**AFPD and MDA launch "Buy Local, Eat Fresh"**

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

“We have found that residents in some urban areas do not choose to include fresh Michigan produce in their diet as often as people in other parts of the state,” said Jane Shallal, AFPD president. “The ‘Buy Local, Eat Fresh’ campaign aims to change that.” Shallal says that there are numerous factors that contribute to this, including: the lack of education regarding the nutritional benefits of local produce, the availability of these foods in some urban neighborhoods, and the cost of fresh foods. “Buy Local, Eat Fresh” addresses these problems at all levels,” she added.

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

**AFPD Foundation Golf Outing “links” food, beverage & fuel industries**

Sunny skies and beautiful rolling terrain greeted golfers on July 16 for the Annual AFPD Foundation Golf Outing. Held again at Fox Hills in Plymouth, golfers enjoyed a fun day away from their offices and stores to help a great cause – the AFPD Foundation scholars. This year the Foundation provided 25 deserving students with $1,500 scholarships each. During the dinner reception, Pepsi Bottling Group’s Mike Quinn presented the AFPD Foundation with a check for $100,000, as the remaining donation of their $500,000 pledge to the foundation.

It takes a lot of work to host a large golf outing like the AFPD Foundation’s. With two courses in action, there was a lot of coordination behind the scenes.

“The event’s success was clearly due to the hard work of our Board of Directors, golf committee, AFPD staff and volunteers,” said Michele MacWilliams, vice president of communications and coordinator of the event. “Together this hard-working group stuffed goodie bags, worked registration, packed and unpacked all prizes and equipment, monitored holes and sold raffle tickets,” she added.

“A special thank you goes to our great co-chairs, Jim Chuck from Frito-Lay and James Hooks of Metro Foodland, who helped plan the event and run the dinner program,” said AFPD President Jane Shallal. “I also want to thank Frito-Lay for providing a truck and assistance to move all the goodies and prizes to Fox Hills, Arctic Glacier for bringing over a truckload of ice and S. Abraham for delivering an entire semi truck full of goodies for our bags,” she added.

Check out pages 22 through 25 for more golf and scholar photos.
Take our Family of Products Home. The Dairy Best!

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Stroh's.

Pure Michigan™

For more information about Country Fresh products:
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The news today was bad, AGAIN.

By Chris Zebari
AFPD Chairman

The economy is headed into a recession. The Dow is plunging. Job losses are mounting. General Motors is talking about bankruptcy. Two percent of the homes in this country are in foreclosure. Gas is over $4 per gallon. Food prices are soaring. The Tigers are seven games out of first place and the Lions will begin playing soon.

Had enough yet?

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

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

Let's see...

I've got my health (forget that, I always promised myself that if all I had to hang my hat on was my health, that it would be a pretty sad day). My wife loves me (she SHOULD love me. What's not to love?). My kids love me (see above). My Mom loves me (she has NO CHOICE). What keeps you up at night? All of the above and then some probably. Right? And it will probably keep you up for many more nights to come.

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

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

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

Retailers making a difference

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

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

Chairman's message

Continued on next page
Working smarter, not harder

By Najib Atisha
Owner, Indian Village Market

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

I can understand the idea of selling one or two items at a loss to feature in your handbill, but some stores do it on 20 to 30 items. Keep this up long enough and you will be out of business! I think that it is important to look at what the chains are doing. Check out Kroger’s sale circular. You won’t see Kroger selling 20 to 30 items at a loss. Instead, they mark down a couple of featured items and give them prime positions on the cover. Then they feature four or five additional items with smaller cover photos. They drive traffic with just seven loss leaders – not 30.

Unfortunately, our cost of doing business has increased dramatically. I think that some retailers don’t realize that the majority of wholesalers now are adding a surcharge to their deliveries to help recoup some of their additional fuel expenses. It is important to look at this, because the surcharge can wipe out as much as 2 percent of your gross income.

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

Also look at your labor costs. The minimum wage just increased and this too, contributes to diminishing your bottom line. I encourage retailers to do a price survey of major chains. The margins that independent retail stores used to work on 10 years ago are not the margins that chains use today. Back then margins on loss leaders could be 10 to 15 percent, and groceries 25 to 30 percent. Today, our markups must be higher in order to meet the rising costs of doing business.

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

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

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

Chairman’s message,
Continued from page 3.

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

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

Golfing for a cause

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

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

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

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

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

And finally, I leave you with one final thought:

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

Calendar

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

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

November 21, 2008
AFPD Annual Turkey Drive
Contact: Cathy Willson
1-800-666-6233

September is...

• All-American Breakfast Month
Mom & Apple Pie Month
• National Biscuit Month
National Chicken Month
National Cholesterol Awareness Month
• National 5-A-Day Month (fruits & vegetables)
National Honey Month
Pilfering at the pump

By Ed Weglarz
AFPD Executive Vice President of Petroleum

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

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

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

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

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

Furthermore, watch for these indicators:

• Unusual activity at the pump island or on the pump controller system.
• Repeated and unexplained inventory losses
• A specific pump that seems to be getting a lot of attention (i.e. many vehicles filling at the same pump when other pumps are available).
• Unusual loitering around a specific pump, or a dispenser that is intentionally blocked from view by a large vehicle.

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

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

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

Workers’ comp discount will shrink in 2009

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

The change is the latest step in the bureau’s long-term plan to reduce its incentive to work with other associations to work with Ohio businesses that band together for workers’ compensation insurance coverage.

“AFPD lobbied diligently to maintain group rate discounts. Without our input on behalf of our members, the discounts would have been much lower,” said Ron Milburn, AFPD Vice President. AFPD is opposed to this measure and is working with other Ohio associations to supply the bureau with data that will reveal the negative financial impact this move will have on Ohio businesses.

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

Biofuels “drive up food prices by 75%” globally

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

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

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

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

Critics of the push for biofuels have blamed the alternative fuels for rising food prices around the world, as corn is diverted from food production. – Just-food.com
U.S. oil and gasoline deliveries down

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

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

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

The second quarter’s deliveries of distillate fuel oil (including both diesel fuel and heating oil) rose over year-ago levels by 2.1 percent. The effects of slowing demand were visible in U.S. petroleum imports, which sank to their lowest first-half level since 2003, at less than 13 million barrels per day. Crude oil imports fell 2.5 percent from a year earlier, while product imports slipped nearly 10 percent. Imports of most major products showed declines. — CSP Daily News

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

U.S. House Democrats failed to resurrect a bill to punish price gouging at the gas pump, while maneuvering to block Republican attempts to expand offshore drilling, an idea gaining in popularity amid $4-a-gallon gas prices. House Democratic leaders failed to get the two-thirds vote needed to push through a measure that would have made gasoline and diesel fuel price gouging a federal crime, with penalties of up to $2 million for individuals and possible jail time. The vote was 276-146. The House has passed similar gouging legislation previously, as has the Senate, only to be abandoned. Supporters of the bill argued that gouging is widespread, while opponents said it is not and would be difficult to prove even if it occurred.

Liberty USA Program services Ohio members

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

C-Biz Computer Solutions
Michigan Senate committee mulls additional penalties for foreign bottles

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

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

But there was a split on how effective the measures would truly be, as well as whether the bills addressed everything that needed to be done. Jim Quasarano, president of Eastown Distributors in Detroit, said the problem of foreign containers being brought into the state for refund has increased in recent years as more stores install the reverse vending machines to process the containers.

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

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

AFPD urges grocers to ensure compliance with weights and measures regulations

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

Spartan Stores promotes Jim Gohsman to Director New Business Development

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

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

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

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

Mr. Gohsman is also an AFPD Board Member.

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

IRS may force credit card processors to report merchant payments

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

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

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

Opponents of the proposal doubt it would raise much revenue, however.

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

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

### Auto & Home Insurance

AFPD provides its members, their families and employees quality auto and homeowners insurance through AAA Michigan at special group rates. Exclusive savings and benefits include significant savings on a wide selection of coverage; convenient, automatic premium deductions for easy budgeting and One-on-One Claim Service with toll-free access 24 hours a day, seven days a week.

### Money Orders and Financial Transfers

AFPD has partnered with MoneyGram International to give its Ohio & Michigan members a true value and competitive edge. MoneyGram makes it affordable, reliable and convenient to send and receive money or make payments. Take advantage of our range of payment services, including MoneyGram® money transfers, Express Payment™ bill payments, money orders and more. Customers can even send money or pay bills through the MoneyGram website.

### AFPD Coupon Redemption Program

Save money and time by letting the professionals handle your coupons

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

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

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

Interested in an AFPD membership?

☐ Yes! Please send me information on membership.

Your Name: _________________________________________________________________

Business Name: ____________________________________________________________

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.

www.AFPOnline.org
Million Dollar Madness, incentives ahead for Lottery retailers

By M. Scott Bowen
Michigan Lottery Commissioner

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

Not only does Million Dollar Madness feature the most $1 million prizes — 11 — ever offered by the Lottery on one ticket, it also includes a special retailer incentive. Every book of Million Dollar Madness that you settle will earn an entry into a drawing pool from which one lucky retailer will be selected to receive $10,000 cash. Fifteen additional retailers will receive $1,000. Six drawings will be conducted between October and March 2009. This ticket will be promoted heavily through television and radio ads, as well as through special launch events at the Michigan State Fair and Arts, Beats and Eats, so we expect it to be a huge seller. That means plenty of opportunities for you to enter the retailer drawings and take home some of the $150,000 to be awarded.

Also launching in August was Cadillac Cash, a $5 ticket that awards a luxury 2008/2009 Cadillac Escalade in a one-of-a-kind drawing. Each Cadillac Cash instant ticket includes a "clip and save" stub at the bottom of the ticket. Each stub includes a unique "Your Cadillac Number" that will be automatically entered into the Escalade drawing pool upon the sale of that ticket. Even tickets winning a cash prize are eligible for the Escalade drawing so players will need to remove their stub before redeeming their cash prize winning tickets. In November, one stub number will be drawn to award the 2008/2009 Cadillac Escalade. The winner will be required to present the winning stub to the Lottery, so retailers, please emphasize to players that they must clip and save their stubs. And remember, stub numbers from both winning and non-winning tickets will be eligible for the Escalade drawing, so all players will want to keep those stubs in a safe place.

The Cadillac Cash ticket was also the focus of some special activities at the Michigan State Fair, during which players who purchase the ticket have a chance to win Cadillac prize packs that were awarded each day.
Michigan Governor signs new requirements for gift cards and gift certificates

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

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

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

The laws passed were House Bills 4050, 4317 and 4680, and Senate Bill 208-211 of 2008.

I. General Information

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

1. No dormancy fee or inactivity fee can be applied to gift cards/certificates.
2. Cards/certificates can have an expiration date, but for cards SOLD after November 1, 2008, that expiration date must be no sooner than 5 years from the date the card is issued.
3. Expiration information and any other terms or conditions must be printed on the card or provided in a card holder/packaging or on a separate document. If the latter options are chosen, the card must have on it a toll-free phone number where consumers can call to find out specific terms/conditions information.
4. If the card has no terms or conditions, you do not need to print anything on the card or provide the buyer with any additional information.
5. Card/certificate purchasers can be charged a "service fee" at the time of card purchase, but that service fee cannot be deducted by the card value.

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

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

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

III. Other Restrictions You Should Know

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

Other terms and conditions clarified:
A few may be charged for the replacement of the card/certificate if it is lost, stolen or destroyed.

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

Retailers shall not:
- Refuse to accept a certificate/card for payment on advertised sale items, liquidations and closeouts.
- Refuse to accept the card/certificate as part of the payment on an item that may be priced higher than the card/certificate value.
- Restrict the card/certificate holder from using it in a manner consistent with the terms and conditions stated on the card. (For instance, a restaurant owner can't decide after the fact that gift cards can't be used for nightly specials.)
- Alter the terms and conditions of the card/certificate after it's issued.

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

Prepaid card or electronic payment device issued or sponsored by a financial institution in a predetermined amount and usable at multiple, unaffiliated retailers or ATMs (e.g., Visa pre-loaded card)
Electronic payment device linked to a deposit account.
Prepaid phone cards
Health care reimbursement account cards
Payroll cards
Percent off or reduced price discount cards that a consumer might purchase or receive for free. (E.g. A card sold as a fundraiser that gives the consumer a percent or amount off on purchases at certain locations, a department store card for $xx off your entire purchase, used like a coupon but provided in card format.)
Cards sold below face value to or at a volume discount to employees, non-profit or charitable organizations, or to an educational institution for fund raising purposes.
Cards/certificates distributed to a consumer or employee pursuant to an awards, loyalty or promotional program, if the consumer or employee is not required to give consideration for the gift certificate. (Consideration is undefined, but likely will mean direct payment.)

Questions and Answers:
Q. We are running a special promotion where consumers can get an additional 10% value on cards. In other words, they pay $100 and get $110 in card value. Would this be considered "below cost" and therefore exempt from the 5-year expiration requirement?
A. No. The exemption applies only to cards sold below face value to "employees, non-profit or charitable organizations, or to an educational institution for fund raising purposes."

Q. Our current cards have a dormancy fee, but state, "Where allowed by law." Do we need to get them reprinted?
A. No.

Q. Are we required to state the 5-year expiration date info on the card or can it be provided in a separate document?
A. It can be provided on the envelope or packaging used for the certificate/card, or in a separate document, if the card has a toll-free number printed on it that the consumer can call to get the terms and conditions.

Q. We currently expire cards in 2 years. Do we need to reprint our cards?
A. If it is currently stated on the cards, you will need to either reprint those cards or somehow correct the information on the card by covering it with a sticker. While no guidance has been issued by the state, it may be allowable for you to simply sticker it on the front with a statement like "New! Expiration date is now 5 years from date of purchase," or something similar.

Q. Do dormancy fees have to stop on November 1, 2008?
A. Yes. All dormancy fees must cease as of 11/1/08.

Q. We sell a variety of department store cards in our stores. Do those need to be changed?
A. They need to follow the state law, so if they have an activity fee or an expiration date less than 5 years, then they will need to be changed.

Q. Are we required to have an expiration date on our cards?
A. No. But if you do, it cannot be less than 5 years.
Take a spin with renewable energy... choose DTE Energy's GreenCurrentsSM.

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

Sign up for GreenCurrentsSM, 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 GreenCurrentsSM is an important step on that journey. We hope you'll join us.

Sign up for GreenCurrentsSM today!
Or call 866-207-6955.

The Power of Your Community = DTE®
Lottery,  
Continued from page 9  
during drawings at the Fairgrounds.  
New instant games:  
In addition to Cadillac Cash, which goes on sale Aug. 18, several other new games are on tap. Dream Green which goes on sale Aug. 18, is a $2 ticket with top prizes of $25,000.  
On Aug. 29, along with Million Dollar Madness, players will be able to purchase the $2 Betty Boop ticket, which has prizes of $20,000. September 15 tickets include the $1 Lemon Twist, with $3,000 prizes, and Sweet Spot Bingo, with $30,000 prizes and a $2 price point.  
Over 95 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players and commissions to retailers. Since 1972, the Lottery has contributed $14.3 billion to education in Michigan.  
For additional information, please visit the Lottery’s Web site at www.michigan.gov/lottery.

House panel looks to ease some M.B.T. burdens  
AFPD’s efforts to provide some relief to retailers from provisions of the new Michigan Business Tax (MBT) has been received favorably by legislators. Senate Bill 1038 was to take away the “tax on a tax” provisions of the MBT, under which businesses are required to include in their taxable base sales and use taxes, fuel taxes, cigarette taxes, alcoholic beverage taxes, communications/video taxes and utility taxes, as well as state-mandated revenue such as bottle deposits that are later refunded. The legislation will also be considered by the House.

Ohio businesses are fighting sick-day proposal  
Calling a proposal to make paid sick days mandatory a “job killer,” a group of businesses and trade associations have joined to fight the issue that might be headed for Ohio’s Nov. 4 ballot.  
According to The Columbus Dispatch, a group called Ohioans to Protect Jobs and Fair Benefits is conducting a statewide grass-roots campaign against the proposal and is expected to raise several million dollars. If passed as a statewide initiative, the law would require employers with 25 or more workers to provide each with a minimum of seven paid sick days annually. Part-time employees would get a pro-rated amount.  
One of the most troubling provisions would allow workers to take sick leave in smaller increments, perhaps an hour at a time. The Ohio Healthy Families Act is an initiated statute proposed by a union-led coalition. The group has already exceeded the number of signatures of registered voters necessary to place the issue on the statewide ballot, spokesman Dale Butland told The Columbus Dispatch.

MyBlue  
It's your life.  
Choose your health plan.  
Welcome to MyBlue, Blue Cross Blue Shield of Michigan’s new suite of individual health plans.  
MyBlue offers the quality benefits, flexibility and valuable services you’ve come to expect from Michigan’s most trusted name in health care.  
Choose from our MyBlue plans, designed to meet your needs and fit your budget, at any stage of your life.  
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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.
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By Kathy Blake

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

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

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

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

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

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

Speaker Pro-Tem Sak’s legislative leadership

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

In his current position as Speaker Pro-Tempore, Rep. Sak is the presiding officer of the House, “I hang the gavel,” he summarized. “My job is to move the agenda as expeditiously as possible and make sure the House is run well with all the rules of the House enforced. Every attempt is to not break any rules.” When asked what goes wrong in House sessions, he answered, “The primary issue is when nongermane or non-relative amendments impede the legislative process and move the political process in the wrong direction. Legislation should stand on its own merits and be independent. Even though those amendments are legitimate, they should be offered at the appropriate time.”

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

Cigarette tax exclusion from gross receipts

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

“There is $1.2 billion in taxes collected by distributors and retailers and passed on to the state. We don’t want them to be taxed (on taxes), through their modified gross receipts,” said Speaker Pro-Tem Sak. The bill is on the House floor for discussion.

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

Biography

Speaker Pro-Tem Sak was born and raised in Grand Rapids. He received his Diploma from Grand Rapids Union High School, an Associates of Art degree from Grand Rapids Junior College in 1983, his Bachelor of Fine Art degree from Utah State University in 1982 and his Masters of Education degree from Grand Valley State University in 1995.

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

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

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

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

WEDNESDAY, SEPTEMBER 10, 2008
at the DeVos Place, Grand Rapids

Show Hours:
2-7 p.m.
DeVos Place,
Grand Rapids, MI
303 Monroe Avenue NW

Ask your Sales Rep for Tickets or call 800-666-6233 for free tickets
Admission Ticket Required—$12 at the door.
No bags allowed in or out. The law demands that you be
at least 21 years of age to attend this show.
Complimentary parking if you park at DeVos Place, Government
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Call AFPD for more information at: (248) 671-9600
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S.E. MICHIGAN HOLIDAY BEVERAGE SHOW

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

46100 Grand River Ave.
Novi, Michigan 48375

Show Hours:
Tues., Sept. 23, 2008 • 4-9 p.m.
Wed., Sept. 24, 2008 • 4-9 p.m.
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Admission Ticket Required—$12 at the door.
Complimentary Parking.
No bags allowed in or out. The law demands that you be at least 21 years of age to attend this show.

Call AFPD for more information at: (248) 671-9600
Frosty Products, Inc. of Plymouth, Michigan marks its origins to 1976 when the company opened its first frozen yogurt stand, "Harry's" at Oakland Mall in Troy, Michigan. The concept grew to more than a dozen locations in Michigan, Indiana and Ohio. After more than a decade of operations, in 1988, the company's proprietary products were made available to other food service outlets. Today the company enjoys a lion’s share of the market for soft-serve frozen yogurt, frozen custard and frozen yogurt smoothie mix products throughout the Midwest.

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

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

The company provided product samples at the AFPD Ohio Trade Show. "After having a booth at the Ohio trade show, we're thinking we need to accelerate our rollout. The response was great!" They also cooled golfers palates with samples of the strawberry and mango gourmet ice at the AFPD Foundation Golf Outing in Plymouth, Michigan.

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

"Our most successful product for the convenience store market is our Frostyogurt Smoothie mix available with nearly thirty flavors including several cappuccinos and a whole lot of fruit flavors," said Bell, who has headed the company's sales efforts since 1988. "We provide the base mix product and flavorings through distributors that service the convenience store industry. With buyer aware, not buyer beware, describing educated consumers who demand products that avoid fat, calories, cholesterol, and carbohydrates, our Frostyogurt Smoothie product fits that demand" added Bell. Frosty Products also has an equipment program available featuring the Bunn Ultra smoothie machines. Frosty products provide one mix base and nearly eighty flavors. "It's an easy formula with fantastic results," said Bell. Frostyogurt Nonfat frozen yogurt mix is available as both vanilla and chocolate and the Frostyogurt® Nonfat No Sugar Added frozen yogurt mix is available in vanilla. The line of Frostyogurt® Custom Flavorings makes serving a wide variety of flavors easy by adding the flavoring to the base vanilla and chocolate products.

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

Also available is Classic Custard frozen custard mix with 10.5 percent butterfat, made from fresh cream and sugared egg yolks. Classic Custard® is a soft-servable product. Frostyogurt Smoothie mix can be utilized in a wide variety of smoothie machines to create more than 25 flavors including French Vanilla Cappuccino, English toffee Cappuccino, Caramel Macadamia Cappuccino, as well as Strawberry Banana, Blue Raspberry, Boysenberry and other fruit flavors that are added to the base mix product to create the hottest trend in today's cold beverage market.

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

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

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

Member Profile

Frosty Products helps retailers make frosty profits

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

Frostyogurt® Smoothies come in 25 flavors

Frostyogurt®

Frosty Products, Inc.

www.AFPOnline.org
Legislation introduced to make organized retail crime a felony

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

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

According to John J. Motley III, senior vice president of government and public affairs of the Food Marketing Institute, thieves steal more than $30 billion in merchandise a year. The legislation for the first time would specifically recognize organized retail crime under the U.S. Criminal Code. It broadly defines the crime to include the theft, transport and resale of goods stolen by these criminals. It would cover criminals, for example, who repackaged medicines and infant formula to fraudulently extend their shelf life, exposing consumers to unsafe products.

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

These crimes are a growing problem for food retailers. Six in 10 retailers (36 percent) reported that these crimes increased in their stores in 2006, according to FMI’s Supermarket Security and Loss Prevention 2007 report. Companies of all sizes are dedicating more resources to combat the problem, and many large retailers have loss prevention units focusing exclusively on it.

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

Credit-Card Fair Fee bill advances

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

Credit card "interchange," is a non-negotiable fee averaging close to 2 percent that Visa and MasterCard charge merchants to process transactions. The proposed legislation, which authorizes the Federal Trade Commission to force merchants to pass on the fees to consumers by keeping them hidden in the price of items and making cash discounts difficult. But interchange is largely unknown to most consumers because Visa and MasterCard keep merchants from disclosing it on receipts and don’t disclose the fee on monthly statements.

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

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

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

AFPD has actively reached out to members of Ohio’s Congressional Delegation as well, to request their participation as co-sponsors of the legislation. In addition to tackling this serious problem in Congress, AFPD is exploring ways to address the unfair practices of credit card companies at the state level. Since most of the public discourse surrounding credit card fees rests with the consumer, the initial step in this process is educating legislators about the excessive credit card fees and how they are destroying the small business owner’s ability to remain profitable.
MORE OF EVERYTHING AT THE WEST MICHIGAN HOLIDAY BEVERAGE SHOW

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

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

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

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

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

B & B Beer Distributing will feature the following in their 3 booths:
- Products from Miller Brewing Co.
- Specialty products from Boulder Beer, Tommyknocker and Thirsty Dog
- Non Alcoholic products from Cytosport. Zin Tea, Celsius and Xyience Energy

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

First Data Services by Card service International

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

B & B Beer Distributing

DeVos Place
303 Monroe Ave. NW
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Halls A & B
Wednesday, September 10, 2008
2 pm - 7 pm

Ask your Sales Rep for Tickets!
Admission Ticket Required.
$12 at the door.
You must be 21 to enter.

Thanks to our sponsor

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

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

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

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

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Liberty USA introduces Middleswarth Potato Chips

Ohio retailers can offer their customers a regional favorite that is sure to have them coming back for more. Middleswarth chips are now available through Liberty USA in three package sizes, (1.75 oz., 7 oz. and 12 oz.) and four distinct flavors (Regular, Sour Cream and Onion, Salt & Vinegar and BBQ). Also available, Middleswarth Old Fashioned Hand Cooked "Ket-L Chips" in two sizes (1.5 oz. and 12 oz.) and two flavors (Regular and BBQ).

Your customers will go out of their way to buy more of this delicious, fan favorite crunchy snack. Liberty USA's high quality brands are designed to build sales. Their warehouse-delivered categories offer great margins. To learn more about how Liberty's warehouse delivery chip program can save you money and deliver a high gross product return, call them at (412)462-2700.

Miller's MGD 64 is rolling out nationally:

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

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

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

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

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

New products from our members...
Thanks to AFPD Foundation Golf Outing co-chair Jim Chuck of Frito Lay (on back of truck) AFPD’s goodie bags were delivered to the outing safe and sound!


The cool NWS team of Bill Bunch, Laura Reilly, Brian Fitzulu and Cliff Perr

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

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

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

Haley Buchinger offers new Faygo flavors

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

- 7UP Bottling Group
- Absopure Water Company
- Arctic Glacier
- Better Made Snack Foods
- Coca-Cola Bottling Company
- Country Fresh
- CROSSMARK
- Diageo
- DTE Energy
- Faygo Beverages
- Frito Lay
- Frosty Products
- Gadgets, Ramsby & Associates
- General Wine & Liquor Co.
- Heaven Hill Distilleries
- Ice Cream Express
- Interstate Brands
- Kar’s Nuts
- Michigan Lottery
- Miller Brewing Company
- Motown Snack Foods
- National Wine & Spirits
- Pepsi Bottling Group
- Sherwood Foods
- Sidney Frank Importing Company
- TransCon Sales & Marketing
- Uncle Ray’s
- ...and a special thanks to St. Abraham for providing many of the products that filled our goodie bags!
A huge thanks to our Golf Committee and volunteers!

Jim Chuck, Frito Lay – Co-chair
James Hooks, Metro Foodland – Co-chair

Bill Viviano, AFPD Emeritus Director
Tom Waller, CROSSMARK
Pamula Woodside, DTE Energy
Brian Yadoo, Park Place Liquor
Chris Zebian, New Hudson Food Market
- AFPD Chairman
Joe Nasher, Grand River & Hobbs Head Shell
Faye Gappy, Heaven Hill Distilleries
Sonya Kony, Huntington Bank (and her Huntington Bank crew)
Alaa Niami, Thrifty Scot
Michael Fenner
Amy MacWilliams, Advertising Specialists

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Meet the AFPD Foundation Scholars

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

VINCENT DAWISHA
Submitted by Metro Food Center
Sponsored by Absopure Water Co.
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Sponsored by Kar’s Nuts Products
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Meet the AFPD Foundation Scholars

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

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

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

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

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

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

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

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

CAELA HESANO
Submitted by D&B Grocers Wholesale
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JONATHAN MANSOUR
Submitted by Value Center Market
Sponsored by General Wine & Liquor Co.
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JOSEPH DIMUZIO
Submitted by Hollywood Market
Sponsored by Coca-Cola Bottling Co.
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VANAR JADDOU
Submitted by Saveland Supermarket
Sponsored by Frito-Lay
Vanar is a sophomore majoring in English at Wayne State University in Detroit. He graduated from Dearborn High School in Dearborn.

ZACHERY MCKINNON
Submitted by Kar’s Nuts Products
Sponsored by Kar’s Nuts Products
Zachery will be a freshman majoring in physics at the Vanderbilt University. He graduated from Rochester Adams High School in Rochester Hills.
Congratulations Scholarship Winners!

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

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

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

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

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

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

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

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

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

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

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

Pepsi Bottling Group boosts AFPD Foundation scholarships

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

Also a huge thanks to our volunteers and our product and prize donors!
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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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<tr>
<td>Front Unload W/O Glass</td>
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<tr>
<td>Rear Unload W/Rear Glass</td>
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<td>Rear Unload W/O 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

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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<tr>
<td>Front Unload W/O Glass</td>
<td>32.5&quot;</td>
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<td>Rear Unload W/Rear Glass</td>
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<tr>
<td>Rear Unload W/O Glass</td>
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<td>33&quot;</td>
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</table>

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

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