WIC EBT begins rollout

The Michigan Department of Community Health (DCH) is expanding the Electronic Benefits Transfer (EBT) program for clients and vendors participating in the Women, Infants and Children (WIC) program. As many of you are aware, the ACS Government Solutions (ACS) WIC EBT pilot has been operating successfully in Jackson County since March 2007.

The WIC EBT regional implementation will begin in January and continue into November. Each month during this period, vendors located in a specific group of counties will be converted to electronic WIC processing; clients will be issued a Michigan WIC Bridge Card to use at your store to redeem WIC benefits. You can check AFPD’s website at www.afdpin.org for the County Rollout Schedule to see when you will need to have your store ready.

Conversion of each region from paper WIC coupons to the WIC EBT card will take up to three months. You will need to continue to accept WIC paper coupons along with the new WIC EBT card.

ACS is currently preparing for the statewide expansion, which will include notifying each WIC authorized vendor well in advance of the anticipated conversion date. Along with the conversion notification, ACS will mail a packet of information that includes two copies of the ACS WIC EBT Vendor Agreement and related materials. All authorized WIC vendors must sign the ACS WIC EBT Vendor Agreement in order to begin processing WIC EBT transactions.

If you fail to complete the required ACS paperwork within the timeframe indicated on the letter accompanying the ACS WIC EBT Vendor Agreement, you will not be able to process WIC EBT transactions.

ACS will be installing new VeriFone V570 POS self-contained terminal/printer, UPC wand scanner, and PIN pad at your store. If you currently use ACS supplied VeriFone 3730 POS equipment for processing EBT Food Stamp or Cash transactions, ACS will replace that equipment with the VeriFone V570 POS terminal which will be programmed to process Food Stamp, Cash, and WIC EBT transactions.

With the ACS WIC EBT Vendor Agreement and other required paperwork, we will contact the vendor and/or corporate office to discuss equipment deployment and communication line requirements. Then, you will be contacted by Mustang MicroSystems to schedule equipment installation and training. Training will be conducted after installations have been completed and should take no more than 30 minutes.

If you have any questions or concerns, please call the ACS Vendor Information Helpline at 800-222-7757 or AFPD at 800-666-6233.

Legislative Update

By Jane Shalla

Federal Cigarette Tax Increase Defeated – Efforts at increasing the tobacco tax were thwarted when President Bush vetoed Congress’ bill which included a 61-cent-per-pack increase in the federal tobacco excise tax to pay for expanding State Children’s Health Insurance Program (SCHIP). Attempts to override the presidential veto failed when there were insufficient votes for a veto.

AFPD will continue to educate legislators that increasing excise taxes serves only to encourage consumers to seek illegal, tax-free sources for their cigarettes and threatens the safety of convenience store employees by increasing the incidence of cigarette theft. Thanks to all of you who helped generate letters and emails to our federal representatives.

Credit Card Interchange Fees – An investigation continues into the high interchange fees charged by credit card companies. Credit card companies and their banks collected more than $36 billion in interchange fees last year alone, up 17 percent from 2005 and 117 percent since 2000. With the price of gas at more than $3 a gallon, credit card companies and their banks are:

Legislative Updates,
Continued on page 4
COLA INVIGORATED™
REVIVE YOURSELF WITH NEW DIET PEPSI MAX

diet PEPSI MAX
INVIGORATING COLA
All things that change are still the same

By Fred Dally
AFPD Chairman

"In times like these, it pays to remember that there have always been times like these." That quote is from Ed Walzer, longtime editor of Progressive Grocer.

It's worth thinking about as we move into a new year, faced with the challenges that it brings. AFPD began over 97 years ago, and believe it or not, retailers had many of the same concerns then as they do today. Think about today's major issues and how they have and have not changed.

Shoppers: Today we talk about the complexity of consumer demands, made more difficult by the new waves of shoppers arriving daily in the U.S. from far away lands. Yet, the world 90 years ago was equally challenged. The only differences in the immigration patterns are the names of the countries those immigrants left.

What has kept good retailers and manufacturers relevant for all these years is the ability to understand the changing nature of their own communities and to stay in touch with the needs and wants of the shoppers they serve. That means new products, new services and new thinking.

**Competition:** Today we are all challenged by large chains with their consolidated buying power. However, every decade has seen the emergence of competition that has threatened, challenged and reshaped the industry. If you think about it, most of the store formats that exist today didn't even exist in the 1920s and before. The supermarket wasn't created until the 1930s, there was no such thing as a "convenience store," and drug stores simply sold drugs.

Today's retailers are doing everything they can to keep up with the times and give shoppers the experience they seek. As just as they had around the turn of the last century.

Whatever the issue, the similarities are striking. If you think there is uncertainty in our world today, think about 1926 with the First World War still a vivid memory and with communism and fascism growing around the globe. The Roaring 20s were soon to give way to the Great Depression. And while we marvel at our new technologies today, the '20s were an equal period of new ideas and invention, even if today those technologies seem dated to us.

If retailers from the first part of the 20th Century were here today, they would see much of what has changed and yet, so much that is the same. They would also see that great ideas about serving customers, utilizing modern technologies and changing the times, are still the keys to a successful operation.

I would like to wish all AFPD members a very happy, healthy, safe and prosperous New Year!
Collecting as much as 8 cents a gallon in interchange fees. Americans pay the highest interchange fees in the world, a revenue of 1.4 percent, compared with less than one percent in most other industrialized countries. Lawmakers' concern over interchange fees has heightened recently. AFPD is working in Michigan and closely with national organizations to urge U.S. Representative John Conyers (D-MI) (who is leading the House Judiciary Committee investigation on the interchange fees) to introduce legislation that would prevent credit card companies from engaging in these unfair credit card practices. We appreciate your responding to our request to generate letters to Congressmen Conyers and will keep you posted on any important developments on this issue.

**Michigan Budget** - Michigan Governor Jennifer Granholm and the legislature averted a government shutdown by a last-minute budget fix which included a tax increase aimed at reducing the state's $1.7 billion budget deficit. Prior to that, the Michigan Business Tax was enacted, cutting taxes for more than seven out of 10 Michigan businesses, including both small businesses and Michigan's major manufacturers.

**Michigan Lottery** - Extra Prize Payout. In November I testified before the House Regulatory Reform Committee regarding our efforts to pass a bill to prohibit additional prize payouts of winning lottery tickets. The bill, which also allowed seniors/nancy support of House Bill 5102 introduced by Representative Barbara Farrah. The bill eventually passed in the Michigan House of Representatives and is now awaiting approval by the Senate. AFPD also expects to testify in support of the bill before the Senate.

**Food Stamp Split Issuance Bill** - This past month, I testified in Lansing, along with a number of retailers, before the Families and Children Committee on the House Bill for twice-monthly issuance of food stamp benefits. The lengthy committee hearing involved testimony from those in support of the bill and in opposition of the bill. AFPD and its members urged twice-monthly payments. Department of Human Services offered to stagger payments over a 20-day period, but still issue payments once per month to a recipient. Representative Meisner (sponsor of the Bill 4923) and Senator Scott's (sponsor of the Senate Bill 120) aide, Dawn Pline, also offered testimony in support of the bills. However, our state efforts for split issuance of food stamps are being stalled on the federal level. U.S. Senator Harkins from Iowa has introduced language in the Federal Farm Bill that would prohibit any states from implementing a split issuance of food stamp benefits. As federal law, if passed, will trump the state bill. We are now fighting a federal battle to remove the language in the federal farm bill introduced by Senator Harkins. AFPD has been working hard with our federal associations to help us in this regard and are personally speaking to U.S. Senators from Michigan and other Committee members regarding our position.

**Michigan Reverse Vending Legislation Senate Bill 822** - A bill has been introduced to prohibit the sale or lease of "reverse vending machines" (the automated bottle and can return machines used by stores to collect beverage container returns and calculate customer deposit refunds), unless the machines are capable of capturing and destroying at least 85 percent of the "foreign" containers (those on which no deposit was paid), and not giving customers a credit for these. The bill establishes regulations and enforcement provisions related to these machines. Michigan House Bill 5148 requires all returnable beverage containers sold in the state to have a bar code that the machines can read and which indicates whether or not they are Michigan returnables. AFPD has been working with affected groups and legislators concerning this legislation to resolve the issue of "foreign container" redemption and to ensure that costs of any resolution will not affect grocery retailers using such machines.

**Ohio Commercial Activities Tax - Efforts to extend the CAT tax exemption for motor fuel have failed and motor fuel will now be taxed under the CAT (Commercial Activities Tax), a tax imposed on Ohio businesses and other entities generating business income. The tax, said to be an excise tax for the privilege of doing business in Ohio, is based on gross receipts rather than the net worth or net income of the business. The tax itself is levied in two parts. Businesses with annual gross receipts from $150,000 and $1 million pay an annual fee of $150. Those with receipts above $1 million pay $150 plus a tax rate of 0.26% on gross receipts in excess of $1 million. Taxpayers may not bill nor invoice the CAT to another entity (i.e., itemize the CAT on an invoice) the way sales tax and excise taxes are added to the price charged. However, a taxpayer may be including it in the price if charges for goods or services in an effort to recover the CAT. Watch your supplier invoices for fuel and groceries to see if the CAT is being added as a line item on the invoice. The supplier cannot do so. Consult with your tax advisor/accountant.

**Ohio Workers' Compensation Discount** - I testified at a Public Hearing before an Ohio Bureau of Workers' Compensation Panel regarding a proposed change in the premium discount program for groups. AFPD attested that the group rating discount program provides significant cost breaks to hundreds of AFPD members and any reduction in premium discounts would seriously affect members. I testified that the proposal to trim the group rating discount from the current 90% to 80% would result in doubling a company's premium and asked the Panel to vote against the proposal.
Ohio UST inspections

By Paul Harvey
Ohio Correspondent

Tank owners in Ohio have been receiving visits from state inspectors looking at everything from inventory controls to safety measures in the workplace. Bob Barbero, CPCU, owner of USTI, AFPD’s Ohio UST insurance program administrator, said inspectors also are checking spill detection devices, and tank owners are being asked for proof of financial responsibility. Proof of financial responsibility is the deductible for UST liability policies with the State of Ohio.

The state inspectors are looking to see if Ohio UST owners are in compliance, and self-insurance for individual store owners generally is not the answer. Many owners are still claiming self-insurance and upon inspection, they are being told to rectify this with insurance or a bond, or a letter of credit.

There are more inspectors on the streets now because Ohio received money from the federal EPA to inspect every site at least once every three years. They are starting with older sites that haven’t been inspected in years. Larger sites, especially those with transfers or sell outs, have usually been inspected so the State now is reaching down to the smaller group. Barbero noted that many of these owners are contacting USTI to get insurance coverage or bonds on their tanks. For additional information, contact Bob Barbero. USTI, at (440) 543-8207 or (216) 554-8202.

Northeast Ohio ozone spike means gas hike

High ozone readings in northeast Ohio may soon lead to cleaner but more expensive fuel for motorists in Summit, Portage, Medina, Cuyahoga, Lake, Geauga and Ashtabula counties. Mandates for fuel with a lower Reid Vapor Pressure are expected in the near future, according to Heidi Griesmer of the Ohio Environmental Protection Agency (OEPA). The same fuel must be dispensed at outlets in four counties around Cincinnati, added Griesmer. The new fuel requirements will be part of a state compliance plan that the Ohio EPA will finalize next spring and submit to the U.S. EPA, said Griesmer.

Marathon on the move

Marathon Oil Corp. has reached an agreement to buy four Citgo oil terminals in Ohio. The purchase includes a terminal in Dayton, and ownership interest in Citgo in Inland Pipeline. The pipeline supplies six terminals in the Buckeye State, with two origination points in Lima and Oregon, Ohio. The pipeline feeds Tallmadge, Oregon, Dayton, Dublin, Canton and Cleveland. A Marathon press release said the deal is expected to close before the end of the year.

"The acquisition will increase Marathon's flexibility in supplying transportation fuels to the Midwest," explained Doug Sparkman, Marathon senior vice president, Transportation & Logistics. "It demonstrates Marathon's commitment to making quality fuels available to our customers by opening new market opportunities in Dayton and Tallmadge, as well as new pipeline markets."

Petroleum updates

By Ed Weglarz
APFD Executive Vice President of Petroleum

Issues directly affecting our industry are being resurrected every day. The AFPD has been actively representing you to ensure your interests are protected. Here are a few of the issues that we are addressing:

• At a recent legislative dinner, we met with a number of State of Michigan Senators and Representatives and expressed our displeasure with the ever-increasing tax, fee, and regulatory burdens placed upon small business people in the state. We maintained to legislators that our members are providing jobs, while all the economic assistance and benefits are being extended to the industrial, manufacturing and technology segments that are laying off employees in droves. The independent retailers and small businesses should not repeatedly be the target of increased revenues for the state. Legislators seemed receptive to working with AFPD on issues affecting retailers.

• AFPD serves as a member of the Energy Act of 2005 Training Task Force to develop training for employees at retail gasoline outlets as required by the Energy Act of 2005. All employees at gasoline retail outlets must be trained and pass a test regarding the operation of the electronic underground storage tank monitors. AFPD is seeking designation to be the authorized trainer for the States of Ohio and Michigan. This training will assist AFPD members by ensuring they are in compliance with the employee training mandates of the Energy Act of 2005.

• Crude oil prices—in a recent speech at the Detroit Economic Club, Marathon Petroleum Company Chairman Clarence Cazalot stated: "In ten to 15 years, today will be known as the good old days!" The easy crude oil has been discovered and used, the cost of extracting crude will continue to increase, and other economies will compete with the USA for supply of finished product. Therefore, it's a pretty safe bet that the price of crude oil and gasoline will continue to increase, so plan accordingly.

• Scam update—A group of con artists is apparently using the threat of missing jury duty to obtain identification information. Recently, some "officials" were canvassing neighborhoods, telling people that they were in contempt of court for not appearing for jury duty. The "official" then asks for a name, birth date, and a social security number to confirm the error on his list. Court officials only contact prospective jurors—and those that do not appear—by mail, never by telephone or in person. Prospective jurors can call courts, but courts do not initiate those calls. Courts never call prospective jurors to get financial information. Be aware of this identity theft scam! Warn your employees not to provide information to inquirers and to refer the caller to you or your manager. These con artists are canvassing small businesses and neighborhood subdivisions.
Featuring a Special Tribute to Past AFPD Chairman
FRANK ARCORI

Associated Food & Petroleum Dealers, Inc.

92nd Annual
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Join over 1,000 leaders in the food, beverage and petroleum industries

Friday, January 25, 2008
Penn's of Sterling • 6:30 p.m.
(Van Dyke at 15 Mile Road, Sterling Heights, Michigan)

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- Use of 4 company products at dinner
$600 for each additional table

KING SPONSOR—$7,000
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- 7 company images for media presentation
- Corporate signage at the dinner
- Half-price ad of your choice in the Food and Petroleum Report
- Use of 2 company products at dinner
$800 for each additional table

QUEEN SPONSOR—$4,000
- One table of 10 for dinner (Preference seating)
- 4 company images for media presentation• Corporate signage at the dinner
- Half-price ad of your choice in the Food and Petroleum Report
- Use of 1 company products at dinner
$600 for each additional table

JACK SPONSOR—$2,500
- One table of 10 for dinner
- 3 company images for media presentation • Corporate signage at the dinner
- Half-price ad of your choice in the Food and Petroleum Report
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Tables of 10—$1,275 • Couple—$300 • Individual—$150

Limited sponsorships available

Please call
Michele MacWilliams at AFPD
1-800-666-6233
for best seating.
Tobacco sales to minors at 10-year low

The percentage of U.S. retailers that sold tobacco to underage customers during unannounced stings last year dropped to the lowest rate in a decade, according to a recent government report cited by The Free-Lance Star. For the past 10 years, the U.S. Substance Abuse & Mental Health Services Administration (SAMHSA) has overseen a national program to prevent tobacco sales to people under the age of 18. The department has requirements that all 50 states and the District of Columbia must follow or risk losing federal grants for substance abuse prevention and treatment. States enforce the laws through annual random inspections of vending machines and stores selling tobacco. The results are reported to SAMHSA, which has a goal that 20% of retailers or less violate tobacco laws.

For the first time since the inspection program started in 1996, every state met the 20% target last year, the report said. About 10.9% of tested retailers violated the underage sales laws last year, down from 17.5% in 2001 and 40.1% in 1997. "This report on decreasing tobacco sales to minors shows state tobacco control efforts are working," SAMHSA Administrator Terry Cline said in a statement. At 2.2%, Arkansas had the best compliance rate last year. Kansas' 19.2% rate was the highest, said the report. Ohio's compliance rate was 12% while Michigan's results were 15%.

Jeff Lenard, spokesperson for the National Association of Convenience Stores (NACS), was pleased with the results. He said current efforts of training clerks on underage sales laws will continue. "While it's good news, we want to do better," Lenard told the newspaper. "Any sale to a minor is one too many."

The We Card Program has been effective in stemming the illegal sales of tobacco. We Card, a training program to lower the violation rate, started in 1995. Clerks learn to recognize real and fake IDs. The logo is commonly displayed at sales registers.

Ohio Workers' Compensation group rating timeline

Have you requested your free workers' compensation group rating savings estimate? If not, there is still time to do so. The Frank Gates Service Company, AFPD's group rating plan administrator, is currently analyzing employers for placement in their 2008 group rating program. Here are some important dates along the enrollment timeline:

- October 2007-February 2008: Group rating savings estimates and enrollment invitations are issued to employers who submitted AC-3 forms, as well as current group members.
- February 2008: The deadline for Frank Gates to submit enrollment materials to the Ohio Bureau of Workers' Compensation (BWC) is Feb 29, 2008. However, since the BWC may be changing how the groups are filed, clients should submit materials no later than February 27 to allow time for processing prior to the February 29 deadline. Also, payroll reports are issued reflecting group rating discount for those who enrolled in group programs back in February 2007.
- All Ohio employers should take advantage of this valuable AFPD member benefit. To request your free, no-obligation savings estimate, call (800) 395-4119 or visit www.frankgatesgroups.com and submit an online AC-3 today.

Frank Gates has more than 60 years of experience in the workers' compensation industry. Their strength and credibility ensure our group provides the best results.

For questions, please contact Rich Elsea at Frank Gates at (800) 777-4283 or (614) 766-8721; or email at relsea@frankgates.com.
What do you believe to be the main issues that you have dealt with in the past 7 years?

We've accomplished a great many things in my time here in the House and during my tenure as speaker. Among them:  
- Leading the passage of the largest income tax cut in Ohio history, a 21 percent across-the-board reduction for every Ohioan.
- Leading the passage of the most fiscally conservative state budget in more than 40 years.
- Reforming Ohio's outdated tax code to help Ohio compete for jobs in the 21st century.
- Providing record funding for schools and leading landmark efforts to improve school choice options for children and parents— including the passage of Ohio's first free-standing school choice legislation and creating the $100 million Choose Ohio First Scholarship Program.
- Establishing a new process to foster better bipartisan working relationships in the Ohio House.

Please explain the changes to the Ohio tax code.

When I first became Speaker of the Ohio House, I identified our number one priority to be the transformation and revitalization of Ohio's economy to create new and better jobs in our state. Our tax code was outdated and antiquated and nothing had been done for decades to bring about real reform. What we needed to do was institute a tax reform package, the likes of which no one in Ohio had ever experienced. And that's exactly what we did. Among the reforms we passed, were the following:

- Cut the personal income tax by 21 percent across-the-board to give all Ohioans a personal income tax cut, allowing Ohioans to determine how best to spend those dollars.
- Cut the sales tax to 5.5 percent. We reduced the sales tax paid in Ohio by consumers (effective July 1, 2005).
- Phased out the corporate franchise tax over five years—eliminated the unfair corporate franchise tax, a tax that had both high rates and low collections.
- Eliminated the tangible personal property tax— an onerous tax that discourages growth and investment. We phased out the tangible personal property tax over four years and exempted new machinery and equipment purchases. Cutting taxes is good for people, government and the economy. As I expected, we cut the income tax and as a result our income tax receipts are exceeding expectations.

What skills do you use the most on a daily basis as Speaker of the House?

By far, I utilize the skills of listening, reasoning and decision-making. There are many responsibilities in leading a chamber of 99 members in a socially and economically diverse state and I draw upon my abilities to listen to all sides of an issue and build consensus on matters of importance. Also, determination and perseverance to overcome the obstacles that confront me along the way are critical.

As chair of the Rules and Reference Committee, what are your duties? What is the primary goal and duties of that committee?

The House Rules and Reference Committee primarily takes action in the movement of any legislation that comes through the House. In order to be assigned to committee for a hearing process, legislation must be approved and assigned by the Rules and Reference Committee. Moreover, before a bill comes to the entire chamber for a full vote, legislation must, once again, come through the Rules and Reference Committee. The members of this committee and I, as chairman, review the bills and assign them to other standing committees in the House.

What cities are in the 37th district?

The 37th Ohio House district comprises portions of Montgomery County, including the cities of Oakwood, Moraine, West Carrollton, Miamisburg, Kettering and Miami Township.
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AFPD’s Ohio selling trade show, attracting buyers from:
convenience stores, supermarkets, service stations,
specialty stores, bars, restaurants and drug stores.
Material safety data sheets and maintenance schedules

By Howard Cherry, CECM Environmental Services of Ohio

OSHA requires that copies of Material Safety Data Sheets (MSDS) for chemicals in a given work site must be readily accessible to employees. As a source of detailed information on hazards, they must be readily available to workers during each shift. Employers must prepare a list of all hazardous chemicals in the workplace. When the list is complete, Howard Cherry, AFPD’s Safety Director, recommends checking that list against the collected MSDS that the employer has received. If any MSDS are missing, the employer must contact the supplier, manufacturer, or importer to obtain the missing MSDS. Note that a record of this contact must be maintained.

As we flip our calendars to a new year, Cherry urges shop owners to review tool and equipment maintenance schedules. A set maintenance schedule is the best way to keep these items in good working order. Owners should, along with a schedule, perform visual inspections daily, especially on things that pose the greatest risks. Maintenance schedules should be checked for currency, and employees should be reminded to let you know the moment they suspect a tool or piece of equipment might be faulty.

Remember, if your employees, including any new employees, have not been trained according to OSHA standards, you could be facing costly injury claims and OSHA fines. To schedule a safety training class, contact Cherry at (800) 798-2594.

Ohio minimum wage set to increase on January 1, 2008

Ohio’s minimum wage will increase on January 1, 2008 to $7.00 per hour for non-tipped employees and to $3.50 per hour for tipped employees, plus tips. Ohio’s current minimum wage is $6.85 per hour for non-tipped employees and $3.43 per hour for tipped employees, plus tips. On January 1, 2008, the increased minimum wage will apply to employers who gross more than $255,000 per year. Currently, Ohio’s minimum wage applies to employers who gross over $250,000 per year.

The constitutional amendment passed by voters in November 2006 states that Ohio’s minimum wage shall increase on January 1 of each year by the rate of inflation. The increase is tied to the Consumer Price Index (CPI) for urban wage earners and clerical workers for the prior 12-month period as of September 30. The CPI rose 2 percent from October 1, 2006 to September 30, 2007. The amendment also states that the wage rates shall be rounded to the nearest 5 cents.

Ohio’s minimum wage applies to Ohio workers, except for 14 and 15 year olds and employees who work for employers who currently gross less than $250,000 per year or below $255,000 after January 1, 2008. The federal minimum wage applies for these employees. Information on Ohio’s minimum wage as of January 1, 2008 is available at www.com.state.oh.us/laws/pub/MinimumWage.pdf

OSHA issues new combustible dust instruction

The Department of Labor’s Occupational Safety and Health Administration (OSHA) recently issued new safety and health instructions for workplaces that handle combustible dusts that may have the potential for a dust explosion. “With this National Emphasis Program, we will focus our efforts on the fire and explosion hazards that may exist at facilities where combustible dusts accumulate,” said Assistant Secretary of Labor for OSHA Edwin G. Foulke, Jr. “A combustible dust fire and/or explosion is a potential hazard to America’s working men and women. This instruction will be a valuable resource for those who inspect industrial facilities in the United States.”

Combustible dusts are often either organic or metal dusts that are finely ground into very small particles, fibers, chips, and/or flakes. These dusts can come from metal, wood, plastic and organic materials such as grain, flour, sugar, paper, soap and dried blood. Dusts can also come from textile materials.

The new instructions are particularly useful in educating businesses on how to achieve compliance with OSHA requirements in advance of any inspection.


Under the Occupational Safety and Health Act of 1970, employers are responsible for providing a safe and healthful workplace for their employees. OSHA’s role is to assure the safety and health of America’s working men and women by setting and enforcing standards; providing training, outreach, and education; establishing partnerships; and encouraging continual process improvement in workplace safety and health. For more information, visit www.osha.gov.

AFPD welcomes two new team members!

Anthony Kalogeridis is a resident of Grosse Pointe Park. He is married with two children. To reach him, call him at (313) 884-3550 or email him at anthonyk@comcast.net.

Ray Putrus is a resident of West Bloomfield. He is married with three children. To reach him, call his cell phone at (248) 931-3473.

The Associated Food & Petroleum Dealers has a new Michigan Field Representative. Ray Putrus will call on food and petroleum retailers to explain the many benefits and services provided by AFPD.

Ray has fifteen years experience in the retail industry. His past endeavors include managing a liquor store, owning a Shell station, working in the furniture industry and financial industry.

Ray is taking the AFPD message directly to food and petroleum retailers, by visiting them at their place of business, starting first in Southeast Michigan.

Ray Putrus is a resident of West Bloomfield. He is married with three children. To reach him, call his cell phone at (248) 931-3473.
It's for the Holidays... Naturally.
Contact your 7Up Representative.
Michigan House votes to repeal service tax

The uproar from the business community over the tax on services that passed last October has gained momentum for a repeal. While there is apparently favor in the Legislature for the repeal, there is not yet agreement on a final plan for repeal and replacement of the revenue. The process moved forward in November, just before the Legislature took their recess, when the House passed House Bill 5408 on a virtual party-line 58-48 vote (two Republicans joined the Democratic majority). House Bill 5408 would repeal the services tax and replace the revenue with a surcharge on the new Michigan Business Tax (MBT). The bill includes a 32.9 percent surcharge taken after businesses calculate their liability for gross receipts and business income before the investment credits are applied. The surcharge would roll back to 27.3 percent after calendar year 2008. All companies would be capped at a $2 million surcharge liability, though banks would get a 23.4 percent surcharge after 2008 and have no cap apply to them.

The Republican controlled Senate does not support House Bill 5408 in its current form. They prefer a sunset on the surcharge and have voiced concerns regarding the $2 million cap, which is expected to benefit 27 companies. The Governor and Democratic leaders are opposed to a sunset on the surcharge because of the uncertainty created.

Smoking ban bill delayed

Michigan legislation to ban smoking in public places, places of employment, and in food service establishments has been halted, at least for the time being in the House. After extensive debate in November over several proposed amendments excluding certain businesses from the bill, the leadership decided to drop voting on the bill and the proposed changes.

The Department of Community Health (DCH) has recognized November as National Lung Cancer Month. DCH predicts more than 8,200 Michigan residents will be diagnosed with lung cancer this year and of that, 5,840 will die from it.

Smoke and second-hand smoke are the leading causes of lung cancer. Approximately 25 percent of Michigan men and 22 percent of Michigan women smoke. Smokers are more likely to be younger, less educated and live in lower-income households, according to DCH.
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LIVE LIKE YOU MEAN IT®
Fortino's celebrates 100 years

By Michele MacWilliams

On September 29, 2007, Fortino's of Grand Haven, Michigan, celebrated its 100th birthday, a milestone that very few retail establishments can boast. Owned by Margaret and Ken Michlitsch, Fortino's was started in 1907 by Margaret's grandfather, Louis Fortino.

"It was the first licensee in Ottawa County — right after prohibition," smiled Margaret.

Established in 1907, this family-owned and operated store has passed down through three generations and they offer a fine selection of gourmet meats and cheeses, as well as wines and spirits among other groceries. They also roast peanuts in the shell every day — and have for 100 years.

For many people who live or frequent downtown Grand Haven, the name Fortino's conjures the smell of fresh roasted peanuts wafting into the street, or childhood memories of a trip to the candy store with Grandma for a special treat.

"Many of our customers' parents were customers, as were their parents before them. And for many visitors, Fortino's is a must anytime they're in town," says Margaret.

Fortino's first opened in Muskegon, near where the Frauenthal Theater is located now. At that time, Louis Fortino had traveled halfway around the world to America. With little more than a suitcase, he headed to Buenos Aires, Argentina, alone in the hopes of establishing himself and raising enough money to send for his family. He remained there for three years during which he worked on the Pampas as a Gaucho (cowboy) and was only able to travel home once. He sent nearly everything he earned back to his new bride.

Louis's fortunes took a turn for the better in 1903, when he was able to come to the United States. He worked in a brick yard in Zeeland, Michigan and then at a glass factory in Holland for four years.

In 1907, he happened into a little fruit and cigar shop in Muskegon. He asked the owner about business. The owner was also an immigrant trying to earn money to send for his family, but had grown tired and wanted to return to Italy. He sold the store to Louis, and Fortino's was born.

Louis did well at the little cigar shop, and by 1911 he'd finally saved enough money to send for Chiara and his son, Frank. In that same year, he purchased a larger fruit and vegetable store in Grand Haven, Michigan. They had five children in all that survived past childhood.

The Roaring '20's were a prosperous time for America, and Louis prospered with the country. He built a new building down the street and eventually moved Fortino's to that spot. Louis & Chiara continued to run the store until it was purchased by their son, Paul, and his wife, Jane, in 1941. Paul was the first Fortino to go to college. He graduated Cum Laude from the University of Notre Dame with a Bachelors of Science in Chemical Engineering and found work in Indiana, where he met his wife, Jane.

However, at the turn of the century, opportunity no longer existed in the Old World, and Louis now needed to provide for a family. So, like so many other immigrants, he turned his sights to America. With little more than a suitcase, he headed to Buenos Aires, Argentina, alone in the hopes of establishing himself and raising enough money to send for his family. He remained there for three years during which he worked on the Pampas as a Gaucho (cowboy) and was only able to travel home once. He sent nearly everything he earned back to his new bride.

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Over the years, Fortino's has been a good investment for its owners. The store provided the income to send three generations to college, and someone from each generation so far has come back to run the store. Will one of Ken and Margaret's children continue the tradition? Only time will tell.

Fortino's success is largely due to the commitment of its owners to provide down-home friendly service. It is also due to the store's unique gourmet grocery offerings. The smell of freshly roasted peanuts greets customers as they enter the front doors. Gourmet meats and cheeses, with heavy emphasis on those from Italy (salami, prosciutto, parmigiano, provolone, Romano) are artfully displayed in the deli section. While handmade meli-in-your-mouth chocolates are favorites at the candy counter. Those looking for a special bottle of wine or a microbrew beer will find it here as well, and the store's spirits section is also extensive. It is the kind of place that customers come when they need a special liquor for a recipe or a unique holiday gift.

Over the years, Fortino's has offered many local merchants and friends, they changed Fortino's from a wholesale and retail produce store to a gourmet food store. The change proved fortunate. Of the roughly 30 small grocers in town at the end of the war, Fortino's is the only one which remains.

Paul and Jane owned the store until 1977 when they sold it to their fourth child, (of five) Margaret, and her husband, Ken Michlitsch. Like Margaret's father Paul, her husband Ken was headed down a completely different career path. With a Master's degree in Mathematics from the University of Notre Dame and a career in the Navy, running a specialty food store wasn't in his plans. That changed when he met Margaret.

Ken and Margaret have four children, Jeff, Ken, Matt and Rita. All four have worked in the store and all four have since gone on to college and careers of their own. They all graduated as engineers, (two aerospace and two mechanical) however one now works as a financial analyst for a hedge fund. The two youngest - Matt and Rita — received AFD Foundation scholarships.
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With Michigan Lottery holiday instants. Make sure you're stocked and ready for the biggest instants sales period of the year. Let customers know holiday instants are the perfect gift to slip under the tree for everyone on their list. And with fun holiday themes and the chance to win up to $500,000, they'll want to treat themselves to the chance for a greener holiday, too!
Remind your customers that Lottery tickets make great holiday gifts

By Tom Weber, Acting Commissioner

With the holiday season upon us, you will want to remind your customers that Michigan Lottery tickets make great gifts for family and friends. This year, there are plenty of options available.

Leading the gift-giving pack is the Lottery’s Millionaire Raffle ticket. With only 600,000 tickets available, people can give the gift of a chance to win one of six $1 million, 12 prizes of $100,000 and 2,000 prizes of $500. The drawing for this game will be no earlier than Jan. 2, 2008. Let’s not forget the holiday-themed instant games. Winner Wishes, a $2 ticket, is on sale December 10. You will want to be sure tickets that were launched in November, including Cashing Through The Dough, Evergreen, Holiday Gold, Treasure Tree, Rollin’ in the Dough, and Double Red Millions are fully stocked. Other December tickets include $2 Wild Number Bingo, on sale December 10, and $2 Crazy Wild Time, Doubling Red 7’s and $5 Super Gems, available on December 21.

Please note that new instant games shipping in late December will arrive on Friday, Dec 21 rather than the typical Monday arrival date. This is being done to help ensure that you have plenty of inventory the weekend before the holiday.

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NEW ENGLAND COFFEE

• The fastest growing brand in New England
• Roasted from the finest Arabica beans in preferred varietals and flavors
• Industry best merchandising program
• Rebate program
• Free coffee program

Let’s talk coffee.
Jerry Shriner has seen many changes in the gas station business in his 35 years as owner of an accounting service franchise in Ohio. Even his firm’s name has changed three times. However, they still retain the original name “Marcoin” as the beginning of the new name: Marcoin E.K. Williams Fiducial. Headquartered in Pickerington Ohio, Shriner and his staff cater to convenience stores and service stations, particularly gasoline retailers.

With all of the new taxes and consolidations, the independent gas station struggles to survive. Shriner and his company endeavor to help their independent clients improve their bottom line by counseling them and helping them to closely monitor their profit/loss statements.

Also by staying abreast of changes in the industry, the accounting firm helps retailers be prepared and meet the challenges. “After Hurricane Katrina, the media and government agencies accused gas stations of price gouging, when it was the oil companies. I put together documentation that proved the gas stations weren’t gouging. The cost to the oil companies went up nine cents per gallon, just for accepting credit cards,” said Shriner. Then you have the standard federal tax of 18 cents and the state tax of 28 cents plus the Underground Storage Tank Fund tax of one tenth of a cent per gallon and top that off with the newly applied CAT tax which amounts to half a cent per gallon for most independent gas stations, and everyone profits except the dealer, according to Shriner.

He understands the squeeze put upon his clients and his family members who are also in the service station and convenience store business. His brothers Tim and Jim Shriner own Broad and James Shell station in Columbus. His sister Jolynne and her husband Frank Gates own Reynoldsburg Sunoco in Reynoldsburg and sister Judy and her husband Charlie Gang own Harrisburg Sunoco in Columbus and Etna Sunoco in Etna.

Jerry’s brothers believe they are being unfairly charged by their jobber. “True North is a large gas distributor that is partly owned by Lyden Oil and Shell. Shell turned over all of their dealers to True North,” explained Shriner. “My brothers are being charged nine cents over rack price while the competitor across the street is selling gas 12 cents less per gallon than his brothers can even buy for. They call Shell, who tells them to talk to their jobber.” This is a “Catch-22” because True North is their jobber. “My brothers’ sales have dropped 60 percent since being supplied by True North,” said Shriner.

Shriner further explains, “If you own 50 percent of the company you’re selling to, (as Marathon owns Speedway), you can file a consolidated return and exclude sales between those companies from the CAT tax.

Shriner tries to help service stations and convenience stores combat the effects of taxes and high costs of fuel and credit card processing-things they cannot control by counseling on business practices, inventory and other things the retailers can control.

Marcoin EK Williams Fiducial also handles payroll, development of business plans and income and cash flow projections. They help companies understand and choose the best way to start a business, whether it should be LLC, (Limited Liability Company), a corporation, C corporation, a sub-S corporation or a partnership.

“We’ve also helped clients borrow money to build, buy or remodel convenience stores,” says Shriner. “Our job is not just to do the accounting, but also give them advice,” says Shriner. This means making bimonthly “face to face” visits with the store owners or managers. One visit is to just collect the books and papers and next visit is to discuss the results. “We develop profit/loss statements that are designed specifically for the service station or convenience store. We discuss with them the changes they can make to increase their profits. We also help them maximize their profits by controlling their inventory,” explains Shriner.

Something he says his family members have done that works well is establishing their niche. His brothers are strong on the towing business and also offer automotive repair services and a few convenience items. His sister, Jolynne in Reynoldsburg concentrates on the repair service and his sister, Judy has gas/convenience stores without repair or towing. “You have to tailor your station to what you’re good at,” said Shriner.

The Marcoin EK Williams Fiducial staff service over 100 clients in central Ohio, from Toledo to Cincinnati. “We have 30 to 40 clients who have been using the firm for over 20 years,” said Shriner. His wife Diane, daughter Jodi Nesbit and son Dan Duffy are on the staff. Other staff members are Mike Eaton, Kim Tool, Bonnie Temper, Sharon Schick, Debbie Miller and Rocksans West. For more information, call their office at (614) 837-7928.
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- Replacing or reconductoring miles of overhead power lines.
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Spartan NEWS

Spartan invests in its future

Spartan Stores Inc. is focusing on integrating its newly acquired Felpausch grocery stores into its network during the second half of its 2008 fiscal year.

According to the Grand Rapids Press, the retailer plans to spend $1.5 million to $2 million per store for merchandise changes, store remodeling and employee training in its third and fourth quarters. Spartan plans to renovate the stores and rename them either Family Fare or D&W, depending on market demographics.

Spartan is the country's 10th-largest grocery distributor, with close to 400 independent grocery stores as its customers in Michigan, Indiana and Ohio. It also owns 88 grocery stores in Michigan and 14 drug stores in Ohio, including Family Fare Supermarkets, D&W Fresh Markets, Glen's Markets, Felpausch Food Centers and The Pharm.

Spartan expects the Hastings-based, 20-store Felpausch acquisition to add about $85 million in sales during the fiscal year. In October, Spartan finished remodeling Felpausch's Eaton Rapids store, which was renamed Family Fare. According to Craig Sturken, Spartan's chief executive, the grand opening sales exceeded expectations.

In addition, Spartan recently reopened a Family Fare store in Marshall. The grand opening celebration included a ribbon cutting ceremony by Marshall's mayor, Chris Olson. The newly remodeled store, the result of $1.5 million in improvements, is an example of the progressive changes that Spartan is including in its store renovations. Customers are now greeted at a welcome center featuring free coffee.

Spartan promotes Eidson to President

Spartan Stores has promoted Dennis Eidson to president of the company and named him to the board of directors. Eidson, who joined Spartan in 2003 as executive vice president of marketing and merchandising, had been promoted to executive vice president and chief operating officer in February 2007. He remains chief operating officer, and continues to report to Craig Sturken, who remains chairman and chief executive officer and relinquishes the role of president to Eidson.

Under the new organizational structure, Derek Jones, executive vice president, supply chain, will report to Eidson, and Tom Berg, vice president of business development, will report to Jones. Both Jones and Berg had previously reported to Sturken. Spartan's board expands to nine members with Eidson's appointment, which expires in 2010.

"The position of president and new reporting structure will allow us to better accommodate our continued growth," said Sturken, who said he would focus less on day-to-day operations and more on "long-term strategic growth aspects" of the company's business plan.

The Pharm offers $4 generic prescriptions at Toledo area stores

The Pharm, a chain of drug stores owned by Spartan Stores, Inc., is now offering discounted generic drugs at all its discount drug stores in Northwest, Ohio and Adrian, Michigan, as part of its focused effort to improve the total healthcare of the patients served by The Pharm.

"The Pharm is very excited to offer its customers an affordable alternative to meet their prescription and healthcare needs," said Eddie Garcia, RPh., director of pharmacy for Spartan Stores. "Many of our customers will benefit from this program including senior citizens who may have exhausted their Medicare Part D benefits and cannot afford the medications they need. In addition, young families who may need antibiotics and other medications for various illnesses will be able to stretch their healthcare dollars."

The Pharm charges $4 per prescription for more than 300 drugs prescribed for 30-day supplies of commonly prescribed quantities at its 14 pharmacies. The list of drugs includes generic alternatives for some of the most commonly prescribed drugs used to treat diabetes, asthma, depression, heart disease, thyroid and other health problems.
2008 NEW LOCATION!

24th Annual

MICHIGAN

Food & Petroleum Trade Show

Monday and Tuesday,
April 28 & 29, 2008

Mon., April 28—5 p.m. to 10 p.m.
Tues., April 29—4 p.m. to 9 p.m.

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For more information, contact Cathy at 248-671-9600

Two days with 10 hours of uninterrupted selling!

A Selling Trade Show attracting buyers from convenience stores, supermarkets, specialty stores, drug stores and service stations. Admission ticket required, $12 at the door. Ask your sales rep for tickets.

Supported by:
Blue Cross
Blue Shield
Blue Care Network of Michigan
AFPD members provide turkeys for 26,400 Thanksgiving meals

On Friday, November 16, the Associated Food & Petroleum Dealers (AFPD) provided 2,200 families in the Metro Detroit area with turkeys for their Thanksgiving dinners, which equals approximately 26,400 meals (at 12 servings per turkey). In addition, to celebrate its 100th birthday, this year Faygo Beverages donated two 1-liter bottles of soda to go with each bird. This was the 27th year that the AFPD provided needy families with turkeys for the holidays. Since 1980, the AFPD program has donated over 44,000 turkeys for a total of approximately 528,000 meals.

"Many retailers and other local businesses have given generous donations for the program. This is one way we work together with the community to provide local needy families with a holiday meal," says Jane Shallal, AFPD president. Turkeys were pre-packaged with the help of National Honor Society students from Kettering High School in Detroit. Spartan Stores delivered the turkeys, which AFPD purchased from Spartan at a substantial discount, to the MoTown Snack Foods warehouse on Lyndon in Detroit, which became "Turkey Central" for two days.

Turkey recipients were those nominated by representatives of 66 local churches and civic organizations. Most of these groups picked up the turkeys at MoTown Snack Foods. Other groups received their turkeys directly from the MoTown truck, which made stops at five locations around the Metro Detroit area.

A special thanks to...
MoTown Snacks, Spartan Stores, Faygo Beverages, Value Center Market and Interstate Brands-Wonder Bread Hostess.

We couldn't do it without the support from all these businesses!

A Huge Thanks to our AFPD Turkey Drive Committee and Volunteers!

Jim O'Shea, MoTown Snack Foods – Turkey Drive Co-Chair
Jim Atissha, Indian Village Market – Turkey Drive Co-Chair

From DTE Energy:
- Pamela Woodside
- Shonda Friday
- Janet Grozinski
- Michael Haaghey
- Monique Holiday-Bettie
- Jeanine Howard
- Yolanda Paul-Green
- Lauren Walters
- Debra Wilkerson

From Faygo Beverages:
- Al Chittaro
- Orlando Woods
- Forest Bryson

From Sigma Sigma Sigma at EMU:
- Kailegh Zebari
- Sarah Backus
- Sara Fry
- Michelle Trampel
- Shynna Rosenberg
- Courtney Devile
- Nicole Green
- Eliza Robbins

AFPD Turkey Drive Committee and volunteers:
- Alaa Naimi, Thrifty Scot Supermarket
- Brian S. Yaldoo, Park Place Liquor
- Chip Gerlach, Interstate Brands Corporation
- Chris Zebari, New Hudson Food Market
- Terry Panda, Value Center Market
- Gary M. Davis, Prairie Farms Dairy Co.
- Harley Davis, AFPD
- Dr. Jaoube Mansour
- Jim Garro, Kuzana Enterprises
- John Dentsia, 8 Mile Foodland
- Mark Karmo, Falcon Management Group
- Mary Dachel, Spartan Stores
- Rocky Husaynu, Professional Insurance Planners
- Sonya Kory, Huntington Motors
- Toby Zier, Security Express

Additional volunteers:
- Joan Tringale
- Bethany Line
- Brittany Haio
- Chelsea Kriu
- Haylee Martin
- The National Honor Society
- Michael Martin
- Bushra Mansour
- High School

A special thanks to Trooper Walter W. Corder of the Michigan State Police, who provided a police escort for our turkeys!
AFPD bagged 2200 turkeys during the 27th Annual Turkey Drive, November 16, 2007

Longtime AFPD friend Toni McIlwain of Ravendale Community Education Center on Harper in Detroit with AFPD Board Member Chris Zeban.

Preparing to pass out the turkeys at New Christ Cornerstone Baptist Church on Charlevoix in Detroit.

Volunteers and recipients at Southfield Human Services.

(Back row) Jim O'Shea, Rev. Thompson and Chris Zeban pose with three turkey recipients (front row) at New Christ Cornerstone Baptist Church.

Thanks to our GREAT volunteers, the AFPD Turkey Drive went without a hitch.

National Honor Society students from Kettering High School in Detroit traveled to McTown Snack Foods warehouse to help us put the turkeys in bags. "These great kids made quick work out of a project that would have otherwise taken hours," said Michele MacWilliams, AFPD vice president of communications and Turkey Drive organizer. "We are truly grateful for their help!"

At Chittaro Beverages, Al Chittaro from Faygo Beverages gives his truck a little push at the Turkey Drive's first stop, Southfield Human Services. Faygo donated 4,400 one-liter bottles of soda to celebrate their 100th birthday.

The Eastern Michigan University girls of Sigma Sigma Sigma Sorority pose with some of their new AFPD Turkey Drive friends.

Volunteers pause for a picture.

AFPD Turkey Drive Co-Chairman, Jim O'Shea, president of McTown Snack Foods, donated his warehouse for storing and distributing the turkeys. Additionally, he drove a truck to deliver turkeys to the needy.

Seven Mile in Detroit.

Orlando Woods and Sonya Kory (in front) assist other volunteers as they prepared to give away Faygo pop, turkeys, Wonder Bread and Home Pride stuffing to Chaldean Federation recipients at Sacred Heart Church on Seven Mile in Detroit.

Thanks again to the AFPD Turkey Drive co-chairs, Alisha (left) and Jim O'Shea!

Nicole Green of EMU's Sigma Sigma Sigma holds AFPD's Annual Turkey Drive sign.

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

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110-115V 1 Ph (Standard Outlet)

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Extra Storage — Family owned Rendall 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.

Business Opportunity — Well established neighborhood supermarket. Entirely equipped and stocked with inventory. High traffic area located in Lansing, Michigan. SDD Liquor license available for purchase/transfer. Seller will entertain potential buyers of the business as well as the building and real estate. Call (500) 495 9952.


For Sale — 5hp meat grinder, pressure fryer, fryer shearing, lakeshore meat slicers, electronic scales, folding oven, rollersnake oven, acrylic bins, stainless steel tables, ice table, marinating machine, garnish maker, deli trays & bowls. All in excellent condition, must sell immediately. Birmingham, MI. Call (248) 644-4641 ask for manager.

For Sale — 4-acre commercial lot more available. Vacant Roscommon County, MI. Possible supermarket location in the center of town. $299,000 please call (989) 389-1428.

For Sale — 2 plus acres with 25,000 sq ft. retail and storage building with phone, electric and natural gas in the center of town. $400,000 please call (989) 389-1428.

For Sale — Entire Mi.; 14 plus acres of expansiveness with 6 on & off ramps. Good building site, class A road. Natural gas at the street and electric on the property. $450,000 C&O please call (989) 389-1428.

Dive for Sale — Beer, wine & liquor doing $800K in sales. Lottery takes $5,000/wk. Located in city of Plymouth. $165,500 for business only. MUST SELL. For information call (734) 453-5040.

Palmyra Mi. — Detroit Storage Co. Free pick up. Call (313) 451-1500.

For Sale — Price Reduced! Bakery & pizza store. Since 1981. 3-door walk-in cooler. High traffic area on St Clair Shores. Building and business included. We consider leasing building. A must see. Call Paul Mizer 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) 346-5000.

Kitchen Door FIRE SYSTEMS AND EXTINGUISHERS
Low discount pricing to all AFPD members. New/returns, remodeling, inspections, recharging and testing. Also servicing auto paint booths and gas stations. All brands Ansul/Pyrophon. Specializing in Southwestern Michigan. Call Alan Ross at GALLAGHER FIRE EQUIPMENT — 800-452-1540.

AFPD Foundation Scholarship applications are available

Attention high school senior and college scholars. On January 1, 2008, the AFPD Foundation Scholarship Application becomes available online. Each year AFPD awards at least 20 scholarships to deserving students. Scholarships are open to high school seniors, college freshmen, sophomores and juniors who are employees, the dependent children of full-time employees, customers or the dependent children of customers of AFPD member companies. At least 10 merit scholarships and 10 minority scholarships are awarded annually, with at least three scholarships awarded to customers or children of customers.

A selection committee, which has no connection with AFPD, will evaluate the applications and select the winners. Checks, for $1,500 each, will be distributed to winning students during the AFPD Foundation Golf Outing on July 16, 2008. For additional information, please go to AFPD’s website, www.afdom.org.

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To sign up today or for more information regarding benefits and rates on MyBlue plans, contact the Associated Food & Petroleum Dealers at 248-671-9600.

Blue Cross Blue Shield of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.

March 2008 | 25
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