mile Foodland as their home base and an important asset.

"We are a family business that has been serving the Metro Detroit area for over 40-years," says John. "We pay attention to the family pays to their store and its customers, as that 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 we can find."

With all the responsibilities of running two stores and a manufacturing plant, this writer wondered if it was difficult for three brothers to work 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 the day, it's all good."

Above: Mike Denha with sons John, Jeff and Chris in the meat section.
Blockbuster New Drink Specials From 7UP And the Winner Is: Michigan Retailers!

For Best Beverage in a Dramatic Energy Drink:

Monster Energy Drinks!

16 Oz. Singles • 16 Oz. 4-Packs
32 Oz. Singles • 24 Oz. Singles

For Best Beverage in a Refreshing Float Drink:

A&W and Sunkist Floats!

For Best Beverage in a 100% Juice Single:

Motts Natural Juices!

For Best Beverage in a 23.5 oz. Super Size Refresher!

Arizona Iced Teas!

Contact your 7Up Representative for details
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 into 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 June 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.
KANSMACKER Super Series is a large capacity customer-operated plastic, can and glass redemption center that counts, crushes and bags both plastic and cans. The glass is returned in the Distributors' carton/cases.

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

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VOLTAGE
110-115V 1 Ph (Standard Outlet)

PERFORMANCE/CAPACITY
Glass—40/minute—Holds up to 300
Plastic—30-45/minute—Holds 160
Cans—50+/minute—Holds 720

Glass—40/minute—Holds up to 140
Plastic—30-45/minute—Holds 120-200
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August 2008 | 21
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at the DeVos Place, Grand Rapids

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2-7 p.m.
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Grand Rapids, MI
303 Monroe Avenue NW

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

Ask your Sales Rep for Tickets or call 800-666-6233 for free tickets
Admission Ticket Required—$12 at the door.
No bags allowed in or out. The law demands that you be
at least 21 years of age to attend this show.
Complimentary parking if you park at DeVos Place, Government
Center or Louis Campau. Present the parking ticket at registration
booth and you will receive a voucher for complimentary parking.
Jones Soda expands into Candy

Jones Soda is hopping into the candy aisle with the launch of new Jones Soda Carbonated Candy, developed by Canadian confectioner Big Sky Brands Inc., Toronto, in association with Jones Soda Co. Jones Carbonated Candy mimics the flavors of Jones Soda. The new Jones Candy is launching in six original Jones Soda flavors—Fruit Berry, Green Apple, Cream Soda, Grape, Orange & Cream and Berry Lemonade. The candies are sold in pocket tins emblazoned with the Jones logo and retail for around $1.99.

Also launching later this summer are new Jones Carbonated Sours, each tin featuring a selection of “pucker face” photos submitted at www.jonescandy.com.

Coke pilots new shape for two-liters

Coca-Cola is testing new bottle shapes for the 2-liter 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.
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 Carat. Discussions centered around issues that were affecting AFPD members including the Commercial Activities Tax (CAT), Senate Bill 193, worker’s compensation rates, below-cost selling 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 Rating 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 convened 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 that sell alcoholic beverages. TIPS is an education and training program for the responsible sale, service, and consumption of alcohol that is designed to prevent intoxication, underage drinking, and drunk driving. Over the past few months, AFPD conducted five seminars for our members and their employees.

**WMU Food Marketing Advisory Committee**
Because WIC is in the process of converting all of its 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**
Serves on the Western Michigan University Food Marketing Advisory Committee. He recently attended a conference 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 the 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 the key industry leaders.

**Qualified Contractors**
AFPD participated in a meeting with Qualified Contractors to address inappropriate use of operational memorandums by MI DEQ.

**Department of Agriculture press conference**
AFPD participated in a MI Dept of Agriculture, Weights & Measures press conference to introduce new upgraded, self-service equipment now used to check calibration of gasoline dispensers.

**Retail gasoline training**
AFPD represented its members at a Michigan 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 discussion 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 Regulators Committee to seek enactment of lottery law prohibiting extra price payments.

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

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

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

If you are interested, please give Harley a call at 1-800-666-6233. 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 First Data 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 send me information on membership.

Your Name:

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Business Name:

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City: ___________________________ State: ___________ Zip: ___________

Type of Business:

__________________________________________

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

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Dublin, OH 43017

ASSOCIATED
FOOD & PETROLEUM DEALERS, INC.

August 2008 | 25
IPP provides 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.

Cindy Cameron and Jim Irwin of CBIZ

Liberty USA's DeVinci's booth was popular!

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

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

Scott Weisend offered risk management solutions at the Frank Gates booth

The Frito-Lay booth featured Doritos' new Quest chips.

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

The ladies of Commonwealth Brands were busy writing orders.

Thank You Sponsors!

Home City Ice 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."
Klondike Snus is one product, offered by Nordic American Smokeless Inc., in the rapidly growing smokeless tobacco category.

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.

New England Coffee provides a complete convenience store program.

Hurt 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.

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

The Marathon booth was busy!

Retailers pose for a quick photo as they entered the show.

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 PowerPoint 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
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
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. Wieting noted that weekly commodity prices for items like wheat, beef, chicken, 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, Wieting said he anticipates an "agriculture profit boom" over the next few years as supplies increase behind a surge in planted acreage. Wieting 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
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BEVERAGES/FUZZY BROWN
Metro Detroit

BEVERAGES/FUZZY BROWN
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DATA ENTRY:
Admin & Management

David's Snacks

DISTRIBUTORS:
Culinary Products

DISTRIBUTIONS:
Central Foods Wholesale

DISTRIBUTIONS:
Culinary Products

EAGLE'S ENDO-DOGS

ECONOMIC DEVELOPMENT:
Pike & Company

EDUCATION:
Wayne State University

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Wayne State University

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Does Your Distribution Company Offer Over 200 Services?

Hardly Small Potatoes.

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