As Thanksgiving approaches, it is time to think about those in our community who are struggling to make ends meet. For the past 27 years, AFPD and its members have provided Thanksgiving turkeys to needy families across the Metro Detroit area through the annual AFPD Turkey Drive.

This year, we have pledged to give over 2,000 turkeys to needy families. However, we need your support. Please turn to page 9 to find out how you can help!

Michigan House holds hearing on reverse vending machine legislation – AFPD opposes these bills

By Jane Shatal
AFPD President

On September 17, the Michigan House Great Lakes & Environment Committee met to hear testimony on five Reverse Vending Machine (RVM) Bills and changes in the bottle deposit laws. In addition to serious financial impact upon retailers, passage of these laws may also result in efforts to expand the bottle deposit laws. In addition to serious financial impact upon retailers, passage of these laws may also result in efforts to expand the bottle deposit laws. In addition to serious financial impact upon retailers, passage of these laws may also result in efforts to expand the bottle deposit laws.

Representing numerous independent retailers, the AFPD fears that these retailers will not capture much of this grant funding, as many larger chain and box stores will seek to have, and may be successful in securing funding for retrofits of the machines in all of their various stores under this funding package.

This legislation requiring retailers to retrofit and use these types of RVMs would be cost prohibitive to retailers. Further, the grant funding appears to require retailers to pay the up front costs (costs which retailers cannot financially pay at this time) and then later seek reimbursement. The legislation fails to provide any information or insight into the process by which grant requests will be submitted and the criteria in determining eligibility and awards for limited monies that will be sought by thousands of stores in Michigan.

The AFPD and others affected have received no reports concerning the reliability of such technology, testing results and effectiveness of the retrofit software and hardware. AFPD feels that it is not appropriate to pass legislation requiring retailers to install machines with technology.

Reverse vending,
Continued on page 19.

AFPD toasted the holidays at the West Michigan Holiday Beverage Show

AFPD West Michigan members got a glimpse of the holidays early this year on September 10 at the West Michigan Holiday Beverage Show. Held once again at DeVos Place in Grand Rapids, attendees were treated to an array of new products and show specials.

"We love this show! It gives us an opportunity to sample a lot of new, interesting products all in one place. We always learn so much from the knowledgeable exhibitors. It is well worth our time," said Candi Meinema of The Avenue Party Store in Grand Rapids. Approximately 900 attendees enjoyed the event. See pages 14 & 15 for more photos and information.
Take us Home for the Holidays

For more information about Country Fresh products:
LIVONIA • 1-800-968-7980
Plan now to help others during the holidays

By Chris Zebai
AFPD Chairman

It's that time of year already. The holidays are fast approaching and one of my favorite events takes place the week leading up to Thanksgiving.

No, it's not the Lions annual debacle at Ford Field but rather an opportunity to do a lot of good in our community. The AFPD's Annual Turkey Drive. What an event! What an undertaking! What a time to feel good and do even more good!

This is the 28th year that AFPD has been involved in an event that was started by the Chaldean American Youth club in the early '80s. We are pleading to deliver over 2,000 birds to needy families in the Metro Detroit area in 2008 and could use your help! A pledge of money, whether large or small, from your family or your business, could go a long way in making sure that someone gets a nutritious dinner on Thanksgiving.

I have watched this grow with so much pride and am even prouder of the fact that my children and other people's children have now taken this on as an annual mission to help. Last year, my daughter, Kaleigh, brought her whole sorority sisterhood to help out.

If you care to pledge some money or volunteer some time, contact Cathy Willson at AFPD at 1-800-666-6233 or simply cut out and send in the form on page 9. I hope you can help. It'll go a long way!

Beer and wine sales

I want to address my friend Mike Sarafa's article in the August edition of the Chaldean News. Mike, for those of you who do not know, is currently president of the Bank of Michigan and was the president of AFPD.

While I will not here challenge the accuracy of the content of Mike's column, I question whether he needed to write it or not. Be that as it may, I have my own opinion on the matter of gas stations being given beer, wine and liquor licenses.

The landscape of our businesses is changing dramatically. Not allowing gas stations to sell an item that can increase their revenues is not fair. As long as a license is obtained legally, whether it is to sell alcohol, lottery, or money orders - or to cash checks - there should be no issues. We are in a free enterprise system in this country. Merchants should be allowed to make money in any legal fashion that presents itself as an opportunity.

Chairman's Message,
Continued on page 13.
Planning a successful grand opening celebration

Choose a Date and Time
Plan your grand opening ceremonies for high traffic time. An optimum time is during the business week. Tuesday to Friday, in the mornings. 10:00 a.m. to 12:00 p.m. is the best time to acquire media attention and increase guest attendance.

Invite Guests
Mail your invitations, two or three weeks ahead of opening day. Then two or three days before the opening, follow up on your invitations with phone calls. Here are some suggestions of people to invite:
- Chamber of Commerce officials and other business leaders
- Officials from the suppliers that you use
- The mayor, city council, and all other important city, county and government officials
- Anyone who had anything to do with remodeling or building your location, including contractors, bank officials, architects, designers
- Neighboring businesses
- The press

Plan the Opening
Decide what events you want at your grand opening. Here are some suggestions:
- Ribbon cutting ceremony
- Speaker(s)
- Refreshments
- A sweepstakes or special door prize drawings
- Sampling stations, demonstrations
- Giveaways throughout the store

Ask your vendors for donations that you can give away at your grand opening. Customers love to be the first to see and sample new products. They also appreciate reinvestment in their neighborhood. Getting to know them right away, at a grand opening celebration, is one way for them to see and experience your investment in their community. Serve free coffee, doughnuts, punch and cookies, then welcome them personally.

Advertise and publicize your event
Advertise in your local paper. Then, send them a press release announcing the grand opening celebration, along with your invitation. Follow up with a phone call or a visit. Most local newspapers welcome new businesses and will help you promote your grand opening as space permits.

Follow up with your community
After your grand opening, stay connected with your community by sponsoring a local sports team, donating water to the annual fun run, entering a float in the local parade and participating in other local events. Be sure to join your Chamber of Commerce or other community-based organizations.
You have invested a great deal of time and money into your store. You can really make the most of your investment and start things out on the right track with a well-crafted grand opening event.

AFPD urges all members to get involved by nominating AFPD board candidates who will devote their time and talent to represent the food, beverage and petroleum industries with professionalism and integrity. Nominations are due by November 1, and election results will be tallied on December 9. Any voting member of the association may be nominated to sit on the board. To be eligible, you must be a member in good standing for no less than the prior 12 months, and you must be nominated in writing by the November deadline. All nominations require support of 25 other members in good standing or a majority vote by the nominating committee. Vacancies must be filled in the following positions: 4 Food & Beverage Regional retail directors; 2 supplier directors; 4 regional food & beverage directors (regions 5, 6, 7 and 8); and 1 Michigan petroleum director.
Please send your nominations with supporting signatures to the AFPD Nominating Committee, 30415 West Thirteen Mile Road, Farmington Hills, Michigan 48334. For more information, call Dan Reeves, AFPD executive vice president of food & beverage, at (800) 666-6233.
Court rejects Ohio CAT tax

An Ohio appeals court ruled that the way Ohio taxes grocery stores is unconstitutional. The 10th Ohio District Court of Appeals in Columbus agreed with grocers and wholesalers that they have wrongly been assessed hundreds of millions of dollars under the three-year-old Commercial Activity Tax, or CAT. State officials said they intend to appeal to the Ohio Supreme Court. The court would then decide whether to hear the case or let the lower court's decision stand.

The Department of Taxation has asked the appeals court for a stay allowing the state to continue collecting the tax until a final decision is made.

When Ohio adopted the Commercial Activity Tax in 2005, officials said it would make the state a more attractive place for business. The tax on gross receipts, being phased in over five years, replaces the corporation franchise tax and the tangible personal property tax.

The new arrangement provides for 70 percent of the CAT revenue to go to more than 600 school districts as compensation for lost revenue from other taxes that are being phased out.

According to The Plain Dealer, the CAT collected $273.4 million from food retailers and wholesalers in its first year, fiscal 2006. The next year it generated $594.9 million from food retailers and wholesalers, of which $416.4 million went to schools.

U.S. House passes H.R. 6604, increasing commodities oversight

On September 18, H.R. 6604, the "Commodity Markets Transparency and Accountability Act of 2008," passed by a vote of 283 to 133. H.R. 6604 will improve critical position limits for non-commercial traders, increase rules and regulations on foreign boards of trade (FBOTs), increase transparency over-the-counter (OTC) markets, restore studies on pension fund exposure to commodity markets, and restore the fundamentals of supply and demand to energy commodity markets. The Petroleum Marketers Association of America (PMAA) led the charge to pass this legislation. The bill includes a Position Limit Energy Group, which will be made up with two-thirds commercial players and one-third non-commercial traders. The purpose of this group is vital in curbing excess speculation because the group will advise the CFTC on setting appropriate position limits for traders. PMAA's Futures Market Reform Task Force leader, Gerry Ramm, made this point regarding excess speculation. "PMAA has led the effort to rid the oil industry of excess speculation in the marketplace and to lower gas and heating oil prices. Final passage of this legislation is important but because of our industry efforts the CFTC has already begun to increase regulations and oversight of the energy futures market. Furthermore, the threat of this legislation created a mass liquidation of funds and a surge in the retail price for gasoline, which will occur no matter the resolution of this legislation. As a consumer, it is the only tool we have to combat the leverage of large speculators.""}

Ethical petroleum marketing

By Ed Weglarz
AFPD Executive Vice President

The specific situation may have changed by the time you read this editorial, but the basic premise is the same, we need to operate in an ethical manner. The events following Hurricane Ike caused huge price spikes for gasoline, followed by unprecedented day-by-day price swings in the wholesale cost of gasoline. Accusations of "gouging" were resurrected by the media, and many levels of government, against gasoline retailers.

As a gasoline retailer, you are very aware of the criticism and I know the vast majority of our members act in a restrained and professional manner.

Your association knows that accusations of "gouging" by the retailer were mis-directed. Most retail price increases were the direct result of wholesale price increases imposed upon the retailer by the supplier or refiner. We feel wholesalers and refiners should be held to the same scrutiny applied to the gasoline retailer.

The Senate has not moved forward to vote on their bill, S. 3268, the "Stop Excessive Energy Speculation Act of 2008." Senators need to hear from you and your petroleum and heating oil customers. Please tell your Senators to support passage of S. 3268. To contact your Senators, call 202-224-3121 or go to PMAA's www.stopoilspeculators.com to send a letter.
Riding out the economic downturn

Tactics petroleum dealers can use to gain market share and increase profit margins in a slow economy

By Michele MacWilliams

Downturns are tough on all retailers. Recent McKinsey research indicates that during the last two recessions (1990-91 and 2000-01), growth slowed for nearly every retail sector in the United States. Unfortunately for retailers and particularly for petroleum dealers, turnaround is generally slow when the economy begins to improve. The average retail growth during the first year of recovery following the past two downturns was just 0.3 percent.

These trends—declining sales followed by a sluggish recovery period—mean retailers should move quickly to minimize loss and improve their position. The challenge is, knowing what to do. Options can range from cutting costs by shutting stores, to increasing revenue by refocusing promotions.

The best place to start is with a detailed look at the health of your balances sheets. At the same time, dealers need to be realistic about the potential of their businesses. To what extent is the market already saturated, and where does the retailer stand versus competitors? Recent growth rates, market penetration figures, and a serious review of the strengths and weaknesses of competitors are all important factors to consider.

Companies with good financial strength, in markets with significant growth potential, have an opportunity to gain strategic advantage over competitors by increasing their investments. Purchasing new locations and remodeling old ones, are options to consider. We all know that it's better to buy than sell in a down market.

However, getting the most out of your current facility is always important. One key is to continually analyze customer buying patterns to optimize inventory. Item placement and traffic flow should be assessed as well, to increase sales of higher-margin items.

Gene Swiech, senior account executive with Liberty USA, a wholesaler that services AFPD Ohio members, suggests that those dealers who also have limited floor space should consolidate in order to give the highest margin items ample space. As an example, Liberty can provide multi-vendor end caps that hold products from a variety of convenience food companies (chips, cookies, cakes, jerky, etc.). In addition, he suggests that all retailers pay close attention to the price that they are paying for these items. Swiech maintains that margins can be higher (and fuel surcharge costs lower) if they are purchased from one source instead of from independent companies. Therefore, it pays to shop around!

Probably even more important, is the price that petroleum dealers pay for their primary product—gasoline. "Every petroleum retailer should be monitoring the market on an hourly basis," said Paul Elhindi, Cigo of Lyndhurst (Ohio) owner. Elhindi keeps tabs on oil prices and buys accordingly. "I have the market on my phone and I'm constantly monitoring the price of oil. I had a gas shipment scheduled for today, but when I saw that oil prices were falling, I rescheduled for tomorrow." Elhindi saves money by carefully timing his purchases.

Taking steps to reduce energy consumption is also a good place to look for savings. In Michigan, DTE Energy customers can take advantage of a free energy analyzer that is available on the DTE website, deenergy.com. From there, click on "For My Business," where you'll find a link to "My Energy Analyzer," a program that takes the information that you input (age of building, type of heat, etc.) and then provides you with a list of suggestions to save on your energy bills. Some simple changes, like installing programmable thermostats, can help save money with little up-front expense.

Thinking out of the box

Sometimes, a little creativity helps to win customers and stimulate sales. Mike Roy, owner of Ford-Tel Marathon in Dearborn, Michigan, creates a quarterly newsletter, packed with interesting stories and tips and coupons to help his customers save money. In his latest edition of the Ford-Tel Eagle, he provided a little history about Halloween customs and invited customers to the Ford-Tel Customer Appreciation Day and Halloween Party, where employees were dressed in costume, a clown entertained and guests could get lunch (hot dog, chips & pop) for a buck.

Roy says that customers love the special treatment, and the chance to win prizes. At the party he held a drawing for a camping package (tent, sleeping bags, etc.) gas cards, oil changes and Lottery tickets. Roy says he often holds drawings to stimulate Lottery sales and encourage repeat visits.

Pricing it right

Today, dramatic increases in energy and food prices have made consumers much more sensitive to prices across a wide range of product categories. Each price increase for necessities such as food and fuel has cut a little more from discretionary budgets — for things like beer, soda and cigarettes.

Getting pricing right is always a challenge in an economic downturn, as decreasing demand, excess capacity, and greater price sensitivity all conspire to drive down prices. In the current environment, not only is weaker demand from the end user making it harder to maintain prices, but significantly higher and more volatile up-front costs mean that dealers caught in the middle are getting hit from both sides.

What's a business to do? Downturns always prompt changes in customer needs and in the benefits they value when choosing to shop. According to The McKinsey Quarterly, dynamics of the current downturn mean that such swings can occur even more rapidly. Therefore, it is vital to constantly assess how economics are changing for your customers — and your cost of doing business — and then quickly react by rethinking price and benefit offerings.

"People used to put $20 in their tank and then come in for something to eat. Now, they're putting all their money into gas, just to get to work," said Terry Lunter, owner of a Marathon station and convenience store in Bellaire, Michigan. To help maintain sales of his deli sandwiches and other food products that customers used to grab as they filled their tank, he sends a daily fax with lunch specials to the local businesses.

All retailers should bear in mind that the least effective thing to do during a downturn is to simply "hunker down" and "weather the storm." Though there's no escaping some pain, moving quickly to improve performance can reduce the odds of a deep dip in sales and put your business in a favorable position to benefit from the economy once it begins to rebound.
Like a trusted friend, Yellow Dog hangs in there through changing times

Kathy Blake

Yellow Dog Express of Utica, Ohio, has gone through a modern-day evolution over the past 20 years. What started as a gas and service station has evolved into a gas station, plus a convenience store and beer and tobacco outlet as well.

Brian Walters and his wife, Jo, purchased Yellow Dog Express in 1991 from Jo's father, Tommy J. Babb. "We're always looking for ways to improve our business. Liberty helps us do what we want to do with this store. They've done a wonderful job," said Walters.

Walters was thinking of his customers' convenience when he designed his drive-thru beer and tobacco outlet. It is unique in that customers shop from the outside in, without ever getting out of their car. There are cooler doors on either side of the driving lane of the drive-thru and the tobacco outlet section has a glass wall that customers can look through in order to tell the clerk what they want. The clerk gathers their selections and conducts the transaction through the customers' car windows.

"We have a huge variety of craft beers. We've become a destination for beer as well as tobacco," said Walters. "Roll-your-own cigarettes have become very popular too. "It is one of our newest additions," he added.

Walters used the services of a local graphic artist to design the Yellow Dog logo to help endear the store to customers what is going on inside the store," said Walters. He also uses the screen to promote goodwill within the community. Recently he provided "Biddy" league sign with a full-color, six-foot by four-foot 1.ED TV screen to communicate to customers what is going on inside the store," said Walters. He also uses the screen to promote goodwill within the community.

During the construction and did some of the construction and interior work. In the 2007 remodeling project, he retained the aid of the wholesale and distributing company, Liberty USA.

"It is a sign of changing times, that my father-in-law could run the business as it was from 1959 to 1987, nearly 30 years, and not have to change a thing. Now, we have to keep looking at new things and having to improve," said Walters.

"When you pull into town, you see the Yellow Dog and Beer and Tobacco Outlet signs, plus a huge Marathon sign with a full-color, six-foot by four-foot LED TV screen to communicate to customers what is going on inside the store," said Walters. He also uses the screen to promote goodwill within the community. Recently he provided "Biddy" league sign with a full-color, six-foot by four-foot 1.ED TV screen to communicate to customers what is going on inside the store," said Walters. He also uses the screen to promote goodwill within the community.

"That's the best advertising dollars I've ever spent," Walters beamed. He also displays footage of shoppers, with the slogan, "Another satisfied drive-thru customer."

"My wife Jo, and I run the business. She has her strong points and I have mine and they complement each other more than they conflict," said Walters.

"We're always looking for ways to improve our business. Liberty helps us do what we want to do with this store. They've done a wonderful job. Of course, we have to hold up our end of the bargain. You get out of any business relationship what you put into it. We do our best to sell their products and they try to give us what we need. They've definitely been responsive. The Liberty relationship is still fresh with us," he said.

The town of Utica has a population of 2,500, with only one other gas station in town. Since the store is located at the corner of State Highway 13, forty miles northeast of Columbus, Yellow Dog Express benefits from commuter traffic.

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Walters' father-in-law was thinking of his customers' convenience when he designed his drive-thru beer and tobacco outlet. It is unique in that customers shop from the outside in, without ever getting out of their car. There are cooler doors on either side of the driving lane of the drive-thru and the tobacco outlet section has a glass wall that customers can look through in order to tell the clerk what they want. The clerk gathers their selections and conducts the transaction through the customers' car windows. All the items in the store are available through the drive-thru and customers can also walk into the 1,300 square-foot convenience store outlet.

"We have a huge variety of craft beers. We've become a destination for beer as well as tobacco," said Walters. "Roll-your-own cigarettes have become very popular too. "It is one of our newest additions," he added.

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"My wife Jo, and I run the business. She has her strong points and I have mine and they complement each other more than they conflict," said Walters.

Before taking on Yellow Dog full-time, Brian was a tool and die maker for plastic injection molds and Jo was a hairdresser. They both grew up in Utica. She has three adult children.

The store is busiest at dinnertime. They have nine employees and are open from 5:00 a.m. until midnight, except on Friday and Saturday nights, when they're open until 2:00 a.m. The drive-thru opens a little later and closes a little earlier. Yellow Dog Express sells the usual convenience fare including pre-made fresh deli sandwiches, coffee and frozen drinks, pop, snacks, milk, bread, locally produced Velvet Ice Cream plus fresh apples and bananas.

"Instead of concentrating on all the bad things that are going on in the industry, we look at all the other profit centers that we can, to lessen our dependence on gasoline," Walters maintained.

Brian and Jo Walters have learned that adapting to changing market conditions is critical to survival in the retail petroleum industry. Their Yellow Dog store is a testament to their ingenuity and their willingness to try something new.
AFPD opposes “price gouging” bill

By Jane Shaltal
AFPD President

On September 18, 2008, the Judiciary Committee of the Michigan House of Representatives passed onto the House Floor HB #6250, which amends the Consumer Protection Act to provide prima facie instances of “price gouging.” This Bill was passed through Committee despite AFPD and others’ opposition to the bill.

While singling out gasoline retailers at the hearing for perceived “gouging” during the recent hurricane, the bill amendments do not clearly define “gouging” and will subject honest retailers to violation of the law. Legislation that threatens to punish acts that are defined only vaguely and ambiguously is likely to have far-reaching consequences. What constitutes price gouging has always been an open question. These proposed amendments do not attempt to answer it, rather they define it in terms that are highly subjective and open to interpretation by prosecutors, courts and legal advisors to businesses.

The proposed legislation HB #6250, includes language such as: “a GROSS DISPARITY between prices,” “charges that GROSSLY EXCEED the average,” and within the “TRADE AREA.” AFPD maintains that such legislation fails to provide objective definitions of these phrases and concepts so that retailers are not on notice as to what constitutes a violation of the law. When anti-price gouging legislation uses extremely vague terms or allows the enforcing agency to define key criteria, the resulting consequences can be very uncertain and negative. Unpredictable action by enforcing agencies could affect businesses which could form expectations of prosecutorial conduct that could discourage the efficient functioning of their business.

Furthermore, the legislation does not address whether violations of the law apply to petroleum retail pricing, or supply or crude pricing or all three. Gasoline price increases at the retail level are primarily due to increases in the price of wholesale gas, and not an attempt by the retailer to take advantage of the consumer. Being accused of “gouging” when the profit from selling gasoline barely covers the credit card fees associated with the sale is unreasonable. Unreasonable profits may be enjoyed at other levels of the supply chain, but not by the retailers. This recent legislative effort is misdirected.

Reports of businesses or individuals taking advantage of the price increases to raise prices for apparent necessities produce a natural reaction of outrage. However, neither the government nor any other group has presented any evidence of widespread price gouging in retail sales of gasoline, thereby casting grave doubt on the need for this proposed legislation. The State of Michigan has, in the past, conducted investigations of claims of gasoline price gouging. The State at most, has found only 16 cases of price gouging over the past 5 years of the more than 5000 gas stations in the State of Michigan. The very small percentage of instances involving gasoline price gouging and the fact that these cases were all prosecuted under existing state law, brings into question the necessity for additional legislation.

AFPD objects to House Bill #6250, not because we are in favor of “gouging,” but rather because the legislation is unnecessary and is vague in that it fails to provide sufficient notice to dealers as to what constitutes a violation of the law.

AFPD investigates Ohio gas inventory complaints

As a result of several complaints by members regarding gasoline inventory shortages, AFPD requested assistance from Franklin County Auditor Joe Testa. At the time of the request, there were no programs in place to verify the accuracy of the terminal meters. As a result, Mr. Testa has put in place a new procedure that will require the service companies to inspect all terminal meters annually. It will also require the service companies to send the results of any testing to the County Auditor, in addition to the annual inspection. His office also suggested that AFPD notify its members regarding their Veeder-Root System. They are finding that the system does have flaws, and they highly recommend dealers continue to stick their tanks and check for water to assure accuracy.

Sick leave mandate pulled from Ohio November ballot

The Ohio Healthy Families Act, which would mandate seven paid sick days, was pulled from the November ballot. Instead, Ohio Senator Sherrod Brown is expected to introduce some form of paid sick leave as part of a national initiative. While businesses will have to wait the details before deciding whether such federal legislation is worthy of support, at a minimum Ohio would no longer stand out as hostile to business interests and job development. We want to thank all of you who helped to provide support to convince the sponsors that Issue 4 was simply bad legislation if implemented.

Procter & Gamble plans to franchise Mr. Clean Carwash in Ohio, Kentucky

Consumer product goods giant, The Procter & Gamble Co., plans to franchise a new premium carwash concept.

Leveraging the power of its Mr. Clean brand, the company has been testing two upscale Mr. Clean Performance Carwashes for less than a year in suburbs outside its home market of Cincinnati. The two offer state-of-the-art carwash services, small convenience stores and comfortable lounges complete with upholstered chairs, flat-screen TVs and free Internet access. To keep kids occupied while parents shop, Suds Soaker and Radical Rinse stations allow young ones to squirt soap or water on cars passing through the tunnel.

So far, both locations have exceeded initial sales projections, said Susan Baba, spokesman for the Mr. Clean Performance Carwash. Plans call for five to seven more units in the Cincinnati, Dayton and northern Kentucky markets. Roughly 50 part-time and full-time employees work at each car wash.
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 month:

**Michigan Update**

**West Michigan Member Visits**
AFPD staff traveled to Portage, Kalamazoo, the Greater Grand Rapids area, Muskegon and Grand Haven to visit member and non-member stores to promote the AFPD and AFPD's West Michigan Holiday Show. AFPD staff listened to retailer concerns.

**Dept. of Treasury sales tax meeting**
AFPD met with the Michigan Department of Treasury to discuss avoidance of sales and road taxes by hauling product from Ohio, cross-hauling unbranded product into branded stations, and short-paying of sales tax in excess of the mandated amount withheld at the rack.

**Reception for Speaker Andy Dillon**
AFPD hosted a reception for Michigan Speaker of the House Andy Dillon at Shenandoah Country Club. Members were invited to meet Speaker Dillon and discuss their concerns.

**Penny Plan update**
AFPD is involved in plans to educate legislators on the retailer's position regarding the expansion of the bottle bill and the alternative Penny Plan.

**Ergonomic regulation legislation**
AFPD attended a meeting in Lansing with other associations to discuss opposition to proposed legislation which would impose ergonomic regulations on most Michigan businesses. This legislation would impose more restrictions and a burden on Michigan small businesses.

**Exploring potential new member benefit**
AFPD met with First Data to explore the possibility of using First Data processing for gasoline sales at the pump.

**WIC Meeting**
AFPD attended the initial meeting to introduce implementation of the upcoming changes in WIC foods, in order to later assist members with the upcoming changes.

**Retail Round Table TV show**
AFPD has begun a bi-weekly television show called "Retail Round Table," which airs on the Middle Eastern Broadcast Network (MBN).

**Ohio Update**

**Meter accuracy**
AFPD addressed the issue of accuracy of meters at supplier racks with Ohio Weights and Measures authorities. More oversight will be performed at the loading racks than has been previously enforced.

**Atlantic Coast real estate**
AFPD participated in a conference call with dealers and executives of SSDA-AT & NCPM regarding the divestiture of corporate-owned real estate along the Atlantic Coast. The issue being the inability of the operator/dealer to have right-of-first-refusal for the property he operates.

**Sick leave legislation**
AFPD aggressively worked to gather the support of other associations to object to the proposed Ohio ballot issue to provide seven sick days for any business with 25 or more employees. Subsequently, this bill was pulled from the ballot.

**Reception for Commissioner Kris Jordan**
AFPD was the host of a reception in Delaware, Ohio for Commissioner Kris Jordan, who is running for a seat in the House of Representatives. Members were invited to meet the commissioner, hear his point of view and explain their issues and concerns.

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**AFPD Turkey Drive – 28 years of giving**

As the holiday season approaches, the AFPD Turkey Drive Committee has pledged to put a turkey on the Thanksgiving table of 2,000 Metro Detroit families that may not otherwise enjoy this special meal.

This is an Associated Food & Petroleum Dealers tradition that started 28 years ago and each year the list of charitable groups that ask for turkeys grows. There are many more requests than we could ever fill. Thanksgiving is a time to reflect, give thanks and help those who have less. We are asking you to pitch in. A $200 donation to the AFPD Turkey Drive will provide turkeys for 20 families! When you consider that each turkey serves about 12, that’s Thanksgiving turkey for 240 people! We need your help. It is truly heartwarming to be a part of our annual Turkey Drive and to know that together, we have brightened the day for 2,000 needy families. To make a donation, please fill out the form below or call Cathy Willson at (800) 666-6233. Thank you.

**Yes! I want to provide Thanksgiving dinner to needy Metro Detroit families.**

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I will provide Thanksgiving turkeys for:
- 20 families at $200
- 10 families at $1,000
- 40 families at $400
- 50 families at $500

Payment Method:

**By check:**
- Make check payable to AFPD Turkey Drive and send this form, with your check, to:
  - AFPD Turkey Drive
  - 30415 W 13 Mile Road
  - Farmington Hills, MI 48334

**By credit card:**
- Circle one: MC Visa
- Card Number: __________ Expiration Date: __________
- V-Code # (last 3 digits on back of card) __________
- Signature ________________

Yes! I want to provide Thanksgiving dinner to needy Metro Detroit families.

---

November 2008 | 9
By Kathy Blake

Representative John Conyers, Jr., a Detroit Democrat, is running for his 22nd term in the U.S. House of Representatives representing the 14th Congressional District. Earlier this year, he sponsored H.R. 5546, the Credit Card Fair Fee Act, which would amend federal antitrust laws to ensure competitive market-based rates and terms for payment systems. It would open up the market to competition within the credit card industry by allowing merchants a seat at the negotiating table when fees are determined, which currently is denied. A similar bill was introduced in the Senate in July when it was marked up in the House Committee on the Judiciary. “Given the short legislative calendar, enactment this year seems unlikely,” said Congressman Conyers. If re-elected in November, he plans to take the matter up again in the next session.

**Energy Independence and Security Act**

Rep. Conyers supported and voted in favor of the Energy Independence and Security Act, which President Bush signed into law in December 2007. The cornerstone of the Act increases the fuel efficiency of vehicles to 35 miles per gallon by 2020, which will increase fuel economy standards by 40 percent and save billions of gallons of fuel.

**Congressional career**

Having entered the House of Representatives in 1964, Rep. Conyers is the second most senior member in the House of Representatives. After serving as Chairman of the House Committee on Government Operations (now renamed Government Reform) from 1989 until 1994, Congressman Conyer was elected by his congressional colleagues to lead, as Chairman, the pivotal House Committee on the Judiciary. In addition to its oversight of the Department of Justice (including the FBI) and the Federal Courts, the Judiciary Committee has jurisdiction over copyright, constitutional, consumer protection, and civil rights issues. Congressman Conyers was also a member of the Judiciary Committee in its 1974 hearings on the Watergate impeachment scandal, and was one of the 13 founding members of the Congressional Black Caucus (CBC) in 1969.

In Mr. Conyers’ 40-plus years in Congress, some of his major accomplishments include: the Violence Against Women Act of 1994, the Motor Voter Bill of 1993, the Martin Luther King Holiday Act of 1983, the Alcohol Warning Label Act of 1988 and the Jazz Preservation Act of 1987. He was also the driving force behind the Help America Vote Act of 2002 and currently the principal author of the “End Racial Profiling Act,” and the “Hate Crimes Prevention Act” legislation.

Congresman Conyers is the founder and chairman of the Congressional Universal Health Care Task Force, a 45-member caucus whose mission is to pass universal health-care legislation. He introduced the United States National Health Insurance Act, H.R. 676, a Medicare For All Single Payer bill, which has the endorsement of over 4,000 physicians nationally.

**About his district**

Consgressman Conyers is dedicated to improving the lives of the people of the 14th Congressional District which covers all of Highland Park and Hamtramck, as well as large portions of Detroit and Dearborn and the Down River communities of Melvindale, Allen Park, Southgate, Riverview, Trenton, Gibraltar, and Grosse Ile.

**Personal and Professional**

Born (1929) and raised in Detroit, Rep. Conyers was educated in the city’s public school system. After serving in the National Guard and the United States Army Corps of Engineers in the Korean War, he returned to Michigan where he earned both Bachelor of Arts (1957) and Jurs Doctor (1958) degrees at Wayne State University.

He is the recipient of many awards for leadership, including a Southern Christian Leadership Conference Award, which was presented to him by Dr. Martin Luther King, Jr. He has also been awarded a number of honorary degrees from colleges and universities throughout the nation. He is married to the former Monica Esters and they have two adult sons.

**Contact**

To reach Rep Conyers, write to: The Honorable John Conyers, Jr., United States Representative, 243 Rayburn Building Washington, DC 20515 or email John.Conyers@mail.house.gov. You may also call Congressman Conyers’ Washington D.C. office at (202) 225-5126 or his Detroit district office at (313) 961-5670.
SKYY INTRODUCES THE NEXT EVOLUTION IN VODKA. THE REAL FRUIT TASTE OF ALL NATURAL INFUSIONS.

GO NATURAL

Award-winning SKYY Infusions naturally infuses smooth premium SKYY Vodka with luscious real fruit taste. Voted best tasting by the Beverage Testing Institute. Learn more at SKYYINFUSIONS.COM

Take a spin with renewable energy...
choose DTE Energy's GreenCurrents™.

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

Sign up for GreenCurrents™, the new renewable energy program from DTE Energy.

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!
Go to www.GreenCurrents.com
Or call 866-207-6955.
Chairman's Message, Continued from page 3.

Moving forward

Congratulations to Kenneth Cockrel Jr., who became Mayor of Detroit in September, taking over for Kwame Kilpatrick. Our organization looks forward to building bridges with Detroit city government.

I hope that this spells an end to unnecessary police raids on inner city stores. City resources can be used to do so much more for residents and business people.

Our city retailers have provided a valuable service to the citizens of Detroit for many years. Where is Farmer Jack? Where is Kroger? Where is Meijer? Where is Wal Mart? Where is every other chain that has since left the city? We are still there and we intend to stay and be a part of what Detroit can be.

Don't neglect wine!

In my travels throughout the trade I see a lot of stores. One of the things that always surprises me is how so many stores neglect one of the most profitable departments they have - the wine department. I was a wine salesman for J. Lewis Cooper back in the early eighties and I still have a passion for it until this day. Wine is a very tricky area. Customers like to be trendy.

Enter Tony Klee, President of Klee Wine Services. Tony is a former wine salesman himself and has a wealth of retail management experience in different wine departments. He saw a need in stores in and around the Metro area and has filled it quite successfully. His results are hard to argue with.

For a $200 fee, Tony will reset your entire wine department. This includes removing off-condition product, slow movers and damaged goods. He negotiates credits with your wine suppliers and also works with them to put together a portfolio of items that are significant to your demographics.

For a $25 weekly fee, he will manage your department, work with vendors and keep your shelves properly stocked and organized, not to mention do a business review of successes and failures in your department every 90 days. This is a great service to those without the expertise, time or passion. You can contact Tony at (248) 974-8094. I highly recommend that you spend some time with this gentleman if you really want to maximize your profits in wines. I have seen his work in several stores. It is impressive.

I want to wish everyone a Happy Thanksgiving followed by a Merry Christmas capped off with a safe, healthy and prosperous New Year.

AFPD hosts S.E. Michigan Regional Meeting

AFPD members in Southeast Michigan should plan to attend a regional meeting on Tuesday, October 28 at 7:00 p.m. at Shenandoah Country Club in West Bloomfield. Jerry Wojtella, Michigan Department of Agriculture Deputy Director of Food and Dairy is the guest speaker.

For more information contact Dan Reeves at 1-800-666-6233.

Kar's providing you and your customers the BEST:

✓ VALUE
✓ QUALITY
✓ SERVICE
✓ VARIETY
✓ TASTE

Made in MICHIGAN for Snack Lovers Everywhere.

Kar's Nuts
Madison Heights, MI
www.karsnuts.com
1-800-KAR-NUTS
New products, show specials at the AFPD

**West Michigan Holiday Beverage Show**

Joe Kamor and Vicki Stedman of Merchant Services of Michigan and United Bankard offered interesting credit card processing and other bankcard services.

National Wine & Spirits featured Nuvo, made with 95 percent French Vodka, 4.5 percent sparkling wine and .5 percent fruit nectar. It is meant to be served in a Champagne flute, on the rocks or as a sparkling Cosmopolitan with 1 part Nuvo and 1 part Vodka.

Thanks to the great guys at Arctic Glacier all products at the West Michigan Holiday Beverage Show kept their cool.

The AFPD booth was manned by (l to r) the smiling Cathy Willson, Jane Shallal, Ed Weglarz, Dan Reeves and Anthony Kalogeridis.

Tim Carosella was excited about his Rosenblum Cabernet and Chardonnay wines. The winery was purchased by Diageo six months ago and Rosenblum is new to this area, very fruit-forward and reasonably priced at $102 per case wholesale. Rosenblum Zinfandel was recently named the number three wine in Wine Spectator’s Top 100 list. Too bad, Carosella didn’t have any available for us to try!

Monti Goldring (left) and Jared Rapp were premiering their premium Dragon Bleu Vodka that the pair recently imported from France.
Keith Killoran and Bell's Brewery was a popular stop. Bell's Porter recently won a gold medal for porters from around the world. New for the fall, Bell's is featuring "Hell Hath No Fury" Ale during the Halloween season and Michigan Christmas Ale afterward.

Hungry attendees were treated to ice cream novelties at the Buth-Joppes booth.

Faye Gappy promoted her ultra-premium Lunazul (translates to "blue moon") Tequila, which is made with 100 percent estate-grown agave plants and currently comes with a $10 mail-in rebate that is valid until January 2009.

Jim Rodgers were featuring Burnett's Vodka in Ultra Blue (raspberry) and Ultra Cherry. The vodkas are 60 proof and infused with the cherry and raspberry flavors.

Debbie Raab of Sidney Frank was touting a new, sparkling Saki!

Phil Drongowski (right) of General Wine & Liquor notes that Syrah and Shiraz wines are becoming more popular as the general public becomes more wine savvy and begins to stray from Cabernet and Merlot.

(i to r) Drew Davis, Dick Sandee and Corkey Mroczkowski in front of their changeable beer cooler wall display. The trio came to tell retailers that simply by resetting their coolers, they can encourage customers to "buy up" to a more premium-priced beer.

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N.G.A. promotes digital TV coupons
AFPD members can download signage at AFPDonline.org

The National Grocers Association (N.G.A.) is working with the Federal Communications Commission (FCC) to ensure that no American is left in the dark and that every consumer in America continues to receive their television programming on February 18, 2009.

Supermarkets are sometimes one of the only links many citizens have with their communities; they reach millions of consumers daily. Working with the FCC, grocers can play a vital role by distributing this information in their stores - getting the word out to the millions of consumers who are at risk for losing television service.

After February 17, 2009, full-power television stations will broadcast in digital only. The switch from analog to digital broadcast television is referred to as the digital TV (DTV) transition. Digital broadcasting allows stations to offer improved picture and sound quality, and digital is much more efficient than analog. An important benefit of the switch to all-digital broadcasting is that it will free up parts of the valuable broadcast spectrum for public safety communications (such as police, fire departments, and rescue squads).

There are nearly 15 million households that rely exclusively on over-the-air signals who may lose their television viewing if they do not take action. For many consumers, particularly some of the most vulnerable Americans, television not only provides entertainment, but also serves as their connection to the world and their lifeline in emergency situations.

The FCC has developed an Outreach Toolkit containing a variety of information in over 15 different languages, including English, Spanish, French, Arabic, and Korean related to the transition. The toolkit contains posters, flyers, downloadable website logos and banners, and sample news releases and public service announcements which can be downloaded. Retailers are able to use these informational pieces as store signage, bag stuffers, and website links. Additionally, between Jan. 1, 2008, and March 31, 2009, all U.S. households will be eligible to request up to two coupons, worth $40 each, to be used toward the purchase of up to two, digital-to-analog converter boxes. AFPD has placed a link on its website where the Outreach Toolkit is available. For more information, go to www.afpdonline.org and click on the Digital TV Outreach Toolkit link.

Altria scoops up UST
Altria and UST have entered into an agreement whereby Altria will acquire all outstanding shares of UST, the world’s leading moist smokeless tobacco manufacturer. Under terms of the agreement, UST shareholders will receive $69.50 in cash for each share of common stock held. The transaction is valued at approximately $11.7 billion, which includes the assumption of approximately $1.3 billion of debt. Under the terms of the agreement, UST will become a wholly owned subsidiary of Altria.

Shakeup at Reynolds American
Tobacco company's restructuring, reorganization a likely 'non-event' for retailer
Reynolds American Inc. (RAI) knows how to make headlines, too. A day after Philip Morris USA parent Altria Inc. dropped the bomb that it would acquire moist-smokeless tobacco leader UST Inc., RAI said it would restructure its brand portfolio and overhaul its organizational structure, along with that of its largest subsidiary, R.J. Reynolds Tobacco Co. Among the changes to its brand portfolio, RAI plans to scale back marketing and promotional support for the menthol brand Kool, shifting its status from "growth brand" to "support brand" while increasing its investment in the Camel and Pall Mall brands. Future marketing and promotional support for Kool will be targeted toward geographic areas where the brand demonstrates strong consumer appeal, the company said.

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

Get the Motown Feeling with Frito-Lay!
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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<td>Front Unload W/O Side Glass</td>
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<td>Rear Unload W/O Glass</td>
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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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<td>Rear Unload W/Side Glass</td>
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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

VOLTAGE
110-115V 1 Ph (Standard Outlet)

PERFORMANCE/CAPACITY
Glass—40/minute—Holds up to 140
Plastic—30-45/minute—Holds 120-200
Cans—50+/minute—Holds up to 480
Classes for Ohio workers

Attend one of the more than 60 occupational safety, health and ergonomics courses offered by the Ohio Bureau of Workers' Compensation Division of Safety & Hygiene. Classes are held throughout the state as well as online.

The division offers courses at no extra cost to Ohio employers with active workers' compensation policies.

<table>
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<tr>
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<tr>
<td>Accident Analysis</td>
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<td>Basic Construction Safety</td>
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<td>Confined Space Assessment and Work</td>
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<td>Electrical Safety Audits</td>
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Online courses
Avoiding Back Trauma
Getting Started with Safety
Industrial Hygiene Overview
Ladder/Stairway Safety
Preventing Cuts and Lacerations
Preventing Slips/Trips/Falls

For more information, call 1.800.OHIOBWC. To register for a class online, go to www.bwclearningcenter.com.
Michigan Commercial Rehabilitation Act provides property tax reductions to retailers in underserved areas

On July 15, Michigan Governor Granholm signed Senate Bill 294 into law, which now allows for a property tax abatement under certain conditions for a retail food establishment. Generally speaking, the retail establishment—a grocery store, supermarket, deli or delicatessen, that sells fresh meat and poultry products, fresh fruits and vegetables, and dairy products—would have to be in an “underserved area” and the property would need to have been used as residential, commercial, or industrial property for the immediately preceding 30 years. The abatement is then granted locally, by a city, village, or township. All amendments to the Commercial Rehabilitation Act—Public Act 210 of 2005—under which certain rehabilitated commercial property in specially designated districts could receive a reduction in property taxes for one to ten years, with the length determined by the local unit of government. Under the act, property is exempt from standard property taxes and pays instead a specific tax that is based on the value of the property prior to rehabilitation.

To be eligible, a food establishment would have to be located (1) in a city, village, or township that is a “qualified local governmental unit” under the Obsolete Property Rehabilitation Act or (2) in a rural local unit (as defined by the U.S. Census Bureau). In either case, the establishment would have to be located in an underserved area.

For more information, contact your local government (city, village or township.)

New glitch in Commercial Rehabilitation Act drives property taxes sky high

Some grocers who thought they were getting a tax incentive through legislation passed last year and recently signed into law, (see story above), are seeing property tax bills described as “four to eight” times what they were expecting. A House committee recently learned the problem is an unforeseen glitch in the legislation, sponsored by Sen. Mark Jansen (R-Grand Rapids) and signed into law earlier this year (SB 294, PA 231 of 2008).

As previously described, this legislation was meant to encourage more grocery stores to be built in urban areas. The Jansen legislation changed the definition of “qualified facility” under the Commercial Rehabilitation Act to include a “qualified retail food establishment” located in an “underserved area” as defined by the Michigan Department of Agriculture.

However, the City of Detroit is assessing the grocery stores not at the pre-rehabilitation property value, but at the post-rehabilitation property value. Retailers were very surprised to see a four- or eight-fold increase in their assessment. As a result legislation has been drafted in to clarify that these urban grocers’ investments will be taxed at the proper level. The legislation is expected to be formally introduced shortly.

Additional country-of-origin labeling rules take effect

Ingredients in processed foods are excluded from the program. Also, cooked, cured or smoked foods are excluded. Examples include meatloaf, meatballs, breaded veal cutlets and corned beef.

The list of food which now requires COOL includes:
- Beef (including veal)
- Pork
- Lamb
- Chicken
- Goat meat
- Perishable agricultural commodities (fresh and frozen fruits and vegetables)
- Peanuts, pecans, macadamia nuts
- Ginseng

The rule doesn’t apply to commodities produced or packaged before Sept. 30.

The USDA rule says suppliers and retailers could be fined up to $1,000 for each instance if they violate the law. However, they will conduct a six-month educational outreach period to assist the industry in implementing the rule.

Analysts for USDA estimate the first-year incremental costs for growers, producers, processors, wholesalers and retailers at $2.5 billion.
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 three:

**Health Care Insurance**

AFPD’s New Mini-Med Health Plans provide limited medical coverage for part-time and/or lower-waged employees who cannot afford, or do not qualify for traditional major medical programs. As a trade off for affordability, these plans do not provide catastrophic coverage. The new plan does offer benefits that help most employees cover their day-to-day health care needs. Our Mini-Med Health Plan is not intended to replace or be an alternative to major medical coverage, so it will not compete with our Association’s Blue Cross Blue Shield of Michigan Plan but, can be a viable solution for those who currently have no coverage.

**Bad Check Recovery**

In today’s tough economy, retailers are experiencing a huge increase of past-due accounts and bad checks. AFPD has partnered with Legal Collections to recover 100 percent of the face value of a check with no monthly fees to you. All fees are paid by the check writer. Legal Collections is a network of local attorneys dedicated specifically and only to the collection of delinquent accounts and all types of bad checks.

**AFPD Coupon Redemption Program**

Save money and time by letting the professionals handle your coupons

All AFPD retail 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 location(s).

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Interested in an AFPD membership?

☐ Yes! Please send me information on membership.

Your Name:_____________________________________________________________________________________________________________

Business Name:________________________________________________________________________________________________________

Address:______________________________________________________________________________________________________________

City:___________________________________________ State: ______________ Zip: __________________________

Type of Business:________________________________________________________________________________________________________

Phone:________________________ Fax:________________________

Email: __________________________ Sponsor: __________________________________________

Fax this to (866) 601-9610 or mail it to:

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

Ohio Office
655 Metro Place South, Suite 600
Dublin, OH 43017

ASSOCIATED
FOOD & PETROLEUM DEALERS, INC.
Retailers put their roofs to work

The nation’s biggest store chains are starting to see their immense, flat roofs as an untapped resource. In recent months, chains including Wal-Mart, Kohl’s, Safeway, and Whole Foods Market have installed solar panels on store rooftops to generate electricity. Depending on location and weather, the solar panels generate 10 to 40 percent of the power a store needs.

The chains are rushing to beat a Dec. 31 deadline to gain tax advantages for the projects. So far, most chains have outfitted fewer than 10 percent of their stores. Over the long run, assuming that Congress renews a favorable tax provision and more states offer incentives, the chains promise a solar-construction program that would ultimately place panels on almost every big store in the country. Analysts are not sure how much power the rooftop projects could ultimately produce, but they say it could be enough to help shave total electricity demand.

With our broad range of plan designs and options — including PPO, HMO, HSA, Traditional, Dental and Vision — you can customize your health care coverage to meet the needs of you and your family.

We accept everyone, regardless of medical condition and will never drop your employees for health reasons. Because we’ve served Michigan with the same nonprofit mission since 1939.

Because Michigan is our home.

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