

FOOD & PETROLEUM REPORT

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President's MESSAGE

What's Next?

vill things start improving? 2009 gave us one of the most brutal and worst economic years in Michigan and Ohio. Both states have taken a hit with high unemployment rates, major auto industry problems, and a financial lending crisis. The housing market has buckled under the current conditions. It seems impossible to get any financing to fund growth, and at times, to even maintain what you currently own. Fear and panic have

am asked frequently by members: "When

caused businesses and consumers to adjust their spending patterns downwards. Although the damage that has been done is significant, I am optimistic about 2010 and 2011.

Recovery is slow, but is coming.

I remain optimistic that the industry will not only survive but also thrive in the coming two years. Things go in cycles, and I view these times as part of a cyclical economic pattern. History shows that over the last 100 years, these downturns last 12 months - 20 months if you count the Great Depression. But one thing is for sure: This will end, and we'll bounce back to a new era of prosper-

ity as our country did after the Depression History has shown this to be true

Although it may be some time yet before we see sustained job growth in our two states, the auto industry seems to

have emerged intact from its greatest crisis in history. Job loss was the highest in 2009 and will continue in 2010. but at a much reduced pace. I hope and believe that 2011 will bring some recovery in the labor market.

Retail trends are a strong indicator when things are turning bad, but retail is also one of the first areas to improve when things start to go right again. Consumers normally determine when our economy is back on track, as consumer spending accounts for roughly 70 percent of U.S. economic activity. Some businesses have improved recently as people get more confident and more willing to spend. The recession may have changed shopping habits; but people do forget and hopefully, they will return to their previous spending habits as the recovery continues.

Riding out the wave of financial uncertainty is nothing new for our retailers. AFPD retailers are good at stay



SHALLAL

AFPD President/CEO

Retail trends are a strong indicator

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when things start to go right again.

ing one step ahead of the game. They are smart and very good business people who have learned a great deal and will weather this out and be ready when prosperity returns. Our retailers are strong and the strong survive. They have good strategies in place to survive. They work through the recession-not by thinking about the recession while they are at work-but by focusing on every customer that comes through the door, on taking care of them, and how to serve them. They know how to keep customers happy by selling them the right products, getting them in and out of stores quickly, ensuring good service,

and saving them money.

Having worked in my family grocery store. I learned that many consumers are not only brand-loyal, but also store-loyal. If consumers feel a store goes out of its way to make their shopping experiences more pleasant and less stressful, they will show their appreciation with more frequent shopping trips and bigger sales totals. Larger stores like Walmart, Target, and

> Tesco envy our retailers outstanding ability to stand out in their neighborhoods. They see the value of our store operations as they now want to design new, small-

er neighborhood stores like ours. "Buy Local, Shop Local" is a phrase that resonates everywhere I go in

There is no question that we will see the survival of independent retail business, despite enduring the worst economic condition since the Great Depression. I am optimistic about the future. In this business, you have to be

AFPD will be celebrating its 100 year anniversary in 2010 as the representative of the independent business community. Think about what this means: Despite historical ups and terrible downs in the economy, for 100 years independent retailers have continued to sur vive and thrive

I wish you all a very Happy Holiday and Prosperous New Year!

Survival Tips

Here are some survival tips suggested by ACNielsen's Consumer Insights to help you maximize potential in the face of consumers tightened purse strings. These suggestions are nothing new, and many of you have been implementing these strategies already. Nevertheless, they are good reminders

- Benchmark and monitor shopper dynamics by category and across the entire store.
- Think outside traditional channel categories by understanding pricing, assortment, and promotion strategies.
- Leverage manufacturer expertise to stay ahead of consumer trends.
- Be quick to accept and quick to discontinue new products.
- Happy associates make good shopper engagements
- Use e-mail to contact shoppers
- Develop premium, exclusive brands. Private label doesn't always have to be the low-price alternative
 - Translate frequent shopper programs into loyalty programs



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- Make 50% Profit Margin! Customize your space!
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Members with Questions Call: Auday Arabo at the AFPD Office at 1-800-666-6233!

Calendar AFPD's 100 Year Anniversary Trade Dinner & Bull Diamond Jubilee Rock Financial Diamond Center 46100 Grand River Ave., Novi, MI Contact: Auday Arabo (800) 666-6233

April 27 & 28, 2010

AFPD's 26th Annual Michigan Food & Petroleum Trade Show Rock Financial Showplace 46100 Grand River Ave., Novi, MI Contact Lauren Kopitz 800-666-6233

Statement of Ownership

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AFPD works closely with the following



MICHIGAN UPDATES

- · SSDA-AT/NCPR. Participated in SSDA-AT/NCPR Annual Board meeting and Trade Show in Ocean City, Maryland.
- Universal health care. Attended presentation by Congressman Dingell and other federal officials on the topic of universal health care. Since several different proposals have been floated, it was difficult to isolate the issues that would affect AFPD members. The "cut-off" level for mandatory employer participation appears to be somewhere between 20 and 50 employees. AFPD continues to monitor
- Food safety. Conducted SuperSafeMark Manager's food safety courses and administered the National Registry for Food Safety Professionals examination to various retailers.
- · Food Marketing Advisory. Attended the Western Michigan University Food Marketing Advisory meeting and attended the Food Marketing Scholarship luncheon attended by two AFPD scholarship award winners.
- Angel's night. Attended a meeting on Angel's Night for City of Detroit to discuss participation in preventing arsons and crimes on the days before Halloween.
- Crimestoppers Award. Attended Crimestoppers Award event at DTE Energy facility in Detroit where awards were given to three people who were instrumental in the Crimestoppers Program during 2009.
- Clean Energy Economy Forum. Attended Clean Energy Economy Forum in Saginaw where Federal and State of Michigan administration officials presented the plans for the Federal Cap and Trade legislation that has passed out of the U.S. House and is now being debated in the U.S. Senate. This legislation would be very detrimental to AFPD members because it would increase energy prices dramatically AFPD has joined with other affected entities to seek a more reasonable solution.
- Environmental Clean Ups. Met with Michigan State Senator Cropsey to discuss sponsorship support for legislation to stop the combining on Part 201 and 213 regarding environmental
- Tank storage. Participated in quarterly Aboveground Storage Tank and Underground Storage Tank Stakeholders' meeting, as well as the Michigan Underground Storage Tank Rules Ad-Hoc Committee meeting. AFPD continues to lobby for rules that retailers can afford.
- Tobacco tax. Conducted a meeting with R. J. Reynolds Tobacco Company and AFPD members to discuss strategy and tactics to fight off federal and local tobacco tax increases. RJR will assist AFPD and our members in organizing meetings with key legislators to discuss our position on tobacco legislation.
- · Pending legislation. Met with Michigan Lobbyists to discuss pending legislation that affects AFPD members
- MI Lottery. Met with the Michigan Lottery Commissioner H Scott Bowen to discuss various lottery issues relating to Michigan retailers

AFPD CORNER

- Quality control. Conducted 13 quality control evaluations of member stores during the month of October.
- TIPS. Conducted four TIPS classes and trained 52 individuals in October

OHIO UPDATES

Verne Ord, assistant chief, BUSTR Division, of the Ohio Fire Marshal's office addressed AFPD members, associate members, and AFPD staff at the recent AFPD Ohio Regional Meeting held November 17, 2009 in Worthington, Ohio. Of the 63 attendees, 53 were independent



retailers. In addition to BUSTR, topics on the agenda included the Commercial Activity Tax penalties legislation for which AFPD was able to secure passage and various other issues of interest to AFPD member businesses. Andre Bradley and Katie Cassidy of CareWorks addressed the group on AFPD's new Group Rated Workers' Comp Program

- · Underground Storage Tank. Attended Ohio Underground Storage Tank (UST) public hearing where petitions to amended proposed rules were presented. AFPD continues to work with other associations to obtain UST rules that are reasonable to comply with at affordable levels of capital investment
- · Workers' Compensation Insurance. Met with representatives of CareWorks, Inc. (CCI) to discuss transition to CCI as AFPD's Ohio Workers Compensation Insurance Third Party Administrator
- · Workers' compensation meeting. Participated in the quarterly Bureau of Workers' Compensation Advisory Council Meeting. The Bureau of Workers' Compensation board of directors lowered the 2010 Group Rated Discount Program from the 2009 rate of 77 percent to a 2010 rate of 65 percent. They also voted in a surcharge that will reduce the maximum rate to 51 percent in 2010. In the past four years, they have reduced the rate by 30 percent plus the surcharge. which will cause most of Ohio employers to have a possible increase of 600 percent in premiums. AFPD and other associations have made a strong effort working with the Ohio Chamber of Commerce to stop this from happening.
- Cash at the pumps. Legislations have been drafted on this subject but have yet to be introduced.
- Petroleum Advisory meeting. Conducted a successful and informative Petroleum Advisory Council meeting in Perrysburg, Ohio, to discuss pending legislation and strategy
- · CAT Tax. AFPD was successful in getting legislation passed pertaining to suppliers violating CAT Tax rules and regulations. AFPD is presently setting up guidelines on how to handle this procedure with the Ohio Department of Taxation. We recently provided a formula that could reasonably be substituted for the present CAT Tax collection procedure. This recommended plan would move the CAT Tax collection to the petroleum "rack." resulting in more money for the state and a level playing field for retailers.



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Petroleum News & Views

Information of Interest to Petroleum Retailers, and Allied Trades

EPA Waiver for E15 Looking More Doubtful

The Environmental Protection Agency (EPA) has until Dec. 1 to respond to a call by ethanol lobbyists for a waiver for 15 percent ethanol blends (E15). Unfortunately, the answer the biofuels community may get is just a request for more research.

Margo Oge, director of EPA's Office of Transportation and Air Quality, says that although petitioner Growth Energy provided the agency with significant amounts of data on the legal and technical justifications for allowing E15 sales, the agency may seek more information.

EPA received around 80,000 comments during the comment period, which ended in July. It was clear that comments fell into two distinct camps. Oge said: 1) Don't do it. You can't legally, you don't have the data and it'll destroy cars, and 2) You can do it legally and technically.

Before granting a waiver, EPA must evaluate the emissions impact of E12 and E15, two of the alternatives to E10, that have the same legal and technical challenges, she said. This question has to be answered not only for new cars but also for the existing fleet of on-road and off-road vehicles. And the impacts on emissions control systems in the existing fleet need to be calculated over the useful life of the vehicle, e.g. 120,000 miles.

Other wrinkles are the potential for misfueling, EPA's authority to mandate retail labeling, and whether infrastructure such as underground storage tanks and dispensers can handle greater than E10 blends, Oge said. The agency may need more data before making its decision whether to grant the waiver, she said. (Oil Express)

Michigan Motor Fuel Retailers Advised to Review Bills of Lading

The Michigan Department of Agriculture Motor Fuels Quality Program (MFQ) monitors many different motor fuel specifications, including octane (AKI) and ethanol level. The MFQ program urges retailers to check bills of lading supplied by their distributor to ensure they are receiving the expected product.

This year there have been several instances where retailers have received lower octane products from their suppliers and sold the gasoline from a dispenser that does not have the proper grade name or AKI posted. This is a violation of PA 44 Michigan Motor Fuels Quality Act of 1984. If the retailers had reviewed the bills of lading supplied by the delivery drivers, they would have caught the error or change in product and been able to make the appropriate correction prior to a state inspector sampling the gasoline in violation. A change in the premium octane being delivered can also result in a midgrade product blended at the pump with a lower octane.

Ethanol is also tested by the MFQ laboratory, and the program has seen instances where a retailer has received product without ethanol, when previously they were receiving a 10 percent ethanol blend. This can cause a vapor pressure and/or octane violation to occur. A review of the bill of lading by retailers may help avoid a similar violation.

As a reminder: The Motor Fuels Quality Act requires retailers to maintain motor fuel delivery documents on site for a minimum of 30 days prior to transfer to another location. Department inspectors will review these documents when on location. A notice of violation may be issued on-site if the documents are not available at the retail location during an inspection.

Retailers requiring assistance may contact the Motor Fuels Quality Program at (517) 655-8202.

Don't Trust the 'Herd' Mentality

n today's atmosphere, we must be careful not to get caught up in the "herd" mentality. Because most of us tend to associate with people in business, political, and

ethnic groups that are similar to us, we are susceptible to being part of the wandering herd.

What's scary about the herd mentality is how insidiously it gets you to see things differently. In fact, a recent experiment showed that we may actually be hardwired to believe what the crowd tells us, even against our own convictions. In

an experiment conducted at Emory University, participants were asked to look at an object (an assemblage of cubes) and then judge how the object would look if it were rotated slightly. However, there was a twist: Other participants—who in reality

were actors hired for the experiment were instructed to give wrong answers in an attempt

to sway the opinions of their fellow participants. Oddly enough, the real subjects, influenced by the actors, gave incorrect responses despite what their own eyes told them.

Brain scans found that participants

didn't just decide to go along with the crowd. Instead, the crowd's opinion actually changed their perception of the problem. Participants "saw" the objects differently. The "herd." it seems, can

after our perception of reality. Further brain scans performed as part of the study showed that disagreeing with a group stimulates pain centers in the brain.

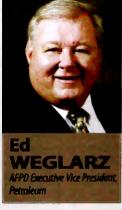
So, how do you resist being co-opted by the madness of crowds? It's not easy, but be aware of how easily we're subconsciously influenced.

As an entrepreneur you have a head start on the general

population because you tend to be an independent thinker. Make it part of your routine to network with businesspeople of different vocations. In addition, maintain your own value system as a benchmark. Stay away from the naysayers, both in and out of

your business profession. Limit your exposure to those who regularly gloat in reporting negative events over which

you have no control. Refrain from participating in the doom-and-gloom prophecies espoused by others. Do what you know is right, what helped you succeed in the first place, and peel off from the "herd" mentality.



Limit your exposure to those who regularly gloat in reporting negative events over which you have no control.

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Key to Midwest retailers' plans for next year will be providing greater value, engaging with consumers, and embracing new digital marketing ideas.

Crystal balls are great in fantasy land, but here in the real world, we need statistics, forecasts, and expert advice. Nevertheless, retailers and their suppliers have a pretty good gut feeling about what to expect in 2010.

"Our company is confident about 2010 being a good year," says Sherwood Foods' Howard Ishbia. "However, during these tough economic times, traditional business expectations are precarious at best."

Noting that all businesses across the board have had to adapt to a very uncertain economy, Ishbia says that Sherwood Foods has adjusted to this trend

by becoming more diverse in its product offerings and working with customers to provide a better value for both the retailer and the end consumer. "It is our objective to partner with our customer base and develop business opportunities for them and the consumer to all work together through this business cycle," he says. "Sherwood Foods' customer base is optimistic that the economy will reboundhowever, the uncertainty is when the recovery will be."

To remain ahead of the economic challenges, Ishbia adds that the slow economy has made the good retailers even better operators. "Consumer confidence was initially shattered at the uncertainty of the economy," he admits. "However, as the reality of the situation began to take shape. people adjusted to the conditions and have adapted their spending to reflect the poor economy. Most people are not predicting a great 2010 but are optimistic that the

economy will be stable. If the economy improves, than it will be a pleasant surprise for everyone. If not, we will be prepared to handle it and be stronger

Pepsi's Mike Quinn says his company believes that things will improve a little bit overall in 2010 across the United States. "Within Michigan, our plans are slightly behind the rest of the country, but stabilizing," he adds

Pepsi expects overall sales to be nearly flat in 2010, but the mix of products is changing to be more value oriented. "The consumer confidence question is still up in the air," says Quinn. "If job and housing markets improve, the consumer will become more optimistic."

Quinn says Pepsi's customers are telling them that consumers are watching everything very closely, with more planned purchases and less impulsiveness. "Our customers notice much slower foot traffic at end of each month," says Quinn. "The mix of products sold is moving to more single purchases and lower out-of-pocket dollar items. Providing strong value has never been more important, and it seems to change all the time."

Here is a summary of what the retail analysts are predicting for 2010, as well as some ideas on how AFPD members can capitalize on consumer trends.

Pent-Up Demand?

The dual trends of recessionary spending and growing online communities are reshaping shopper spending habits and changing the game for convenience store operators, according to speakers at CSP's 2009 Consumer Insights Forum in Phoenix.

> According to Al Meyers, senior vice president of business development for Retail Forward, Columbus, Ohio. numbers are showing that shoppers are easing up on their penny-pinching ways Addressing the group of about 75 retailers and suppliers, he said that post-recession consumers will still be making "mindful" choices, opting to remain frugal in ways they find meaningful.

In terms of economic trends and the effect the recession has had on shoppers. Meyers said last year's credit shock, Wall Street collapse, and housing implosion created a "perfect storm" that demoralized shopper psyches. Since then, the stabilization of the housing market and other factors are "starting to unlock" that freeze. and at least for several demographics, a release of pent-up demand is expected.

Retail Forward analysts are looking at 2010 as the start of the recovery, with 2013 seeing growth rates that the nation is more



"If the economy improves, than it will be a pleasant surprise for everyone. If not, we will be prepared to handle it and be stronger competitors."

In his concluding statements, Meyers focused on the boom of private brands, which mega-retailers such as Wal-Mart and 7-Eleven have embraced. He said companies are wisely choosing not to focus on private "label," which had the stigma of being a second-rate product, but private "brand." He said companies are investing in store brands, improving taste profiles, and giving personality to their brand identities.

Retail Forward's most recent, monthly ShopperScape survey reported that while only nine percent of shoppers plan to increase their near-term spending compared with eight percent a year ago, the percentage of shoppers planning to curb their near-term spending declined from 53 percent to 45 percent year-to-year.

Extreme Savers: Down to a Science

According to a recent report in Supermarket News, Americans have finely tuned their smart shopping skills. Finding the best bargain has turned

into somewhat of a sport, and this new breed of "extreme savers" is not expected to go away in

For grocers trying to plan the best strategy for store circulars and advertising, consider this: Serious shoppers are getting a jump on the upcoming week by planning their strategy on Saturday nights. "What other explanation could there be for Walgreens consistently selling out of its Sunday papers one day in advance?" asked Dennis Belacastro, vice president of customer development and industry affairs for Kraft Foods at a recent Grocery Manufacturers Association's Merchandising, Sales and Marketing Conference.

What started as a means for making ends meet for most has turned into a strategic game for some, as week after week savers try to beat their personal best. One Shaw's Supermarket shopper featured on TV recently got more than \$230 worth of groceries for a single penny, according to Supermarket News.

Other shoppers are making do with ingredients they've already got in their cupboards. Kraft Foods' Laura Barry, vice president of consumer insight and shopper engagement, refers to the practice as "eating down the pantry." What these meals lack in taste they often make up for in creativity - again, for the consumer, it's all about saving money

Kraft's research shows that close to half (49 percent) of shoppers are engaging in the practice more now than they did just three months ago. Kraft has responded with ideas for five dinners that can be made with a single bag of groceries.

Other marketers are also keeping a close watch on these skillful shoppers, said the report. Many have even developed clever names for members of the consumer shopping crowd. "Shoptimizer" is the montker Dial bestows on those who carefully devise their plan of attack before hitting the stores, according to Tracy VanBibber, senior vice president and thief customer solutions officer at the Dial Corp.

Behaviors are also category specific. Thirty-three percent of carbonated beverage consumers are shoptimizers," while just one in 100 pet supply hoppers do their research before leaving home.

Key Influencers: Social Media, Mobile Phones

Digital advancements continue to drive a new approach to shopping, with social media and mobile phones emerging as key influencers in 2010, according to Deloitte's 24th Annual Holiday Survey of retail spending and trends

Social media is gaining traction with almost one out of five (17 percent) consumers planning to use secal media during their holiday shopping, and among those, three out of five (60 percent) plan to we social media to find discounts, coupons, and sale information

While more than half (52 percent) of those who expect to use social media during the shopping prosess are in the 18-29 year-old age group, one-third [13 percent) are in the 30-44 year-old age group and one in 10 (12 percent) are in the 45-60 years-old age group.

The mobile phone is another emerging digital tool that is expected to be used by nearly one in five consumers (19 percent) in 2010. Those consumers plan use their mobile phones to find store locations (55 percent), research prices (45 percent), find product information (40 percent), get discounts and coupons (32 percent), and read reviews (31 percent).



Reviews have become another key online source of information. with nearly four in 10 consumers (39 percent) indicating they often read consumer-generated reviews of stores or products online.

The Internet also is changing the traditional store-based purchase process. Nearly half of consumers (48 per-

cent) indicate they like the convenience of shopping with multichannel retailers, and more than three-quarters (78 percent) indicate they have purchased an item in a retailer's store after viewing or researching the product on that same retailer's website this year.

"Consumers are turning to mobile, online and social media during their entire shopping experience," said Stacy Janiak, vice chairman and Deloitte's U.S. retail leader. "Retailers should consider harnessing this activity to turn browsers into buyers with one-click access to coupons, promotions, and purchasing tools."

The survey also found that consumers not only have changed their shopping habits, but these changes may be permanent for some. More than one-quarter (26 percent) say they have permanently changed the amount of money they spend while shopping and will not go back to spending as much as prior to the recession. One-third (33 percent) of consumers indicate that they have become less loyal to certain retailers, and 44 percent say they have remained loyal to stores they like, but make fewer trips or purchase less

"Consumers have become much more cautious about their purchasing decisions, and these behaviors could have a lasting effect," Janiak said. "Consumers will not return to spending levels seen before the recession anytime soon, and high-volume discretionary purchasing could remain a thing of the past. As retailers shift gears for a recovery during the holiday season and beyond, they should consider seizing the opportunity to reinvigorate their hrand and relevancy to consumers who have embraced a new consumption mindset. That may include new marketing, pricing, and promotion strategies that focus on re-engaging the consumer and differentiating a retailer's merchandise and services."

'Engagement' is the Pot of Gold in 2010

Brand Keys is a consulting firm that provides key insights for retailers to use in 2010. The following consumer trends may be helpful to c-stores, independent grocers, and other small businesses:

- · Value is the new black. The idea here is that pretty much all consumer spending will be pegged to shoppers who have a compelling reason to buy. Authenticity in meeting those reasons will be the differential advantage.
- · Increasingly, brands will be a surrogate for value. This makes sense, especially in view of the recent New York Times story about how traditional brands with a history of strong consumer connections are getting a lot of marketing push these days - there is a reassurance of value that consumers find comforting. Of course, this can also apply to retailer brands, especially in cases where the retailer has been aggressive about making those connections to the shopper.
- · Consumer expectations are growing. Consumer aspirations have not gone away just because the economy tanked. Brands that figure out these aspirations - and unmet expectations - and then work to deliver on them will be the ones that have a leg up in the long run.

Finally, perhaps the hardest thing that brands will have to do in 2010 is understand that "buzz" is an antiquated concept, and that "engagement" is the pot of gold at the end of the rainbow. That doesn't just mean consumer engagement with the brand, however, though this clearly is important. It also means engagement with each other, and with the wide variety of media and communications vehicles that are at their fingertips 24 hours a day.

Brand Keys maintains that for a brand to succeed next year and beyond, they must be authentic, able to meet unmet and even unstated consumer needs and aspirations, and engage shoppers to enable a kind of conversation about the brand that will extend beyond the simple purchase and use of the product.





FOUNDATION

AFPD warmly thanks these sponsors who provided goods and services to our 2009 Foundation Turkey Drive













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Zeban Family











Tips to keep your store In Compliant

Country of origin labeling (COOL) inspections are a concern to many AFPD members. "It is important for our retailers to know what is coming up with the Department of Agriculture's inspections on COOL. says Jane Shallal, AFPD president and CEO. "Many more inspections are

going to be conducted."

The Food Marketing Institute recently conducted tours of several grocery stores with a representative of the U.S. Department of Agriculture to discuss various country of origin labeling implementation issues. Here is a list of tips for

AFPD members to consider regarding COOL

- · USDA will be conducting an additional 7,000 store inspections with FY09 budget and will conduct 12,000 store inspections per year. These inspections will continue for as long as they receive the appropriations to do so.
- USDA is building a database that will allow greater transparency for retailers and greater data analysis for USDA. The system is under development now and expected to be available in the spring. Retailers will be able to access and track reports regarding their stores on-line. The system will be secured to limit access. USDA is already using it to run reports to look for anomalous inspection

results. For example, they noticed a spike of a particular type of finding in a particular state. Upon investigation, they found that the inspectors were misinterpreting a regulatory requirement and were able to correct the issue before it pro-



currently

about 3-4

in review-

weeks behi

ing store inspection reports. Therefore, if you are aware that a store was inspected earlier than mid-September but have not received a follow up letter from USDA, you may want to investi-

 USDA will be conducting more training for state inspectors in

making mistakes in terms of covered commodities. Hopefully, additional training will help correct these problems. In addition, not all inspectors left the complete set of information at store level at the conclusion of the inspection; USDA agreed to send out a reminder on this maint.

- USDA will reverse a "Inding" if the retailer responds a letter with sufficient evidence. For exam ple, if you can emplain to USDA that a particular covered commodity without labeling was packed or harmand prior to September 30, 2008, USDA will remove the finding from your
- USDA did complete a survey to determine whether retailers were labeling meat products correctly. The labeling must include information on where the livestock was born, raised, and slaughtered. The results of the survey are awaiting approval for release.
- Find CDOL info on YouTube. USDA's YouTube COOL video should be available in December.
- · What about frozen products packaged prior to September 30, 2008? Although USDA does not require these products to bear country of origin labeling, proving which products were produced prior to September 30, 2008 is still proving challenging to retailers. USDA cannot create a centralized list of these products. Fortunately, the problem does have an expiration date and at some

point these products will be out of the distribution chain. In the int im, work with your suppliers a send information to USDA to dea onstrate the true date of production to get any erroneous find of removed from your record.

- USDA's interpretation of what constitutes "processing" for In zen potatoes is evolving. If the statues have been processed s only salt, sugar or annatto, the agency does not consider them be processed (so COOL applies the potatoes have been treated oil or other substantive ingredie the agency does consider them to be processed (so COOL doc not apply). If you receive a le indicating that your frozen potato products failed to display co try of origin information, check the ingredient line on the package If oil is in the ingredient line, tell USDA and the finding should be removed.
- Under the 2008 Farm Bill amendments to COOL requirements, state, region or locality can be used to identify the try of origin of covered produ nuts, and ginseng. USDA's fire rule notes that some state prom tional programs can be used to isfy this requirement. However not all such programs require the product be produced entire the state. For example, accord to USDA, the "Go Texan!" pro gram can apply to products that sourced from Mexico.
- State, local, and regional lab is not sufficient for covered m poultry or fish items. Country origin must be displayed.
- With the growing emphasis on locally grown products, more retailers are using the phrase to describe the origin of their pro-

See COOL, continued on page 1:



—Jane Shallal, AFPD President and CEO

COOL

Continued from page 12

duce. USDA does not consider this phrase alone to be sufficient to satisfy the regulatory origin labeling requirements. However, indicating the farm or city and state along with "locally grown" will satisfy USDA. Also defining the term so consumers can understand "within 100 miles of our is also acceptable, providd the area described does not more than one country. is the allowed percentage tickered produce items in a ulk bin? USDA can't provide a ber however, anyabout 50 percent uld be sufficient. If an sues a "finding" for an nsufficient number of PLU stickers, you could ask your store clerk to make an educated guess regardpercentage of stickering in of pin tags els. but fficient nsure may consumers can find the information. For example, one sign with an products and countries of origin far end of a meat counter walld not be deemed sufficient in department with a 30-foot ser case and 50 more feet of self-s vice cases. Consider a separate sign for each covered commodity. If you choose to have one sign that all covered commodities and r countries of origin, considposting it in multi locations. ider having one sign for every 20 feet of the meat case. A no longer considers it able to post a sign indicatthat your beef is from mulcountries unless you are lly receiving product from countries and can docut it properly. As much of the supply today is labeled "prodof the U.S.," do not post signs ad state "product of U.S., Canada, Mexico unless that is, in fact, the country of origin declaration provided by your supplier. Lot code numbers are still a mixed hag. Sometimes inspectors

a not pick up lot numbers (e.g.,

te inspectors insist on lot num-

bers and the information isn't available (e.g., bulk produce). USDA will ask inspectors to pick up lot code numbers for packaged products, but remind them that lot code numbers usually are not available for bulk products.

 Peanuts, pecans, and macadamia nuts are all covered commodities that require origin labeling, unless, of course, they are processed.
 Although heat may be applied to assist in shelling pecans or macadamia nuts, it is not sufficient to render the nuts "processed." Roasted peanuts are not covered, but many packages don't currently say whether the enclosed product is roasted or not. You may consider encouraging your suppliers to label roasted peanuts accordingly. If the products do not bear labeling and you receive notice from USDA, contact your supplier to find out whether or not the nuts were

actually roasted (or otherwise processed). Reporting this information to USDA would be a sufficient basis to "remove" a finding.

- Cornish game hens are chickens.
 Therefore, they are subject to the
 country of origin labeling requirements
- Packaged fresh herbs are covered commodities. Double check the herbs that you sell.
- Loose mushrooms require labeling. Again, check your stores.

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Right to Repair Act Gaining Association Support

AFPD continues to monitor developments on the Motor Vehicle Owners Right to Repair Act (HR 2057). which has gained steady support since its introduction in 2001. Five more members of Congress recently declared their support of the Motor Vehicle Owners' Right to Repair Act: Reps. Michael E. Capuano (D-MA), Christopher P. Carney (D-PA), Gregory W. Meeks (D-NY), Michael K. Conaway (R-TX) and Brad Miller (D-NC) are the most recent co-sponsors, bringing the number of sponsors to 45. The next step, according to Paul Fiore, executive vice president of the National Service Station Dealers Association (SSDA), involves a push to get Sen. Inhofe (R-OK) on board as lead Republican co-sponsor.

We would like to have Sen. Inhofe sign on as the lead Republican sponsor," Fiore said, "because that would give the legislation bipartisan balance. To do this, the National Service Station Dealers Association, along with several other coalitions supporting the legislation, are working with their grass roots committees making phone calls to Sen.

Inhofe's staff and trying to get an idea of what his relationship is with car dealerships," Fiore added. "Car dealerships, who are opposed to the bill, have large, well-funded Political Action Committees (PACs), and can place a great deal of pressure on legislators."

Introduced by Reps. Edolphus Towns

(D-NY), Anna Eshoo (D-CA) and George Miller (D-CA), the Motor Vehicle Owners' Right to Repair Act would require car companies to make the same service information and tools capabilities available to independent repair shops that they provide to their franchised dealer networks. The legislation further provides car companies with strong protections for

Trade Commission in enforcing it Because vehicles are becoming

their trade secrets unless that informa-

tion is provided to the franchised new

car dealers. In addition, the bill clari-

fies the responsibilities of the Federal

increasingly sophisticated with virtually every system either monitored or controlled by computers, servicing these vehicle systems to keep them in safe working condition requires ready access to complete and accurate information, tools and software from the car companies. The Right to Repair

Act offers protections for tor vehicle own-It is critical that ers by making it repairs shops have ready illegal for vehiaccess to the tools and software cle manufacturers to withhold needed to service late information necmodel vehicles. essary to diagnose service or repair motor

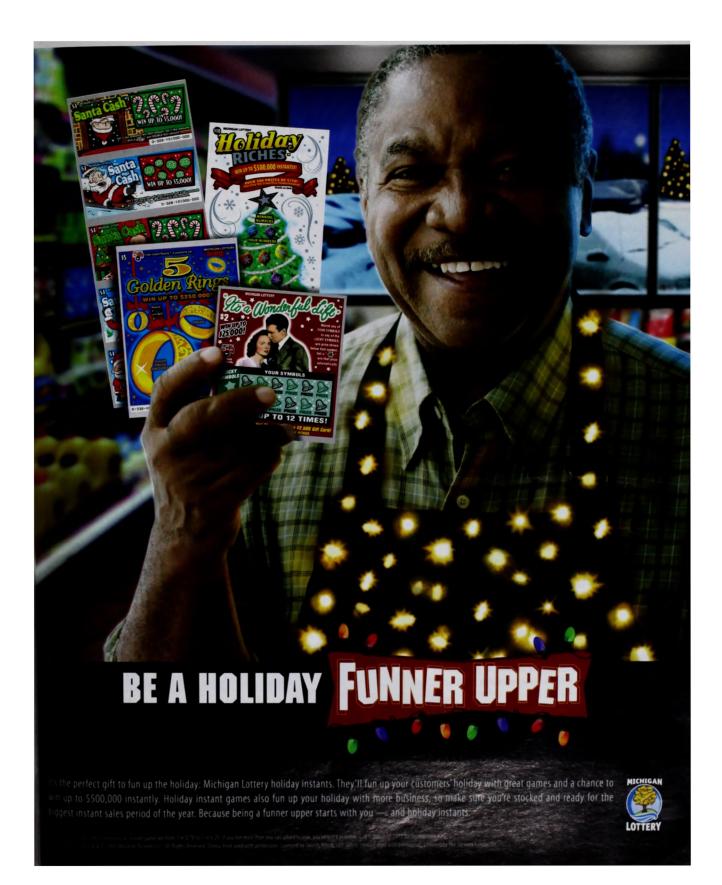
> According to Kathleen Schmatz, president and CEO of the Automotive Aftermarket Industry Association (AAIA), a competitive marketplace backed by smart government oversight will protect American consumers and small businesses. Right to repair seeks to ensure that car owners continue to have a choice on where they have their vehicle repaired, whether it's an independently owned neighbor

hood repair shop or a new car dealership

While advances in technology have benefited consumers, it is critical that repairs shops have ready access to accurate information, tools and software needed to maintain and service late model vehicles. By requiring that car companies make this information available, the Right to Repair Act ensures that motorists, and not the manufacturers, determine where, how and by whom they have their vehicles repaired," Schmatz added.

Other associations involved in the effort to get the legislation passed include the Coalition for Automobile Repair Equality (CARE), and the Tire Industry Association. "With lots of activity surrounding the issues of health care reform, and Cap and Trade legislation, we may or may not see developments in the short term," said Fiore. "Sometimes with many other pieces of legislation being debated, it's not a bad time to introduce new initiatives. We will continue to develop the best strategy to support the Right to Repair Act.





Understanding Merchant Credit Card Fees

Confused by credit card fees? You're not alone. Here is an introduction to understanding what you're paying for and why.

By Aaron Press

For merchants accepting credit and debit cards at the point of sale, the list of fees and charges deducted from each transaction may seem long and difficult to fathom. Discount fees, interchange rates, and settlement charges can add up to a substantial amount of money deducted from each purchase, so it is important for merchants to understand what these fees represent, who is getting the money, and how the merchant

The system that facilitates payment processing involves several separate entities - cardholders, issuers, card associations. merchants, and acquirers. The interactions of these parties can number in the hundreds of millions each day. The interchange fee is what helps balance the costs of running the system and promotes a strong payments infrastructure. A strong payments industry benefits all participants, including mer-

Interchange is the fee paid by merchants to payment card issuers for processing transactions, and represents the largest portion of a merchant's total transaction processing costs. Card issuers are the individual banks that provide credit and debit cards to consumers. They are responsible for servicing individual accounts. Additional fees include monies paid to the card associations (Visa, MC, etc.) and to the merchant's payment processor or acquirer.

Interchange is paid to credit card issuers to cover the cost of handling the transaction, maintaining infrastructure, and offsetting fraud or risk. That last item is especially important since it is the issuer who must absorb the loss from a fraudulent purchase, not the merchant. Interchange also funds research in security, network upgrades, and cardholder benefits. By promoting safe and stable payment methods, issuers give consumers access to an expansive and convenient payment network.

Interchange is priced as a percentage of the transaction. Pricing levels are classified by a number of parameters. such as the merchant type, whether a card is debit or credit, whether a card is a rewards card or business card, and the volume of card transactions processed by the merchant. Each of these classifications has certain requirements that must be met for a transaction to receive a particular rate. If a transaction does not fulfill one or more of the classification requirements, the transaction will "downgrade" to another classification, often with a higher rate, resulting in increased cost.



Avoiding these downgrades is an important way for merchants to manage their total cost of accepting payments.

In addition to interchange, the card brands also charge merchants a flat fee for every transaction called "dues and assessments." While that may sound mysterious, these fees are retained by the card companies for use in maintaining the components of the network infrastructure, setting rules and regulations, research and development of new technologies, marketing, and branding.

While interchange and various card fees may seem puzzling, the benefits to merchants and consumers are real. The largest benefit is that merchants are able to offer a broad range of electronic payment options for their customers. For consumers, that means more convenience and choice on how they want to manage their expenses. For the merchant, consumer convenience and choice means higher sales.

Additionally, the settlement of transactions through the interchange network is fast, secure, and reliable. This eliminates the expenses involved in handling accounts receivables and the risks involved with cash and checks. For the merchant, that means lower costs.

In the end, the ability to accept credit and debit cards is a necessity. Consumers now expect their grocers, dry cleaners, and convenience stores to accept cards. The fees make it possible for consumers and merchants to share the costs of keeping the system working smoothly.

Aaron Press is director, market strategy, for Chase Paymentech.

It is important for merchants to understand what these fees represent, who is getting the money, and how the merchant benefits.

U.S Newspaper Circulation Continues Decline

U.S. newspaper circulation continues to decline, according to recent figures from the Audit Bureau of Circulations. From April to September, average daily circulation decreased 10.6 percent over the same six months in 2008. That drop was more than the 7.1 percent reduction in the October 2008 to March 2009 period and the 4.6 percent fall in the April to September 2008 period. Sunday circulation declined 7.5 percent over the last six months.

The Wall Street Journal edged out USA Today as the top-selling newspaper in the country, growing 0.6 percent — the only daily newspaper in the top 25 to do so. Meanwhile, USA Today had its worst period ever, falling more than 17 percent.

The New York Times retained its third place ranking, but its numbers were 7.3 percent lower than the same period a year ago. Sales of newspaper have been on a downward trend for almost two decades, but that decline has quickened recently.

Justice Dept. to Investigate Walmart, Target, Amazon

The American Booksellers Association (ABA), which represents independent booksellers, has asked Assistant Attorney General Varney to require the Department of Justice to investigate anticompetitive and predatory pricing actions by Walmart, Target, and Amazon.com in the sale of major bestseller book releases that are being sold significantly below their costs.

Recent media reports by MarketWatch.com and Bloomberg have also highlighted Walmart's holiday pricing on items ranging from toys to electronics in an effort to lure shoppers during this tough economic climate. The retailer has also launched a nation-wide price cut on bananas (.39lb) and tubes of lean ground beef (\$1.25lb) in an effort to attract additional traffic.

The ABA got upset because Walmart, Target, and Amazon are selling national bestseller books that typically retail for \$25 and \$35 at \$8.98 and \$9.00, which ABA contends is far below their costs. "We believe that Amazon.com, Walmart, and Target are using these predatory pricing practices to attempt to win control of the market for hardcover bestsellers," wrote the ABA.

Michigan Instant Lottery Ticket Security

In today's economic atmosphere, lottery retailers must initiate and employ security measures to address their exposure to theft of instant lottery tickets.

All instant tickets have individual serial numbers printed on them. Set up your shift and end-of-day cashier reports with spaces for recording instant ticket serial numbers. By recording the instant ticket serial numbers, you have a very good chance of

recovering the value of the stolen tickets, and authorities have a better than average opportunity of catching the crook, if he tries to cash any winning tickets acquired from your store.

WISHES WISHES WISHES WISHES

In Michigan, a lottery retailer is responsible for all tickets

- consigned to him or her. Here are the basic rules:

 The retailer shall pay for the stolen tickets on the settlement
- date.The retailer shall subsequently file a statement swearing to or
- affirming, under the penalty of perjury, the facts of the case.

 The retailer shall furnish to the bureau a copy of the police report covering the theft.

Following an investigation by the bureau and police authorities, the bureau may issue a refund to the retailer. Refunds may only be issued if losses to the bureau have been mitigated by a retailer's actions in reporting the tickets stolen and the retailer's appropriate accounting of the tickets stolen.

Keep in mind that if you have recorded serial numbers, and promptly report the theft to the lottery commission, you have a very good chance to recover your loss.

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Contractors who don't take safety seriously can **expose** your employees, customers, and facility to unwanted hazards.

Protect Your People When Contractors are Onsite

Bringing outside contractors into your business facility can put your employees and customers at risk. Contractors who don't take safety seriously can expose your employees, customers, and facility to unwanted hazards. Therefore, take the initiative to evaluate the contractor's safety programs and how they implement them. It is also important to recognize that all employers have the same duty: to comply with OSHA standards and eliminate hazardous

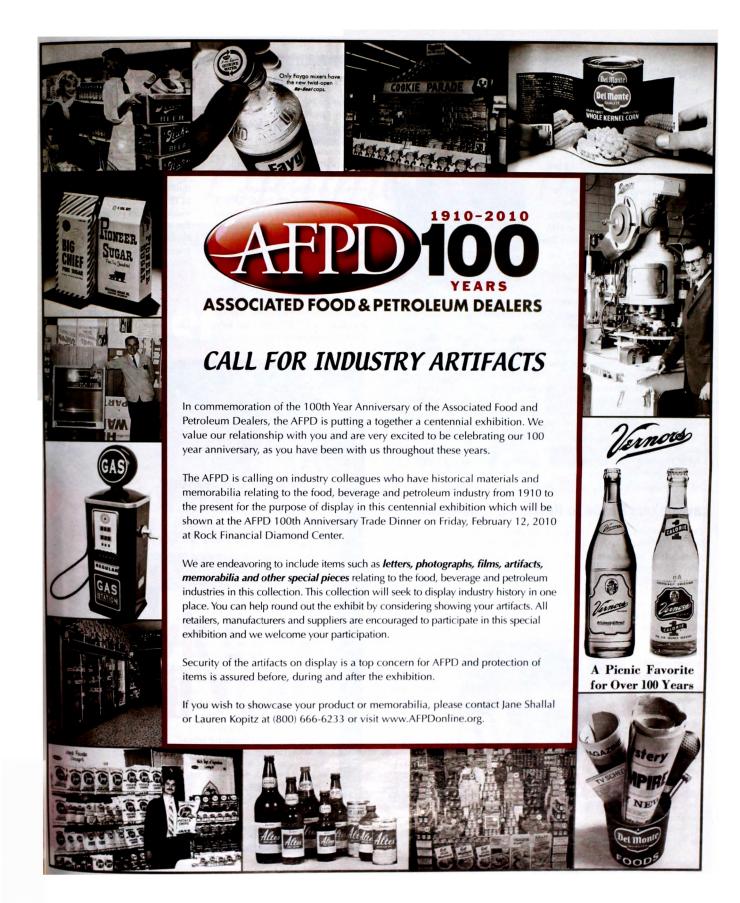
Here are some things you can do to protect yourself, your employees and customers when working with contractors:

- Clearly define your expectations and their responsibilities.
- · Determine how these responsibilities are viewed from the OSHA
- · Ensure that their staff is trained to recognize health and safety hazards applicable to your facility.
- · Assign Health and Safety responsibilities to one your own employees for
- Provide that person with resources to carry out his/her responsibility.
- · Make sure the contractor has a written Health and Safety Plan.
- · Know the history of the contractors you are working with.

Accomplishing these items before a contractor steps foot on your business property is a proactive approach to worksite health and safety. You will be better prepared to address hazards and prevent serious incidents from happening. Taking these steps will also help in dealing with an OSHA inspector should one happen to visit your business For help on establishing safety practices at your business, contact Frank Gates at (800) 777-4283.





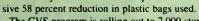


More Retailers Urging Use of Reusable Bags

Retailers are ramping up efforts to get consumers to bring reusable bags to pack their purchases. Some recent developments:

- Target is offering customers a 5-cent discount for every reusable bag they use.
- CVS is giving customers \$1 cash bonuses on their CVS cards every four times they buy something but don't request plastic bags.

The Target program, which rolls out on Nov. 1 at all 1,700 Target stores across the country, could save billions of plastic bags. A recent report in USA Today states that Target posts more than 1.5 billion transactions annually most ending up in more than one bag. In fact, a pilot test in 100 Target stores earlier this year resulted in an impres-



The CVS program is rolling out to 7,000 stores and requires customers to buy a 99-cent tag to be scanned with their CVS card.

Following the examples set by smaller retailers like Whole Foods, Trader Joes, and Stop & Shop-who have all given consumers financial incentives to re-use bags - USA Today speculates that reusable bags are becoming more mainstream at a time when retailers are feeling heat from advocacy groups, lawmakers, and customers to take action on environmental issues. Just the Target and CVS programs alone could keep billions of plastic bags out of the environment, says Allen Herskowitz, senior scientist at the National Resources Defense Council.

"It's become part of the competitive landscape to demonstrate that it's part of your culture," David Szymanski, marketing professor at Texas A&M University, told the newspaper. "Retailers who want to connect with this generation have to go green."

Lawmakers Battle to Restrict E-Cigarettes

Despite concerns by public health officials, electronic cigarettes are gaining ground in the United States, USA Today reports. The battery-powered device uses nicotine, flavoring and chemicals in a cartridge, which turns the nicotine into a vapor to be inhaled by the user.

State and local lawmakers are con-

sidering ways to restrict the smokeless product, which some use to get around smoking bans. The Electronic Cigarette Association (ECA) says at least .700,000

Americans use e-cigarettes.

The U.S. Food and Drug Administration (FDA) tested e-cigarettes and found the devices to have carcinogens. In a lawsuit, electronic cigarette distributors are challenging the FDA's authority to regulate the

products.

Across the country, several states are trying to restrict access to the products. Connecticut Attorney General Richard Blumenthal says his state is "actively investigating these companies and their products." California banned the sale of e-cigarettes but Gov. Arnold

> Schwarzenegger vetoed the bill. In Oregon, the state attorney general reached an agreement with retailers and distributors to keep the products off shelves.

A New Hampshire state representative is proposing a bill to make it illegal to sell the devices to minors, while in New Jersey, an assemblywoman will be submitting a bill to put e-cigarettes under the same restrictions as cigarettes.

Save-A-Lot Plans to Double Total Stores **Over Five Years**

Supervalu Inc.'s Craig Herkert recently announced plans to double the size of the company's grocer's discount chain Save-A-Lot to about 2,400 stores over five years.

Supervalu's main business will remain its chain of traditional supermarkets, including Albertson's, Jewel-Osco and Farm Fresh. Save-A-Lot's 1.180 stores sell a limited number of items, mostly private label, at lower prices every day versus a discount model used by traditional gro-

Supervalu has struggled since it acquired more than 1,100 Albertson's stores in 2006. Analysts say that a more centralized purchasing structure for the chain's 2,500 stores and the 1,800 supermarkets it supplies as a

wholesaler should drive down everyday prices of national-branded items

Supervalu's plan to expand its Save-A-Lot store base is a push to soften the blow of future economic recessions and cater to what it believes will be a long-term turn toward thriftiness by many customers. Part of Herkert's strategy and long-term vision includes putting the Save-A-Lot stores (about 75 percent of which are franchised to licensees) in neighborhoods where they will compete with pricier traditional grocery stores.

A typical Save-A-Lot stocks about 3,000 frequently purchased itemsless than 10 percent of the items found at a conventional supermarket - and serves a household with annual earnings below \$45,000.





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Mango's Fruit Market: The Little Guy Prevails

By Carla Kalogeridis

Eddie Daibess was more than a little bit nervous when he sunk his buyout from Ford Motor Co. and his entire life savings into a fruit, produce, deli, and meat market in Canton two years ago. After working 33 years on the assembly line at Ford, Daibess knew two things: He was too young to retire, and he wanted to leave his children with a business that could bring them security for the future.

"I maxed out every credit card, and literally put every penny I had into this place," Daibess says, "We launched the business right when the economy started to have problems. It was scary, but I put my hopes in God's hands.

And Daibess is quick to add that God has come through for himwith a little help from

> It turns out that AFPD's chairman of the board, Chris Zebari, lives in the same neighborhood as Mango's Fruit Market When Zebari saw the Mango's sign go up on

AFPD.

the corner storefront just a short distance from his home, he stopped and introduced

been particularly impressed with the little guy," he says. "Every time

tion about our business or one of the AFPD programs, someone has come out to the store in person to help us. There are so

many ways to save money through AFPD. We've been able to save a lot of money with the Nestle and insurance programs, and we've also learned quite a bit from AFPD about food safety and about the beer and wine busi-

'This is the story of a family that took everything it had and invested in the neighborhood, and the neighborhood supported them," says Zebari, "They have struggled hard, but they are determined to succeed." Having survived the worst of the current recession. Eddie Daibess hopes to open a Mango's Fruit Market

their own store. "And then, I will retire." he says with a big smile.





Mike Daibess, Eddie Daibess, Hass Daibess, and Chris Zebari

himself. A salesman for Lipari Foods, Zebari recognized immediately that Daibess had many good ideas but that he needed some support.

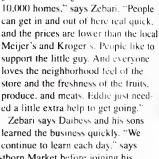
Although Daibess had worked a brief, part-time stint as a breakfast chef at a Middle Eastern restaurant in the early 1970s, that was the extent of his experience in the food industry. And having put everything he had into getting the store ready, he had to open on a shoestring.

Daibess and his three sons work the business: Haas (age 27), Mike (age 22), and Joe (age 19). A week or so before the store's grand opening, Hass Daibess remembers asking Zebari: "Can you sell us just one stick of salami, one roast beef, and one balo-

"It was all the business could afford," he recalls, "Just enough to fill the counter."

Acting on Lipari Foods' philosophy that you do whatever it takes to help the customer. Zebari responded, "I'll sell you a piece of baloney, if that's what you need." The first order to Lipari Foods from Mango's Fruit Market was just under \$500. And now? "They do six or seven times that each week." Zebari

Between July and December of 2007, Zebari stopped into Mango's every other day. Sometimes, Eddie Daibess bounced ideas off of him, while other days found Zebari



"Eddie was smart—he picked a

Haas Daibess, who worked at Westborn Market before joining his father at Mango's. "It's important to stay open to new ideas.

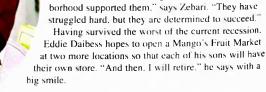
One reason the store is thriving, says Zebari, is that the Daibess father and sons have not been afraid of change and trying new things. "They've tried 1,200 different items on the shelves," he says. "Some have moved, some haven't." Today, the deli is the staple of the store. In fact, Mango's just added a sub-shop and now offers catering services.

Nevertheless, Eddie Daibess admits that the store is still having some ups and downs. "Someone told me that in this economy, if you are



Hass Daibess has AFPD's help along the way. "AFPD is an organization for we've had a ques-





Chris Zebari's daughter, Kaseigh, helps out part-time on the register.

Ohio Lottery LOWDOWN

Exciting Changes and Holiday Games

It's been an exciting whirlwind of activity and improvements at The Ohio Lottery recently. During my past two months as lottery director, I can say it's been both a privilege and an honor to have the opportunity to manage a \$2 billion per year organization like The Ohio Lottery. The work we do



on behalf of public education—providing real benefits to Ohio children and communities—is important and admirable. Last year alone, we raised \$702.3 million for The Lottery Profits Education Fund and provided an economic boost to more than 9,200 retailers state-wide.

Holiday Sales

We've just begun this most important holiday retail season. Lottery staff members representing many different departments have collaborated

to provide a vast array of holiday games to meet customer demands.

Some of our newer, more innovative holiday promotions are the EZ PLAY Holiday Games, which include the \$2 Stocking Stuffer and the \$1 Reindeer Rally. Other themed Instant Games include the \$10 Holiday Winnings, the \$5 Holiday Lucky Times, the \$2 Jingle Bell Doubler, and the \$1 Holiday Cash game.

In addition, The Ohio Lottery is pleased to announce the return of the favorite New Year's Raffle. It's a terrific and lestive holiday game, which went on sale November 20. With only \$00,000 tickets printed and odds of 1 in 125,000 of winning the \$1 million jackpot, it's one of the holiday's best-kept

Retailer-Focused Improvements

The Ohio Lottery staff is continually looking at ways to enhance procedures that benefit its retailers and save valuable business time. Since the conversion to the new gamber system (effective July 1), retailers have asked for ways to account for sales and cashes that represent their true "busined day," which sometimes spills over from one day to the act, we've created a new financial report to address that sit-

players, and families a safe and secure holiday season.

Kathleen Burke is director of The Ohio Lottery.

AFPD Member:

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Make Me Rich!



he first installment of the Lottery's game show. Make Me Rich!, debuted on October 16 with resounding success. During the half-hour game show, \$4 million in prize

money and a 2010 Ford Mustang GT were given away. The second show airs in February 2010 and will once again be hosted by former Brady Bunch TV co-star Christopher Knight.

Players can win a chance to appear in the February episode of "Make Me Rich!" by playing a variety of instant tickets from the Michigan Lottery. including the \$10 Million Dollar Mega Play and Holiday Riches games and most of the current \$20 games. Details on how to enter drawings for the show can be found at www.michigan,gov/lottery. As with the first broadcast, the February edition of "Make Me Rich!" will feature a textto-win component for the viewing audience. During the show, details on how to win one of five \$1,000 prizes will be announced

Here are some "Make Me Rich!" game highlights:

- \$20 Instant Games. If a player claims a \$1,000 prize from Multi Millions™, Casino Royal™, \$2,000,000 Diamond Dazzler™, Lucky Game Book™. or \$2,000,000 Club TM, they will be automatically entered into a drawing to become a finalist. Players must file their \$1,000 claim by Wednesday, December 9, to be eligible for the drawing for the February broadcast. The finalist drawing will be conducted on Friday, December 11, and four lucky players will be selected to appear on Make Me Rich! for a chance to win \$2,000,000.
- · Million Dollar Mega Play. When players claim a \$1,000 prize from Million Dollar Mega Play™ (game #322), they will be automatically entered into the finalist drawing

scheduled for Friday, December 11. During the drawing, three finalists will be selected to appear on the game show for a chance to win \$1,000,000. Players must file their \$1,000 claims by Wednesday, December 9.

• Holiday Riches. When players claim a \$750 prize from Holiday Riches™, one of the Lottery's newest holiday instant tickets that went on sale in November, they will automatically be entered into the finalist drawing scheduled for Wednesday, January 6, 2010. Three finalists will be selected to appear on the game show for the chance to win \$500,000. Players have until Monday, January 4, 2010, to claim their prize and be entered into the finalist drawing

By having tickets available for players to purchase and promoting second-chance drawings, retailers played a large part in making the first episode of Make Me Rich! the huge success it was. We look forward to a successful second installment of the show

Millionaire Raffle

Millionaire Raffle tickets went on sale November 9, and the game promises to be a hit with players because of its new second-chance opportunity to win additional cash prizes. Players will have eight opportunities to win an additional \$25,000 prize. To enter the Millionaire Raffle Second Chance Sweepstakes bonus drawing, players must submit one Millionaire Raffle ticket online at the Lottery's VIP player website, www.playercity.

net. Only Millionaire Raffle tickets sold. Club Keno locations. for the January 6 drawing are eligible for entry, and players can enter as many times as they wish.

Drawings for the second chance priz-



es began on November 18 and will continue to January 6. Each drawing will award one winner a \$25,000 prize. Specific details regarding the drawings and deadlines for ticket entry can be found at www.playercity.net.

Like previous Millionaire Raffles, 600,000 tickets will be sold, each with a unique raffle number. The drawing will be conducted on or after January 6 when 6.018 winning raffle numbers will be selected. The first six raffle numbers drawn will be awarded prizes worth \$1,000,000 each; the next 12 will be awarded prizes worth \$100,000 each; the following 2,000 will be awarded prizes worth \$500 each; and the last 4,000 selected will be awarded prizes worth \$100 each.

Make sure you tell customers to hold on to their tickets; they must present the original raffle ticket to Lottery officials if they win. Millionaire Raffle tickets are available at all Lottery and

Holiday Tickets

This holiday season the Lottery has introduced four new instant tickets, and like other holiday themed tickets, they are sure to be popular with players. It's a Wonderful Life TM, with a \$2 price point, features five ticket scenes from the classic movie starring Jimmy Stewart and Donna Reed. In addition to top cash prizes of \$25,000. It's a Wonderful Life gives players a second chance to win a VISA® Gift Card worth \$2,500. To enter, players must submit their non-winning It's a Wonderful Life tickets at the Lottery's VIP Club website, Player City (www. playercity.net), and two lucky winners will be selected on December 22 to receive a gift card.

The \$10 Holiday Riches 15th ticket features \$8 million in total cash prizes and top prizes of \$500,000. Winners of \$750, of which there are more than 300 in the game, will be automatically entered into a drawing for a chance to appear in the February 2010 edition of the Lottery's TV game show, "Make Me Rich!" Three lucky contestants will be selected from the winners of \$750 to appear on the game show. Of the three contestants, one lucky person will go home with an additional \$500,000.

Santa Cash™ (for \$1) features more than \$3.6 million in total cash prizes with three top prizes worth \$5,000 a piece. 5 Golden Rings™ (for \$5) gives players the chance to win more than \$6 million in total cash prizes with two top prizes worth \$250,000 each.

New Instant Tickets

New instant tickets scheduled to be released on December 14 include Smokin' Hot \$50s TM for \$1, Winter Green™ for \$2, What A Gem™ for \$5, and Big Money Spectacular 14 for \$20. The release date for these tickets is subject to change.

It's a Wonderful Life TM & © 2009 Melange Pictures LLC. All Rights Reserved.

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Over 95 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players and commissions to retailers. In fiscal year 2009, the contribution to schools was over \$715 million. Since its inception in 1972, the Lottery has contributed more than \$15 billion to education in Michigan. For additional information, please visit the Lottery's website at www.michigan.gov/lottery.







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It is important to note that the benefit of this program is only realized through Staples Advantage. You will not receive the same program benefits through direct mail ordering or through retail store purchases not linked to your business account.

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New Study Shows What Drives Shoppers into a Store

Shopper marketing continues to grow in importance for CPGs and retailers, but its effectiveness is being limited by insufficient integration with out-of-store marketing and media channels, according to a new study from the Grocery Manufacturers Association, Booz & Company, and SheSpeaks.

"Shopper Marketing 3.0" involved a comprehensive survey of 3,600 shoppers across the food and beverage, household products, and health and beauty categories, and across multiple retail formats. In addition to filling out pre- and post-shopping surveys, shoppers participated in online forums.

The researchers also interviewed 25 senior executives from leading shopper marketing agencies, CPG manufacturers across categories, retailers across formats, measurement and analytics firms, and in-store media service providers.

Overall investment in shopper marketing—defined by the Marketing Leadership Council as in-store advertising, promotion and design initiatives intended to extend brand equity and provide the retailer with differentiation—is estimated to be growing at 21 percent annually, according to hardknoxlife.com.

However, this new study concludes that CPG manufacturers have yet to align shopper marketing initiatives with the advertising and promotions that reach consumers at home and on the go. That results in disconnected marketing messages, wasted spending and missed opportunities to drive purchases.

Integrating and quantifying results from shopper marketing is becoming even more critical. Retailers increasingly seek to tap into CPGs' budgets beyond trade promotions, pushing manufacturers to shift spending into ads on retailer websites and in-store video networks, as well as participate in retailer database marketing programs, GMA and Booz point out.

The surveys probed the factors that drive consumer purchases in the store, including the relative influences of in-store and out-of-store marketing.

Even with the documented growth in private-

label buying, this study found brand preference to be the most important out-of-store factor influencing which products go on a shopping list. More than two-thirds (68 percent) of shoppers ranked "long-standing brand preferences" as a 4 or a 5, with 5 signifying "very influential." Nearly half (48 percent) gave coupons one of these top two rankings, and 43 percent gave friends/ family the top rankings. Advertising and media content were given top rankings by just 19 percent and 16 percent, respectively.

The study also found that nearly half of food and beverage shoppers and nearly 60 percent of health/beauty and household goods shoppers purchase their preferred brands even when a less expensive alternative is available. Many—48 percent of food and beverage shoppers, 58 percent of household product shoppers and 59 percent of health and beauty shoppers—use coupons or price promotions to "justify buying the brands they want" rather than as the key factor driving their decision making, the researchers report. Other key findings:

- Shoppers choose 59 percent of the brands they buy in the store, and 41 percent before they enter the store. This points to opportunities to influence their brand choices before they go shopping.
- For the 59 percent of items for which brands are selected in-store, 85 percent of shoppers perceive in-store factors as more influential than out-of-store marketing. After price, communicating benefits on packaging is most influential, whether for reinforcing existing brand preferences, driving competitive switching, capturing purchase when there is no strong brand preference, or creating impulse sales.

While confirming that most shoppers (81 percent) do research before shopping, this study—unlike some other recent consumer surveys—found that 77 percent of shoppers do not take detailed shopping lists into the store. Instead, most shoppers have "mental lists" that include "brand consideration sets," but evolve as they are exposed to more marketing at home, in transit, and in the store.



Is H1N1 Responsible for Boom in Orange Juice Sales?

Industry analysts are suggesting that the swine flu may be part-

ly responsible for the rising retail sales of orange juice over the last six months. Consumers, it seems, are doing just about anything to ward off H1N1, and drinking extra servings of orange juice is just the kind of home remedy they are willing to try.

Unfortunately, the Florida Department of Agriculture projects that Florida's orange juice industry will produce 16 percent less juice in the 2009-10 year compared to 2008-09. Apparently, cooler

weather, drought, and citrus disease are the culprits.

Perishables Win Out in the Recession

New research from Nielsen shows that a grocery store's perishable departments -- the bakery, fresh meat, deli and produce that line the perimeter -- are becoming more productive as consumers become used to eating out less, and focus more on the quality of the meals they prepare at home.

With 46 percent of consumers saying that their families eat out less often, value-priced meals at retail are posting double-digit increases. Eating at home has been a common theme during this recession, but this new research shows the surprisingly high movement of foods sold on the store's perimeter.

Among the many consumers who have



cut down on dining out, there's been a much greater awareness of what's for dinner, says the Nielsen research; consumers are spending about 6 percent more in supermarkets and supercenters as a result. Food Network viewership is going through the roof, and online food research is up dramatically. Smart retailers are taking advantage of this new what-to-serve anxiety, with chains like Meijer and Whole Foods Market offering food-planning content through iPhones.

However, these shoppers are still focused on getting convenient food at a good price: Nielsen finds that 51 percent of meat and seafood is purchased when it's on sale, and 41 percent of shoppers notice those prices in store circulars. And while supercenters and warehouse clubs have made a concerted effort to beef up their perishables, supermarkets are still stronger, with a 70 percent market share of meat and seafood, and 50 percent of deli business.



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- AFPD Member Stores that qualify as Independent Supermarkets will receive a 2% quarterly rebate on all Nestle Net Ice Cream Sales when they dedicate 50% of their ice cream space to Nestle Ice Cream brands.
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 will receive a 2% quarterly rebate on all Nestle Net Ice Cream Sales if their store sells
 Nestle Ice Cream brands and other competing ice cream products.
- All rebates will be paid out through the AFPD office once a quarter.
- All freezer equipment and helpful point of sale fixtures for this program are FREE! (Subject to Pre-Quailification by Edy's Sales Representative, quarterly sales to be evaluated.)

To sign up for this program today, call Mike Pecoraro from Nestle at 1-800-328-3397 ext. 14001

Make sure you tell him you are an AFPD member!

Members with Questions Call: Auday Arabo at the AFPD Office at 1-800-666-6233!

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In the world of prescription drugs, there is a fine line - if any at allbetween brand name and Food and Drug Administration (FDA)-approved generic drugs. For all intents and purposes, both are one in the same, except for one major difference: price.

The average price of a brand-name prescription is \$96.01, while the average generic prescription costs \$28.74, according Tim Antonelli, a registered pharmacist and clinical program manager for Blue Cross Blue Shield of Michigan (BCBSM). Antonelli recently shared this alarming statistic with the U.S. Congress.

One of the biggest misconceptions Americans have about prescription drugs is that brand-name drugs offer an added benefit and are better in quality than their generic counterparts. Not true, according to the FDA's Center for Drug Evaluation and Research website, which says, "A generic drug is a copy that is the same as a brand-name drug in dosage, safety, strength, how it is taken, quality, performance and intended use."



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MiBCN.com bcbsm.com



One reason generic drug makers can sell their products at a lesser price than their brand-name medicine company counterparts is that generic drug manufacturers don't have the same development and marketing costs. "If you have a drug that loses its patent and there is an equivalent, if I were in practice today, I would customarily write for the generic equivalent in all circumstances," said Barbara Menzies, M.D., executive medical director of medical and benefit policy for BCBSM. "That's how much confidence I have in generic drugs."

BCBSM has promoted the use of generic prescription drugs since 2001. when it launched an awareness campaign dubbed, "Generic Drugs: The Unadvertised Brand." BCBSM created a website, www.theunadvertised brand.com, to inform the public about the tremendous upside of generic

"Since that time, our members" use of generic prescriptions has increased from 37.7 percent of total prescriptions to more than 52 percent," Antonelli said during his Congressional testimony. "As a result of this increase over the past five years, we estimate that BCBSM mem bers have saved more than \$45 million in out-of-pocket costs, due to lower payments."

If your company has prescription drug coverage, be sure to promote the use of generic drugs to your workforce through informative announcements, newsletters, e-mails and other communication tools

> For more information, visit www. bcbsm.com

Save the date! Friday, February 12, 2010



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Please join us for our
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Friday. February 12, 2010 at six-thirty in the evening at the Diamond Center at Rock Financial Showplace

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Black Tie please

Call the AFPD office at (800) 666-6233 or www.afpdonline.org for more info.

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1910-2010

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AFPD warmly thanks these companies for their donations toward our 2009 Foundation Turkey Drive. Your generosity is truly appreciated and will make a real difference in the lives of individuals and families in need.

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Ecorse Save A.Lot

Eme Fisher's Auto Repair

Farline Food Center

Farmer John Food Center

Five Star Market

Food 4 Less

Frank P. McBride Inc

Franklin Liquor & Deli

Gadaleto, Ramsby & Associates

Glasgow Wine & Liquor

Grand River Save-A-Lot

H.T. Hackney

Hampton Inn

Harley & Mary Davis

Highland Park Save-A-Lot

Hills Fine Wine & Spirits

Hollywood Supermarket Inc

Imperial Supermarket

In N Out #8

John C. Grant

Kar's Nuts Products Co.

Kassab's Town & Country Market

Krown Supermarket

Lance's Hometown Market

Larrys Foodland

Liberty Discount Drug Inc Lincoln Park Save-A-Lot

Linwood Egg Co Inc

Lipari Family

Luxor Liquor MCK's Wine Shoppe

Megan Mary Inc./BP Northwestern

Metro Foodland

Michigan Senator Gilda Z. Iacobs

Michigan Senator Liz Brater

Mike's Fresh Market

Munchies & More

Oakland Party & Liquor Shop

Oakridge Supermarket

Orion Market

Park Lane Cork & Bottle

Park Place Wine Shop

Parkway Foods Inc

Parkway Party Store

Pepsi Bottling Group Pet Supplies Plus

Pick & Save Supermarket

Plum Hollow Market Inc

Pontiac Save-a-lot

Prairie Farms Dairy Co

Prince Liquor & Wine Shop

Rocky Husaynu & Associates

Rusko's Service Center

Savon Foods Super Store

Schafer Save-A-Lot

Schott's Supermarket

Shimoun, Yaldo, Kashat & Associates, P.C.

Shorecrest Lanes

Sigma Sigma Sigma

Southfield Center Party Store

Stan's Market

State Representative Lisa Brown

Suburban Liquar Shoppe

Telegraph Save-a-Lot

The Vinery

Thrifty Scot Supermarket

Tip Top Liquor & Wine Shoppe

Tireman Save-A-Lot

Track Party Store UHY - US

University Foods

USA-Speed Stop

Vegas Food Center

Vineyards Wine Cellar

Vintage Village Fine Wine

Walt Kempski Graphics

Ware's Pharmacy

Washington Pet Supplies Plus

Westborn Fruit Market Inc Wine Depot Party Shop

Wine Tasters Party Shoppe

Walverine Packing Company Ypsilanti Save a Lot

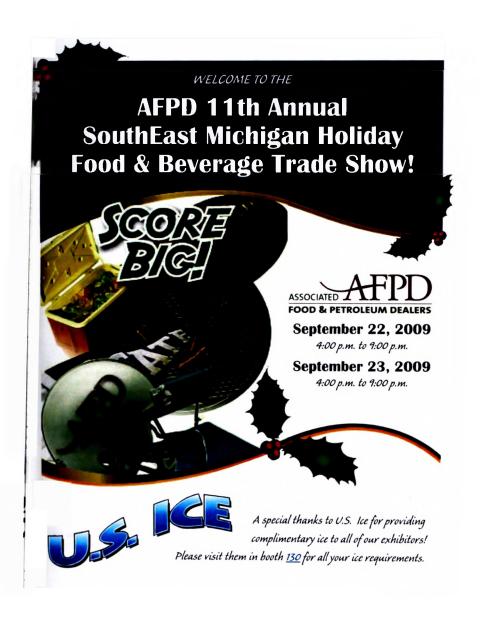
Zebarı Family



AFPD warmly thanks these sponsors who provided goods and services to our 2009 Foundation Turkey Drive



Your generosity is truly appreciated and will make a real difference in the lives of individuals and families in need



11th Annual SouthEast Michig

OVER 150 EXHIBITOR BOOTHS TO SERVE YOU!

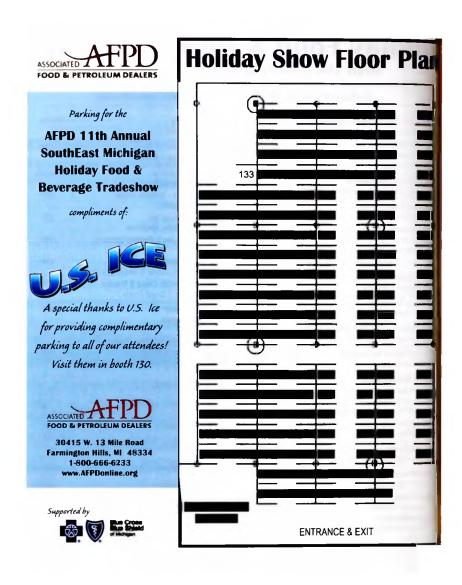
7 Brothers Dish Satellite Dish Sales	207	DTE Energy Utilities Provider	413
Affiliated Food Midwest Grocery Wholesaler	218	E-Cooler Recycled paper & packaging products	133
AT&T Phone, Internet & TV	208	Ecolution Cookwares/Seal-A-Bag Eco Friendly non stick aluminum cookware	209
ATM of America, Inc ATM Machines	419	Edy's - Nestle Ice Cream Company Ice Cream Products	01/203
Beverage Plus Energy Drink Distributor	439	Faygo Beverages Beverage Distributor	416
Blue Cross Blue Shield of Michigan Health Insurance Services	237	Forgotten Harvest Mobile Food Rescue Organization	124
BMC Point of Sale Services	411	Frito Lay 2 Snack Foods/Nuts	17/21
Brown Forman Wine & Spirits Company	402/404	Glacial Energy Reliable Energy Products	229
Capstone International Beverage Importer	408	Great North Foods Grocery Wholesaler	423
Central Wholesale Food & Beverage Grocery Wholesaler	225	H.T. Hackney Convenience Store Products & Racks	213
Chase Paymentech Credit Card Processing	200	Ice Products	429
Communications Warehouse Telecommunication Products	233	Intrastate Distributors Beverage Distributor	212
Cost Less Pet Treats Canine Snacks	211	Jayd Tags Shelf Pricing Tags	425
Country Dairy Dairy Products	223	Kansmacker Reverse Vending & Point of Sale	227
D & B Grocers Grocery Wholesaler	312	Lake Effect Winery Wine Company	221
Dearborn Sausage Hams & Sausage Wholesaler	431	Liquor Group Liquor Distributor	406
Dough & Spice Inc Pizza Dough Maker.	216	Michigan Crimestoppers Crime Prevention	128
Down Home Cook'n Sweet Potato Pies & Pound Cakes	122	Michigan Department of Environmental Quality Michigan Department of Agriculture, Weights and Measures	433

Companies with boxes around them feature AFPD endorsed programs

Holiday Food & Beverage Show OVER 150 EXHIBITOR BOOTHS TO SERVE YOU!

lichigan Liquor Control Commi ssion Inchigan Lottery	120 407/409/405	Spartan Foods Grocery Wholesaler	104-113
Lottery Services MillerCoors Beer Company	117	Staples Office Supplies & More	206
MoneyGram International Money Transfer/Money Orders/Utility Bill	316 Payment	Suburban Magazine Magazine Distributor Taylor Freezer - Broaster Sale	121-131 (odd
Motown Snack Foods Snack Foods	417	Broasted Chicken Tomra North America	437
Nat Sherman, Inc.	119	Reverse Vending Machines	
-Tobacco Company National Wine & Spirits - Wine & Spirit Dis	stributor	U.S. Ice Corp (Ice & Parking S Ice Products	•
220-238 (even). 318-338 (even) &	' '	U.S. Census Bureau Population, economic & Geografic	410 graphy Studies
North Points Insurance insurance Company	205	Uncle Rays Potato Chips & S Potato Chips & Snack Foods	
Pars Ice Cream Co. Ice Cream Products	435	Wireless Experts Airvoice Program	210
Paul Jaboro - East West Insurance Grou Insurance Services	p 235	Sherwood Food Distrib	utors
Paycor Payroll Processing Payroll Services	219	American Food Group Bar-S Foods	313 307
Pepsi Bottling Group Beverage Distributor	400	BC Bundt Beef International	303 305a
Peterson Farms Fresh Produce & Dried Fruits	231	Cooper Farms Eastern Fish	305£ 333
PICS Inventory Inventory Services	412	Etherton Seles Golder Plump Gusto	300/302/304/306 331 327
Prairie Farms Dairy Products	202/204	Holiday Specials	335 301b
Rainbow Hi Tech	118	In-Show Specials Kraft	337/339 329
LED Text Displays Scada Systems	116	Lemb and Veal Pinebrook Valley	309 311
Security Systems Select Michigan	239	Thompson Foods Trade Source	308/310 317/319/321/323/325
Department of Agriculture, Buy Michigan		Tyson Deli	317/319/321/323/325 301e

Companies with boxes around them feature AFPD endorsed programs





FOOD & PETROLEUM DEALERS, INC.



Associated Food & Petroleum Dealers, Inc.

30415 West Thirteen Mile Road Farmington Hills, Michigan 48334 Phone 1-800-666-6233 • Fax 1-866-601-9610

EXHIBITORS: SAVE

The cost of advertising in AFPD'S Food & Petroleum Report!

Exhibitors in AFPD's Holiday Food & Beverage Show can take advantage of the unique opportunity to save 50% off the 6-time rates, and 50% off the 4-color and spot color rates for advertising in the Food & Petroleum Report. Regular deadlines apply. Call Anthony Kalogeridis at 1-800-666-6233 to place your company's ad or to get more information. Layout and copy help is also available.

No bags allowed in or out. The law demands that you be at least 21 years of age to attend this show.



ASSOCIATIED FOOD & PETROLEUM DEALIERS

ASSOCIATED AFPD

FOOD & PETROLEUM DEALERS, INC.

S.E. MICHIGANI HOUIDAY FOOD & BEVERAGE SHOW



TUES: & WED:, SEPTEMBER 22 & 23, 2009



46100 Grand River Ave. Novi, Michigan 48375

Show Hours:

Tues., Sept. 22, 2009 • 4-9 p.m. Wed., Sept. 23, 2009 • 4-9 p.m. (1 mile west of Novi Rd., Novi)

Admission Ticket Required.

\$35 at the door for Non-AFPD Members

Call AFPD for more information at 1-800-666-6233



Working hard for the food and beverage industry for over 99 years!

Associated Food & Petroleum Dealers, Inc.

30415 West Thirteen Mile Road Farmington Hills, Michigan 48334 Phone 1-800-666-6233 • Fax 1-866-601-9610

EXHIBITORS: SAVE

The cost of advertising in AFPD'S Food & Petroleum Report!

Exhibitors in AFPD's Food, Beverage & Petroleum Show can take advantage of the unique opportunity to save 50% off the 6-time rates, and 50% off the 4-color and spot color rates for advertising in the Food & Petroleum Report. Regular deadlines apply. Call Anthony Kalogeridis at 1-800-666-6233 to place your company's ad or to get more information. Layout and copy help is also available.

No bags allowed in or out. The law demands that you be at least 21 years of age to attend this show.



ASSOCIATIED FOOD & PETIROLEUM DEALERS



WEST MICHIGAN FOOD, BEVERAGE & PETROLEUM SHOW



Wiedniesday, September 9, 2009

at the DeVos Place, Grand Rapids

Show Hours:

Wed., Sept. 9, 2009 • 2-7 p.m. DeVos Place, Grand Rapids, MI 303 Monroe Avenue NW Admission Ticket Required. \$10 for Non-AFPD Members.

Call AFPD for more information at: 1-800-666-6233

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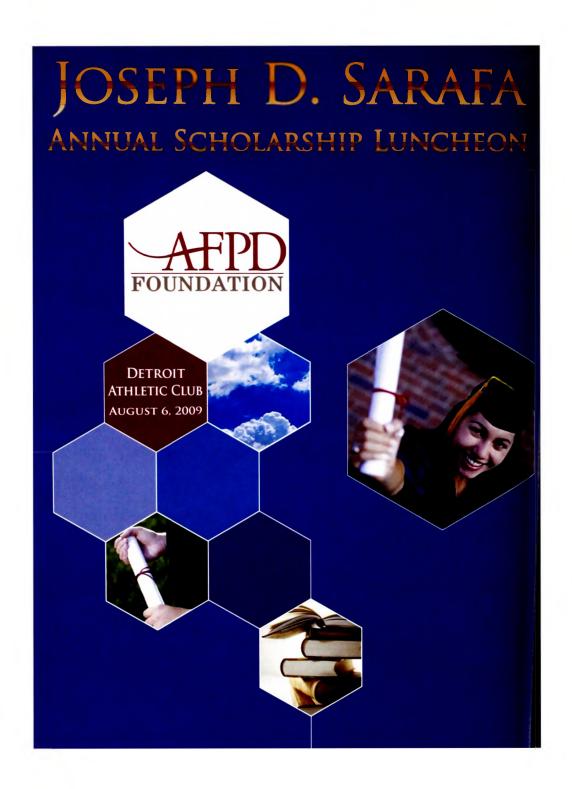
Controller

Tamar Moreton

Executive Assistant

Maria Kesto

Administrative Assistant



SPONSORSHIP OPPORTUNITIES

Tournament Co-Sponsor

\$3500

- · Company name on all promotional materials
- Two Eagle Tee & Hole Sponsors including (3) Foursomes
- · Dinner recognition
- 50% off Ad in the Food & Petroleum Magazine or an AFPD Annual Calendar Ad

450

\$500

Two Golfers

Birdie Sponsor

 50% off Ad in the Food & Petroleum Magazine or an AFPD Annual Calendar Ad

Eagle Sponsor (Hole & Tee) \$1500

- · Includes exclusive signage at sponsorship tee & hole
- One foursome
- 50% off Ad in the Food & Petroleum Magazine or an AFPD Annual Calendar Ad
- Dinner Recognition

Non-Sponsor Options

• Foursome

\$800

• Individual Golfer

\$250

• Non-Golfer (Dinner only)

\$50

The Day Starts with:

8:30 am Registration & Continental Breakfast • 10:30 am Shotgun Start 4:00 pm Cocktails • 5:00 pm Dinner Reception

JULY 23, 2009 ~ SHOTGUN AT 10:30 AM

We would appreciate your commitment for sponsorship no later than July 14, 2009

Companies which Commit & Satisfy their commitment first will have the opportunity to choose their hole sponsorship Locations!

ITEM DESCRIPTION	COST	QUANTITY	TOTAL
Tournament Co-Sponsor	\$3500		
Hole & Tee Sponsor	\$1500		
Birdie Sponsor	\$500		
Foursome (non-sponsor)	\$800		
Individual Golfer (non-sponsor)	\$250		
Non-Golfer (Dinner only)	\$50		
		Total Amount	S

(last, First Name)	(Company Name)	FOURSOME ENTRY FORM	(Last, First Name)	(Company Name)
10		1)		
2:		2)		
3)		3)		
40		4)		

Send registration / Payable to: Associated Food & Petroleum Dealers

Ann Auday Arabo • 30-15 West 13 Mile Road • Farmington Hills, MI 48334 • Ph. 1-800-666-6623 • Fax: 1-866-601-9610 • aarabo@AFPDonline.org

Associated Food & Petroleum Dealers Inc. is a 501 (c) (6) non-profit trade organization.



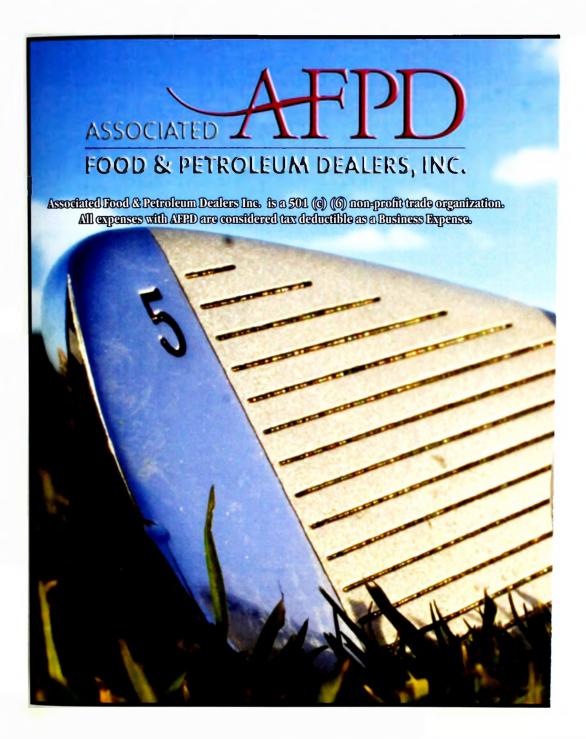


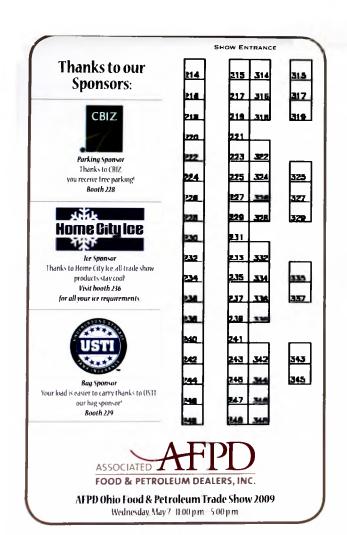
Annual AFPD/Liberty USA 5th Annual Golf Outing

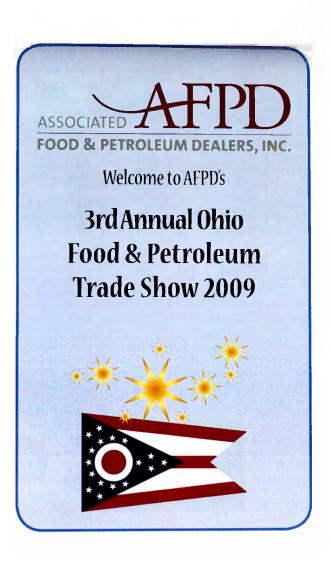
Weymouth Golf Club 3946 Weymouth Road Medina, OH 44256

Thursday, July 23, 2009 Shotgun Start: 10:30 am











FOOD & PETROLEUM DEALERS, INC.

Working hard for the food and petroleum industry for over 99 years!

Associated Food & Petroleum Dealers, Inc.

MICHIGAN OFFICE:

30415 West Thirteen Mile Road • Farmington Hills, Michigan 48334 Toll-Free Phone: 800-666-6233 • Toll-Free Fax: 866-601-9610

OHIO OFFICE:

655 Metro Place South, Dublin, OH 43017

SPECIAL HOTEL RATES

Holiday Inn Cleveland Airport 4181 West 150th St. Cleveland, OH 44135

Call 216-252-7700 Cut off date April 23, 2009 • \$79 Single or Double

The cost of advertising in AFPD'S Food &

Petroleum Report!

Exhibitors in AFPD's Ohio Trade Show can take advantage of the unique opportunity to save 50% off the ad rates for advertising in the Food & Petroleum Report (March or April, 2009 issue). Preview your show specials and help guide attendees to your booth! Regular deadlines apply. Call Anthony Kalogeridis at 800-666-6233 to place your company's ad or to get more information. Layout and copy help is also available.

No bags allowed in or out

The law requires that you be at least 21 years with picture I D of age to attend this show







FOOD & PETROLEUM TRADE SHOW

Thursday, May 7, 2009

I-X CENTER

One I-X Center Drive, Cleveland, Ohio, 44135

Show Hours: Thurs., May 7, 2009 • 11 a.m. -5 p.m.

Call AFPD for more information: Toll Free: 800-666-6233 or Toll Free Fax: 866-601-9610



AFPD's Ohio selling trade show, attracting buyers from: convenience stores, supermarkets, service stations, specialty stores, bars, restaurants and drug stores.

25th Annual Michigan Food & Petroleum Trade Show 2009 OVER 2000 EXHIBITION BOOTHS TO SERVE YOU! OVER 2000 EXHIBITION BOOTHS TO SERVE

OVER YOU EXHIBITOR ROOTHS TO SERVE VOID				
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7UP Bottling Group Beverage Distributor	329/331	OTE Energy Utilities	332
Absopure Water Company Beverage Distributor	352	DVD Now Klosks Automated DVD Rental Machines	337/339
ADT Security Security Company	328	Faygo Beverages Beverage Distributor	336/338
Advanced Insurance Marketers Insurance Services	552	Forgotten Harvest Mobile Food Rescue Organization	547
AFPD Coupon Redemption Program	549	Frito Lay Inc.	221/320
AFPD Travel	250	Snack Foods/Nuts	
American Premium Blends Fruit Juice Concentrates	311B	Get Mint Trading Company Peppermint & Spearmint Oil	310A
AmeriGas Propane Company	452	Grand Traverse Distillery Vodka Distiller	312B
Anheuser Busch Beer Company	444	Grayon Enterprises Material Handeling Parts & Equipment	548 t Distributor
Arctic Glacier Premium Ice Ice Products	330	H.T. Hackney Convenience Store Products & Racks	235
AT&T Phone, Internet & TV	546	Heeren Brothers Produce Produce Wholesaler	316
ATM of America, Inc. ATM Machines	246	Home City Ice	236
Better Made Snack Foods, Inc. Snack Foods/Nuts	544	Hudsonville Ice Cream Ice Cream Products	315
Bizzy Lizzy Bakery Premium Flouriess Cookies	308A	Hunt Brothers Pizza Turn-key Pizza Operations	242/244
Blue Cross Blue Shield of Michigan Insurance Services	553/555	Intrastate Distributors Inc Beverage Distributor	348/350
BMC Point of Sale Services	323	J. Lewis Cooper Spirits & Wine Distributor	220/222-229/231
Broaster Sales of Michigan Broaster Pressure Fryer	333	Jemfruit Fruit Spreads	311A
Chartreuse Organic Tea Premium Organic Tea Blends	312A	Jonny Almond Nut Company Nut Distributor	449
Chase Paymentech Credit Card Processing	302	Kansmacker/Marketplace Solutions Reverse Vending & Point of Sale	346
CIA Financial Group Financial Services	248	Kar's Nuts Products Company Snack Foods	238
Coca-Cola Bottling Company Beverage Distributor	545	Kool Drinks Distributing	251
Country Fresh / Melody Farms Dairy Products	234	Beverage Distributor Krispy Krunchy Foods	543
Detroit Police Department Down Home Cook'n Sweet Potato Pies & Pound Cakes	554 345	Fried Chicken Liberty Wholesale Grocery and Tobacco Distributor	247

Exhibitor List	& Booth
Lipari Foods Food Distributor	245
Michigan Crimestoppera Come Prevention	451
Michigan Department of Agriculture, Motor Fuels Quality Unit	349
Michigan Department of Agriculture, Weights and Measures Division	351
Michigan Department of Agriculture, WIC	550
Michigan Department of Environmental Quality Underground Storage Tank Division	y. 353
Michigan Liquor Control Commission	324
Michigan Lottery Lottery Sennces	321
MillerCoors Beer Company	307
MoBanners POP Display Source	253
MoneyGram International Money Transfer/Money Orders/Utility Bill Payme	450 eni
Motown Snack Foods	326
Snack Foods Nat Sherman, Inc.	322
Tobacco Company	
National Resource Management Inc. Energy & Lighting Utities	134
Nestle Ice Cream Ice Cream Products	445447
Nicky's Family Recipes Tomato Sauce Vaneties	317B
North Pointe Insurance Company Insurance Company	303
Oscar W. Larson Contracting Services & Equipment	347
Pars Ice Cream Ice Cream Products	252
Paul Jaboro Insurance Services	551
PayCorfFifth Third Bank Payroll Services & Bank	249
Pepsi-Cola Bottling Group Beverage Distributor	300
Phyle Inventory Control Specialists (PICS) Inventory Services	343

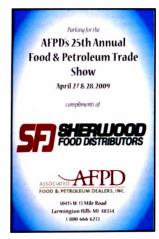
Piquette Market, Inc.	237/239
Fresh & Frozen Meats	
Prairie Farma Dairy Co. Dairy Products	446/448
Rebaldarian Distributors Inc (Energy Club) Snack Food Distributor	344
Reese's Homemade Chicken Pot Ples Homemade Chicken Pot Ples	308
Safle Specialty Foods Company Pickled Condiments	314
Samona Construction/Energy Construction Company	542
Sassy Products	310
Scada Systems/Rainbow Hi-Tech Security Systems	232/233
Secure Checks Cashing Systems Check Cashing Systems	301
Select Michigan Department of Agriculture, Buy Michigan Pro	gram 317,
Sherwood Food Distributors 400 Food Distributor	-443/500-539
Shoreline Fruit Doed Fruit	313
Southeast Michigan Ploneer Wine Trail Wine Company	309
Spartan Stores Grocery Wholesaler	200-217
Staples Office Supplies & More	305
Strategic Employee Benefits Services of Mich	oan 354
Employment Benefit Services	gan son
Supervalu	243/342
Grocery Wholesaler	
TGX Solutions	453
Tomra	335
Reverse Vending Machines	
Underwriters Group, Inc.	455
Insurance Services	
US Foodservice	304/306
Mext & Deli Distributor	
US Ice Corp.	230
ice Products	
Weeks Food Corporation	325/327
Meat & Deli Distributor	

Commerce, with born, around them APPD environal inneram.

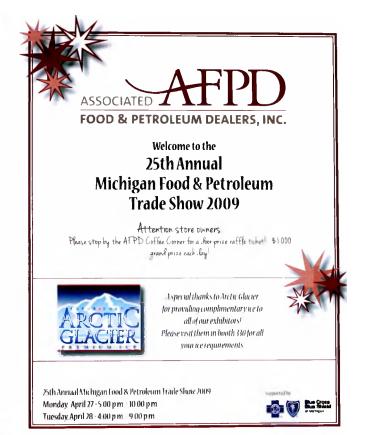


AFPD 25th Annual Trade Show Floorplan

Attention store owners
Please stop by the AFPD Coffee Corner
for a see prize raffle tuket
81 300 grand prize each



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252	253 352	353 452	453 552	553
250	251 350	351 450	451 550	551
248	249 348	349 448	449 548	549
246	247 346	347 446	447 546	547
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236	237 336	337 436	437 536	537
234	235 334	335 434	435 534	535
232	233 332	333 432	433 532	533
230	231 330	331 430	431 530	531
228	229 328	329 428	429 528	529
226	227 326	327 426	427 526	527
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204	205 304	305 404	405 504	505
202	203 302	303 402	403 502	
200	201 300	301 400	401 500	





Rock Financial Showplace • Novi, MI

Call your Sherwood Food Representative at (313) 659-7300

CUT OFF THIS PANEL AND SEND IT TO AFPD BY APRIL 17, 2009

Food, Dry Goods and

Bakery Departments.

Admission into the Trade Show is free for all SFD customers <u>who register.</u> FREE PARKING compliments of AFPD and SFD

Store Name: SFD Custor		FIRST NAME	LAST NAME
	tore Name:		SFD Customer Number

Farmington Hills, MI 48334

٠

• 30415 West 13 Mile Road

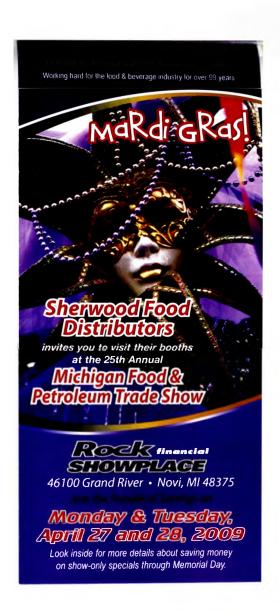
Associated Food & Petroleum Dealers, Inc.

City/State/Zip:



Associated Food & Petroleum Dealers, Inc.

30415 West 13 Mile Road Farmington Hills, Michigan 48334





We truly appreciate the time, energy and dedication of both the AFPD Board of Directors and the 2009 Trade Dinner Committee

AFPD PRESIDENT & CEO

AFPD CHIEF OPERATING OFFICER
ALDAY PETER ARABO

JANE SHALLAL

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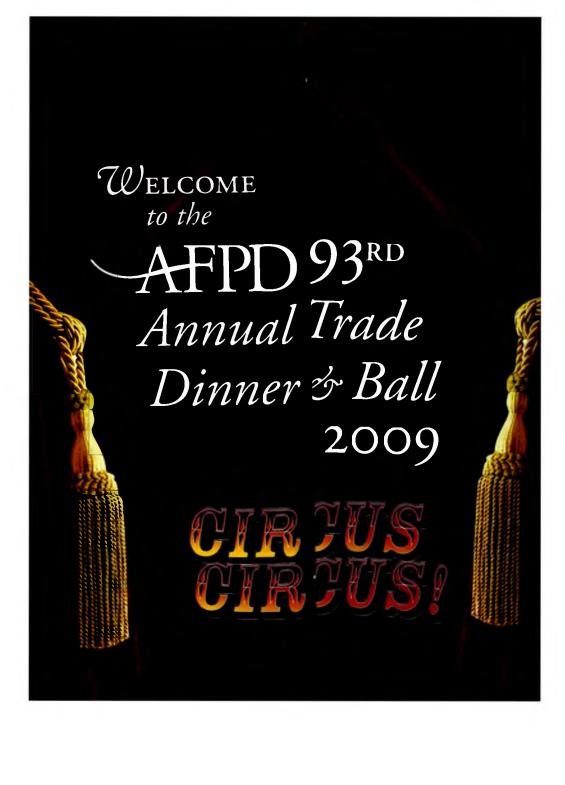
AFPD LEGAL COUNSEL - OHIO Glenn Waggoner

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Jim Chuck, Frito Lay. Inc.
Paul Elhindi, Lyndhurst Valero
Bobby Hesano, D&B Grocers Wholesale
Marsha Keenoy, Diageo
Joe O'Bryan, 7UP Bottling Group
Jim O'Shea, MoTown Snack Foods
Ernesto Ostheimer, Sherwood Food Distributors

Rudy Patros, United Processing Solutions
Mark Sarafa, Absopure Water Company
Patricia Slack, Blue Cross BlueShield of Michigan
Bill Viviano, Emeritus Director
Pamula Woodside, DTE Energy
Norman Yaldoo, University Foods
Chris Zebari, New Hudson Food Market



Our Mission

As the "Voice for the food, beverage and petroleum industry" since 1910, AFPD is a multi-state trade association representing 3900 retailers operating in Michigan and Ohio. Our members include independent supermarkets, convenience stores, service stations, and auto repair businesses. Our membership also includes wholesalers, distributors and manufacturers who support the retail industry.

AFPD is recognized as a leader in government and industry relations and closely monitors proposed state and federal legislation and how it will affect member retail businesses. Any proposed legislation that will have an adverse impact to food, beverage and petroleum retailers is met with AFPD's strong lobbying efforts. Any positive proposed legislation is supported and advocated.

AFPD has made it a priority to help state retailers work to comply with all state, federal and local regulations. AFPD has worked very hard to establish a rapport with the departments and agencies with who state retailers communicate on a regular basis. Acting as a liaison to these departments and agencies, AFPD can often times find the answers to retailer questions and conversely help to educate retailers on guidelines and regulations that affect them.



