

ASSOCIATED **AFPD** FOOD & PETROLEUM DEALERS, INC. **FOOD & PETROLEUM REPORT**

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MAY 2009

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Trade Show attendance becomes mandatory in recessions

By Julie Sturgeon*

If there is a better time to attend a trade show than during a recession, experts like John Hill aren't aware of it.

True, consumer luxury shows like the boat show in New York City were down nearly 50 percent in attendance. But when it comes to shows like the Associated Food and Petroleum Dealers' upcoming Michigan and Ohio events, organizers are seeing 1.5 to 2 percent increases in interest, according to Hill.

Steven Hacker, president of the International Association of Exhibitions and Events, isn't alarmed either way. IAEE studies through six recessions since the 1970s shows clearly that, while the total number of attendees typically diminishes, those who attend have the highest buying influence at their companies. "People who go to trade shows at times like these are the serious buyers rather than the tire kickers and junior executives," he points out.

From a vendor's perspective, the reasons for attendance are transparent:

Cost-effective selling

The average person to visit a trade show travels 8.5 hours and visits 25 booths, says Hill, the author of *Tips and Tales from the Booths: Avoiding Trade Show Mistakes*, and a 30-year veteran



who has 30 years of experience as a sales coach. "How long do you think it would take them to visit 25 companies otherwise?" he asks.

Efficient sales leads

Vendors shouldn't go to a trade show to sell, but to qualify prospects quickly, in Hill's experience. Most salespeople can run through that introduction/listen/qualify/review/listen cycle and qualify 20 future business contacts per hour.

C-stores are interested

Independent grocery and convenience stores are usually the first to come out with a new product since they have fewer corporate hurdles to jump. Hill likes this market because owners tend to see a revenue stream and make the necessary arrangements to deliver product to their stores.

"When business is robust and booming, you can get away with not marketing and selling your product as robustly as you need to when business is bad," Hacker notes. "Nothing gets purchased unless you market and sell it."

Attendees, too, find more meaning in recession-year trade shows:

Special pricing

It's a fact of life: Retailers have to work harder than before to keep the doors open and understand

it takes special pricing on these new products to gain attention, says Auday Arabo, COO of AFPD. As a side benefit, folks establish a face-to-face relationship to rely on with future transactions. "If you have an issue with a supplier a few months down the line, you can pull out a card from the person you met at the trade show," he says. "It's all about people in our business."

Easy comparisons

If you're unsure the deal on the counter is the best, walk down to a competitor three booths down and double-check your instincts. That's certainly not possible outside an exhibition hall, Hacker points out.

Neutral ground

If walking like that seems rude, you're still thinking of more traditional sales grounds. It's common procedure in a trade show setting to walk away if you aren't interested, says Hill, "where if I were at your office, I can't just get up and leave without leaving a bad taste in everyone's mouth."

"Yes, things are nasty. We have a crummy economy today, but you need to attend because you know there will be better times ahead and now is the time to plan for that," he adds.

*Julie Sturgeon is a contributing writer to AFPD Food & Petroleum Report.

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Chairman's MESSAGE

'Tis the season to celebrate family-run businesses



By Chris Zebari
AFPD Chairman

With Mother's Day in May and Father's Day in June, this is the obvious season for AFPD members to honor our family-owned and operated businesses.

Our parents shape us into the people that we become, and they prepare us to become productive members of the community. Many in this industry grew up working in our parents' businesses. I don't know how many times that my father fired me. I would go home, talk to

Mom, and show up to work the next day.

In fact, most people that I have done business with have worked in family-owned businesses. Whether they are first-, second- or even third-generation, they all have stories to tell about working with Mom and Dad.

Consider Haas Daibess, who went into business with his parents nearly two years ago. His father had just retired from Ford Motor Company and his mother had been a homemaker. One day, Haas asked his father, "What are you doing after retirement?" and Mango's Fruit Market was born. "My parents were always an inspiration to me, but seeing how hard they have worked to make this business a success has shown me how much they love us kids," says Haas. "My parents could be off enjoying retirement, but they are here working with me. For them, being a parent never stops."

Brent Jamil, son of an AFPD board member, says,

"I love working for my dad and have always appreciated the fact that he trusts me to watch over his business. This has encouraged me to respect him more and realize how hard he has worked for our family. My mother has always been supportive from the time I was 13 years old, and she would pick me up from football practice and take me to the store give him some relief. I feel that this experience will serve me well throughout my life."

Al Chittaro, president of Faygo Beverages has this to say: "My father told me a lot of things as a young man, but the most impressionable would probably be that sometimes success is about being in the right place at the right time and when you achieve that success, always be humble. This still guides me today." Al went on to say, "And my mother encouraged me to show empathy and respect to people as a leader."

Lori Lipari, daughter of Lipari Foods founder Jim and Rose Lipari, expressed these thoughts: "My father built this business through relationships that were built on trust, honesty, and service that met customers' needs. He always supported people— whether they were friends, employees or customers—and understood how to make a profit without being greedy. He has always said, 'Treat your employees and customers fairly, and they will be loyal to you and your company.' My mother is who I credit with being a strong foundation and partner to my father and was a cornerstone to the success of our family's business."

My own mother has told me that the future will always take care of itself. My mother never worked outside of the home until my father's death 10 years ago, but given her performance at our family business since then, she probably would have been great alongside my dad.

My dad was the hardest working man I have ever known. His attention to detail taught me that there is no substitute for hard work. As I tell my own son today, if there was an easier way to do it, I would have found it.

Whether you have been in business with a parent or not, now is the time to celebrate the invaluable gifts that they gave to you. I wish all mothers and fathers the best on their special days.

The Grocery Zone

By David Coverly



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Employee 'Free Choice' means 'bad choice' for business owners

By Patricia Steding*

In the midst of the uncertain economy, many small- and medium-sized business owners are making a lot of noise about the negative impact that the Employee Free Choice Act (EFCA) would have on their businesses. First introduced in 2003, the EFCA would give workers the choice to organize by getting a majority of workers to sign pro-union cards, instead of having to hold secret-ballot elections. Currently, employers decide which method is used, and most require elections. The bill also mandates binding arbitration when employers do not agree to a contract within three months after a union election.

Phil Kassa, AFPD board member and co-owner of Heartland Marketplace, a chain of six grocery stores located throughout southeast Michigan, says he does not support the EFCA because it would put an unnecessary financial strain on businesses that are already struggling with the effects of an economic downturn.

"The bill would make unionizing a business the employees' choice, not the business owner's choice," says Kassa. "Then the work rules would get tougher for employers, who would no longer be able to negotiate directly with employees."

Kassa explains that the possibility of a union interjecting itself between these employers and their employees would mean that the small business owner would lose some control over how the business is run. In the union company environment, employers

would have to go through the union leadership to communicate with employees. They would also have to meet additional demands and make compromises that many simply cannot afford. In some industries, he adds, businesses could even lose control over who they have as employees.

"In a union environment, for example, if a worker with seniority calls off work, the employer would call someone else in and have to pay both employees," Kassa says. "Many business owners – especially small business owners – are struggling to pay the employees working on the floor, without the added financial burden of paying workers who are not there."

From a union standpoint, the bill is necessary because employers currently have the power to intimidate workers before elections, making the votes something less than true democracy. Employers, on the other hand, say that forming unions without secret ballots violates American notions of democracy and exposes workers to union coercion.

Another consequence of the proposed bill is that workers could face binding contracts if negotiations between labor and management stall, resulting in binding contracts for which workers are never allowed to vote. To top it off, these contracts would be imposed by an arbitration board put in place by the federal government.

Kassa says that although he expects the bill to eventually pass, initially it will most likely target larger businesses, and then trickle



down to smaller companies soon after. Congress will vote on the bill in June. Until then, Kassa says he will continue to attend seminars and network with other business owners to prepare for the changes ahead.

Jim Hooks, also an AFPD board member and supermarket owner, says that the bill simply isn't necessary because business owners already understand that to find and keep good employees, you have to pay a fair wage and provide a suitable work environment. Hooks adds that he pays his employees at least as much as he would if his store was unionized.

"Unions are businesses too," Hooks explains. "They may be looking to pass this bill so that they can generate income and stay in business themselves. But if we, as small business owners, continue to provide a fair wage and good working conditions, the idea of unionizing just doesn't make sense to me."

**Patricia Steding is a contributing writer to AFPD Food & Petroleum Report.*

Ohio Workers' Comp claim payment notice

Attention businesses with a Workers' Compensation claim pending (or those who anticipate having a future claim processed): As a policyholder, you must be proactive in obtaining information about payments made on your behalf for Workers' Comp claims.

Effective April 1, 2009, the Ohio BWC has stopped using The Notice

to Employer of Indemnity Award (DP4) and the Quarterly Report to Employer Listing Medical Payments for MIIS (DP20). You can easily find the information from these reports at www.ohiobwc.com. From the home page, select Ohio Employers, then Claim Costs/Reserves, then Claim and Individual claim payment transactions or Individual quarterly

claim costs. If you do not have access to the Internet, please call (800) OHIOBWC, and we will provide you the information.

This change will result in improved customer service and reduce our costs. For more information or questions about these changes, please call (800) OHIOBWC.

Calendar

May 7, 2009

AFPD's 3rd Annual Ohio Food & Petroleum Trade Show
I-X Center, OH
Contact: Auday Arabo
1-800-666-6233

July 15, 2009

AFPD Annual Michigan Golf Open
Fox Hills Golf Club
Plymouth, MI
Contact: Auday Arabo
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July 23, 2009

AFPD/Liberty USA Golf outing
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May is...

- National Asparagus Month
- National Egg Month
- National Hamburger Month
- National Salad Month
- National Salsa Month
- National Strawberry Month

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A note to safety leaders

Focusing on safety and health in the workplace improves the safety and quality of life of your employees and ultimately all who live in your community and state.

Success begins with safety and health management programs, which add value to your business. Just one serious workplace injury may affect your company's bottom line through workers' compensation payments, medical expenses, and lost productivity.

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programs is workplace training. For example, can your employees explain every existing and potential hazard to which they are exposed? Do they know how to protect themselves and their co-workers from these hazards? Can they explain precisely what they must do in the event of a disaster

or other emergency?

Employees develop the knowledge and skills they need to understand workplace hazards through comprehensive training programs. Safety and health training is vital to every workplace.

Future issues of AFD Food &

Petroleum Report will contain articles focusing on various aspects of safety to help your business and your employees stay in tune with best practices. If you have specific safety questions or challenges you would like us to address, please contact Ed Weglarz at eweglarz@AFPDonline.org.

Supermarket shoppers snap up restaurant quality meats

According to the recent Reuters Food and Agriculture Summit in Chicago, U.S. supermarket shoppers are reaping the benefits as meat companies try to make up for slumping sales in restaurants by lowering prices on restaurant-quality steaks and other meats.

As a result, supermarket sales of top-quality beef, pork, and chicken are holding up well despite a drop in overall meat consumption. Traditionally, about half of the U.S. beef is sold in restaurants.

U.S. meat consumption fell 2 percent from 2007, with beef down 3 percent, pork down 2.3 percent and chicken down 0.6 percent. However, during 4th quarter 2008 in the supermarket sector, retail volume sales of beef were up more than 3 percent, while chicken and pork volume rose by 9 percent and 5 percent, respectively.

Summit speakers pointed out that supermarket shoppers can now find top-grade steaks typically found in restaurants for only \$5-\$6/lb, compared to \$7-\$9/lb in 2008. As a response to retail demand, meat suppliers are focusing more on their supermarket business. Chicken suppliers also confirmed that demand through the grocery stores is very strong right now.



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Improve sales with local store marketing

By John Matthews*

In today's tough economy, the fight for share-of-customer by convenience stores and neighborhood grocers to capture sales effectively has never been fiercer. Stores that sit back and wait for the economy to improve will have a very long road to recovery. On the other hand, aggressive businesses that go after sales by working the critical three-mile business radius surrounding their stores will not only survive in the short term, but also will prosper when the economy turns positive (and it will).

Local store marketing should be a critical, constant component for driving c-store sales. Many LSM tactics can be executed by your existing staff for very little money. C-stores and grocers should look at the following ideas to prop up their sales:

- **Improve visibility.**

Has your store become part of the landscape? Have you become retail

wallpaper? Create excitement outside of your four walls to draw attention to your store. A-frame boards at the street, cold-air balloons on your roof, mascots waving in crowds, search lights, etc. all create and increase visibility.

- **Nudge your customers.**

For those stores that have customer lists, reach out to your customers by emailing or calling and inviting them back to your store. All it takes is a friendly reminder to keep your store at the top of their mind.

- **Create customer loyalty.**

Introduce a customer loyalty card and provide incentives for your core customers to visit your stores more frequently. Use these same loyalty incentives to turn casual customers into core customers.

- **Start product sampling.**

Want to entice trial of your proprietary food? Deliver product samples to surrounding businesses in the three-mile

radius around your store. Be sure to hand out menus with your product samples, and then watch the sales roll in.

- **Create new customers.**

Establish new relationships in your three-mile radius with local businesses by offering catering of your proprietary foods. Contact local hotels to promote your delivery to hotel guests. Set up meetings with the local chamber and surrounding schools and churches to hype your store as a great venue for their next event.

- **Launch special recognition days.**

Everyone wants to be recognized, so create an event at your store that recognizes and appreciates certain groups of customers such as employers, age groups (i.e. kid's day), or student specials.

These are just a few proven tactics a c-store or grocer can begin to implement immediately for little or no cost. Local store marketing is critical to your overall marketing strategy and a must in today's tight

economy. The most successful retailers win the battle for customer traffic because they make an operational commitment to local store marketing. Successful retailers effectively infuse their year-long promotional campaigns with local store marketing, building a strong sales foundation for sustained and long-term growth—and you can too.

The decision is yours: You can either choose the passive route—letting your success or failure be predicated on customers opting for your store—or, you can aggressively maximize the sales opportunities within your three-mile business area. Prudent store operators take control of their marketplaces to maximize every sales opportunity.

**John Matthews (www.graycatenterprises.com) is the president of Gray Cat Enterprises, Inc., a strategic planning and marketing services firm that specializes in helping businesses grow in the convenience and foodservice retail industries.*

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VISIT Our Booth in Cleveland, Oh - May AFPD Show

Starbucks leverages partnerships to boost launch of its new instant coffee

In hopes of taking its newest product mainstream, Starbucks Corp. has expanded its instant coffee trial to include sales in certain Costco, Target and Barnes & Noble stores. Starbucks unveiled VIA instant coffee in February and started selling it in Chicago and Seattle cafes in March.

Originally, Starbucks offered VIA in cafes only, but now the strategy has changed—Costco and Target locations in the Seattle area and Illinois will sell the packets. At Costco, a bundle of 24 packets costs \$15.98, which is about 67 cents per cup.

Costco Wholesale Corp. and Starbucks have enjoyed a long and ongoing partnership. Costco sells 2.5-pound bags of Starbucks coffee,



Starbucks whole beans, gift baskets, and gift cards. Barnes & Noble has a foodservice account with Starbucks to operate mini-cafes, while Starbucks already sells packaged coffee and bottled Frappuccino at Target stores via the company's consumer products group.



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

Petroleum News & Views

Information of Interest to Petroleum Retailers, and Allied Trades

MI business one-stop website is up and running

Governor Jennifer Granholm has announced that Michigan Business One Stop is now open for business. This means that new gas station owners will be able to pay for and submit an application for a new retail outlet license on-line. After the application is paid for and submitted it will go directly to the Central Licensing Unit for faster processing.

The system will give a status update to let the user know where their application is in the process. To see what is available, go to www.michigan.gov/business. The site is a one-stop web portal where new station owners

can register their corporate name, taxes, and apply for the various state licenses and permits that they will need.

The site will continually expand the list of available services, but at this time, applications for weights and measures service persons will not be available through One Stop. For more information, contact Celeste Bennett, director of the Motor Fuels Quality/Weights and Measures Michigan Department of Agriculture, Lab Division, at (517) 655-8202 ext. 314.

More grocers adding fuel pumps with discounts

Traditional grocers are installing fuel pumps to bring in more customers, with many Krogers and Lowes Foods across the nation adding fueling stations to several locations. A spokesman for Kroger said that offering gasoline is less about profit and more about keeping customers happy and giving them what they want. A spokesman for Lowes added that everyone needs

food and everyone needs fuel, so it's a natural fit.

Supermarkets see gasoline pumps as another way to reward shoppers by giving cents-off discounts for spending money in the store. The addition of gasoline pumps is not surprising considering that grocers are already competing with drug stores by offering drug store items.

Pump prices could hold steady this spring/summer

According to a recent report by AAA Auto Club, prices at the pump may not jump as much as usual this spring and summer. Citing a recent Department of Energy report that said U.S. gasoline inventories are above average for this time of year, AAA said the usual seasonal hike could be subdued.

Falling petroleum consumption, high gasoline import supply, and increasing acceptance of ethanol in gasoline have reduced demand for U.S. refinery output

and may keep fuel prices down, said AAA. As of this writing, the average price of a regular gallon nationwide is about \$2.05.

AAA says U.S. refinery output is at the lowest level at this time of year since 1991. If the economy continues to show improvements, the organization says to expect consumer demand for gasoline to slowly increase, and as a result, crude oil and gasoline prices would go up too.

Get ready for 2010 credit card acceptance rules now

By Ed Weglarz
AFPD Executive Vice President
Petroleum

You can't operate your business without honoring credit cards but that task will become more daunting on July 1, 2010. That's when new Payment Card Industry (PCI) security standards imposed by Visa and other credit card firms go into effect.

The rules will be implemented step-by-step, but you must begin to formulate your plan for compliance now. Some of the new rules involve upgrading or replacing in-store EPOS systems and may require similar work on fuel dispensers—at a substantial cost, depending on the age of the pumps.

Some marketers mistakenly believe that they can just upgrade their EPOS and leave dispensers alone because the PCI requirements involve only securing debit PIN numbers. However, the PCI standards at most retailers involve not just debit and PIN numbers, but also other security practices.

By July 1, 2010, all EPOS systems accepting any type of credit card payments (not just debit) must meet certain requirements. These requirements include more secure passwords for users logging in, data logging to track when secure data was accessed, and changes in "store and forward" features for handling offline transactions.

Other requirements for 2010 will include a new encryption standard for PIN numbers on debit sales called Triple DES (Triple Data Encryption Standard).

Later on, other PCI requirements will include secure card readers and even secure displays in the dispensers. Once these go into effect, the new standards will be required for sites to accept any type of credit card payments, not just



debit transactions with PIN numbers.

The immediate challenge is the acceptance of debit cards with PIN numbers at the "pay at the pump" dispenser. Making the changes to accept debit cards with PIN numbers at the pump could cost \$12,000-14,000 per site. The most popular plan to tackle this challenge involves disabling PIN debit functions at the dispenser. Customers using a check card that can be processed as a debit or credit sale would be forced to push the "credit" function key on the dispenser for the sale to go through. The motorist using a pure debit card would have to go into the store to pay.

It is very important that all retailers accepting credit and debit cards communicate with their credit card processor to establish a PCI compliance plan. Depending upon your EPOS hardware and software, the solutions to this requirement will vary. Remember that compliance equipment and personnel will be in short supply as the deadline of July 1, 2010 nears. To obtain additional information about PCI go to www.PCIsecuritystandards.org.

Ohio UST Owners: Are you ready for a BUSTR audit?

By Bob Barbero*

For at least a year, the Ohio State Fire Marshal has been sending out a team to audit gasoline retailers that claim they can financially cover their underground storage tank (UST) deductible. These BUSTR inspectors will review all of your record keeping for product documentation purposes. The audit also involves physical inspection of all of your overfill and spill devices as well as your release detection devices.

At some point during the interview, the inspector will ask to see the verification of your financial responsibility or UST deductibles—either \$11,000 or \$55,000. It is at this point that many UST owners find themselves in trouble. Many owners are still under the misconception that by simply checking the self-insurance option on the PUSTR and BUSTR forms year after year, they have met their financial responsibility requirements. However, most have done so without fulfilling the actual documentation.

A couple of the most basic requirements are first having a certified financial audit, which contains documentation that there is 10 times the amount of your deductible set aside in liquid assets. That would mean either \$110,000 or \$550,000 in accordance with either the \$11,000 or \$55,000 deductible options. There are letters and forms that must also be maintained. (Author's note: You can visit www.ustiohio.com to find hot links to BUSTR's website. Click on BUSTR and go to the section regarding self insurance, which will give you the exact language and forms that need to be followed to meet this requirement.)

When at the BUSTR site, you will find instructions on the various methods of meeting your financial responsibility. These methods include self insurance, trust funds, letters of credit with stand-by trusts, insurance/risk retention groups, and surety bonds. Insurance and Bond methods are popular because many consider them the best use

of your funds for the risk that it replaces. These methods actually pay your deductible and do not require you to reimburse any funds after a release.

The audits are taking place because the State of Ohio has been required by the EPA to inspect all tanks every three years. For its part, the EPA has provided the funds to hire the needed inspectors. Please understand that it is only a matter of time until you get inspected. And once you have been audited, you need to maintain your coverage because the inspectors will visit again in the future. It does not matter where you are located; they are visiting all locations.

It is important to take this UST audit process seriously. Following a recent audit, a UST owner in the Toledo area was fined \$2,000 and required to be in compliance within two weeks or face further fines and actions. In many cases, the UST owner is compelled to get in compliance, but is not

told who to contact or what coverages might be available. BUSTR does not readily give out specific information because as a government agency, it is not permitted to do so.

If you have been required to get in compliance immediately and you are able to provide evidence of coverage, your deductible problems should go away immediately. On the other hand, if you have a release without being in compliance, you risk being totally excluded from the fund and will incur a clean-up at your own expense, plus possible fines and penalties.

This is a good time to review your compliance records because the new state fees and forms are due July 1, 2009. And remember: Even if you filed incorrectly, you can get into compliance at any time.

**Bob Barbero, CPCU, is with UST/ Lyndall Insurance (www.ustiohio.com), an AFPD Associate Member.*

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Million dollar sales topped by 39 retailers



By M. Scott Bowen
Michigan Lottery Commissioner

I am pleased to recognize Michigan Lottery retailers for the outstanding job they have done selling Lottery products this past year. In 2008, there were 39 retailers who achieved \$1 million or more in Lottery sales and one retailer who achieved \$2 million or more in sales. This is a tremendous accomplishment, given the current economic scenario, and these retailers are to be commended.

Topping the list is Oak Liquor and Wine in Oak Park, which crossed the \$2 million mark for the second straight year! Congratulations to Oak Liquor and the following retailers, all of whom achieved \$1 million in traditional sales.

- 8 Mile Express, Detroit
- A & L Market, Detroit
- Angelo's Food Specialties, Benton Harbor
- Baccall's Market, Detroit
- Beverage I, Detroit
- Big J Market, Detroit
- Cherry Belt Party Store, Inkster
- Country Farm Market, Pontiac
- Danny's Fine Wines, Oak Park
- Five Star Liquor, Dearborn
- Glass Bottle Shoppe, Detroit
- Gratiot Fairmont Market, Detroit
- Greenfield Party Shoppe, Southfield
- In N Out Store No. 31, Detroit
- Larry's Market, Detroit

- Light House Liquor, Oak Park
- Luxor Market, Detroit
- Mario's Market, Lansing
- New Northend Market, Oak Park
- New Super Fair Foods, Detroit
- Oakland Liquor Party Shoppe, Southfield
- Pairs Food Store, Oak Park
- Parklane Cork & Bottle, Detroit
- Parkway Foods, Detroit
- Prince Liquor & Wine Shop, Southfield
- Royal Shopping Place, Hamtramck
- Sax Discount, Taylor
- Scotia Stop Food Store, Oak Park
- Shoppers Market, Center Line
- Shoppers Market, Warren
- Short Stop Depot, Saginaw
- Skip's Market, Center Line
- Stop N Shop, Saginaw
- Super M Market, Detroit
- Town & Country Liquor, Southfield
- Variety Foods Mini Mart, Dearborn
- Westland Food Store, Westland
- Whitt's Party Store, Battle Creek

We would not be in business without these top sellers, but I want to take this thank all of our nearly 11,000 retailers who are part of the Lottery team. Every one of you is important to our business.

Cinema Cash:

Cinema Cash, which went on sale April 13, allows players to win prizes such as movie passes, MGM merchandise and a home theatre system! Four drawings will be conducted in May and June to award 140 MGM merchandise prize packs and 30 Fandango™ VISA® movie cards worth \$50 – totaling 170 winners per drawing and 680 total winners. On or after July 20, there will be one grand prize drawing for a chance to win a premier home theater system.

New Instant Tickets:

New Instant tickets scheduled to go on sale May 11 include Get \$50 for \$1; Mystery Cashword for \$2;

and Tripling Red Hot Cashword for \$5. Also watch for The Big Kahuna for \$1; Red Hot & Blue 7's for \$2; and Lucky Game Book for \$20, all of which will be available on May 22.

Retailer Advisory Panel:

The opportunity to talk with our partners directly is important to me and I appreciated hearing comments and suggestions related to point of sale, instant ticket vending machines, ticket prices, promotions, the conversion, shipping of tickets and settlements through our Retailer Advisory Panel process.


If you have ideas or concerns about the Lottery business that you'd like to share with us, consider signing up and participating in an advisory discussion. Lottery officials from the Lansing headquarters will be traveling around the state to meet with retailers to get their opinions


on what is currently working, what isn't, and what you'd like to see happen in the future.

If you are interested in participating in these discussions, please contact the Lottery's Marketing Division at (517) 335-5621. We will take your name, business name, phone number – and if you have one, your email address. You will be contacted when a meeting in your area has been scheduled.

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 2008, the contribution to schools was \$740.7 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 Web site at www.michigan.gov/lottery.





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Xtreme Performance owner chasing the American dream

By Michele MacWilliams

Steve Ali is living his dream. Last August he opened his brand new, 14-bay automotive repair facility, Xtreme Performance, a service center located in North Ridgeville, Ohio, now has Steve and his crew working at what they love to do best: maintain and repair vehicles.

"Things are going well – especially in these economic times," says Steve, adding that for him, North Ridgeville is uncharted waters. However, his choice of location was well calculated. North Ridgeville is a booming and growing suburb, just west of downtown Cleveland.

"Eight years in a row, North Ridgeville has been the fastest growing community in the area," Steve maintains. "My property butts up to a 4,000 new-home development – the largest around – and they are still building houses," he added.

Originally a steelworker, 11 years ago Steve saw the writing on the wall and changed careers. He attended the Ohio Diesel Technical School, graduating at the top of his class. He then purchased a three-bay Sunoco station located in North Olmsted, about eight miles from his new Xtreme Performance facility.

"When I bought the Sunoco station, I really didn't know much about this business so I joined the Ohio Petroleum Retailers and Repair Association (OPRRA) to learn more. I got to know their chairman, Pat LaVecchia. He took me under his wing and has been my mentor ever since," says Steve, who also became an OPRRA board member.

Since that time, OPRRA merged with the Great Lakes Petroleum Retailers Association, which then merged with the Associated Food Dealers of Michigan in 2006 to become the Associated Food & Petroleum Dealers (AFPD). Pat LaVecchia currently sits on AFPD's board of directors.

Steve still owns the Sunoco station and continues to enjoy interfacing with his longtime customers. What he doesn't like is dealing with the Sunoco bureaucracy. "It has always been a battle with Sunoco," says Ali. "The day I signed on, they bumped

my rent \$2,000 a month. Right now I pay over \$100,000 a year in rent!" Steve says that his Sunoco contract expires in a year, and he hasn't decided on whether he will renew it or not. "My biggest challenge right now is moving my current customers to our new location – but they're coming."

Steve's new Xtreme Performance facility repairs all makes and models, with customer satisfaction being his number-one priority. Xtreme Performance is a true auto repair showplace. White columns and a wall of windows welcome customers into the facility. Steve wanted people to be comfortable while they wait for their repairs, so he provided a waiting room complete with a plasma TV, wireless Internet access, attractive décor, and fresh coffee all day.

"About a year and a half ago I started looking around and found a dilapidated building in North Ridgeville. The location was good, so I began researching the options of building there. My timing was right, because in this current economy I don't think I would have gotten the financing if I had applied a few months later," he added.

Steve and his crew are ASE certified master technicians with over 75 years of combined experience. Xtreme Performance is capable of repairs on both foreign and domestic vehicles with the facility featuring a Hawk Eye in-ground, high-tech wheel alignment system. They are a distributor for ACDelco, Bridgestone, Firestone, Pennzoil, Deka batteries, Wynn's fluid exchange services, Corsa Performance Exhausts, ProCharger, and SLP Performance Parts, to name a few.

Although Steve's crew is trained and certified to work on all makes and models, the shop specializes in building Corvette horsepower.

"The editor of Corvette Fever flew up from Florida to interview me," says Steve, noting that his facility was also the subject of a featured article in a recent In Tune magazine, garnering a four-page spread.

In addition to the publicity Steve has received from specialty publications, he also devotes a



great deal of energy promoting Xtreme Performance. "I've spent more money advertising Xtreme Performance in six months than I did in all 11 years of owning my Sunoco station. It's non-stop selling," he explains.

To get the word out about his business, Steve leaves his card with the server whenever he eats at restaurants. He sponsors Little League sports teams in North Ridgeville and prints flyers listing specials with coupons.

"The most important thing for my business is to build a strong customer base, and the way you do that is by earning their trust. This isn't something we can do

overnight, but we build it everyday," says Steve, who described a recent incident as an example. A new customer brought in a 1997 Cadillac that was leaking antifreeze. The customer expected to spend at least \$300 to \$400 on the repair. When Steve told him that the replacement part would be \$21, the customer gladly had an Xtreme Performance logo put on his vehicle and had an oil change as well.

Once Xtreme Performance is well established, Steve intends to move his wife and three children to the North Ridgeville community. Until then, Steve is content to drive the extra miles to work each day and make a living doing what he loves.

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

AFPD: Strength in numbers

At a recent AFPD board of directors meeting, the board was challenged to help the association grow by recruiting members. Past experience has shown that the key to successful recruitment revolves around the active involvement of the

current membership to help recruit. Why are greater membership numbers so important? Because the larger our association becomes, the more strength we have and without a doubt, there is strength in numbers. When we conduct regional

meetings, why not call and/or stop in and meet your neighboring grocer, gas station, repair shop, or convenience store to get to know them, and invite them to one of our AFPD regional meetings. It is at these meetings that they learn of all

the features and benefits AFPD has to offer when they become members.

Take a moment and reflect back to a time before you were a member of AFPD. How much did you really know about the "in and outs" of this industry at that time? Now think of how much you have learned and how being a member of AFPD has been beneficial to you and your business. This is the story you should tell when you talk about AFPD.

Your contacts and referrals are extremely important to AFPD's effort to recruit members. We greatly appreciate any leads, referrals, and contacts you may have; these contacts can include your vendors or suppliers who could also benefit by becoming an AFPD member.

AFPD is the "watch-dog" for our members. We strive to provide our members with real value for their membership. The benefits of belonging to AFPD are of real value. It doesn't cost — it pays to belong to AFPD. Help us get the message out to those who are not yet members.

To find out more about how you can help recruit new AFPD members, please call Ed Weglarz at (800) 666-6233 or email eweglarz@AFPDonline.org.

C-stores report varying sales in hot dispensed beverages

According to a recent report in Convenience Store News, many c-store operators are reporting flattening sales in hot dispensed beverages. The good news is that most retailers are finding they can attract and retain former coffeehouse and quick-service customers with promotions, new products, and value at the hot beverage bar, the article stated. Some retailers have been running a special, combining any size coffee, a fresh doughnut, and the local newspaper for \$1.49. The publication pays for the free papers as long as the retailer achieves a specified lift in sales. In many cases, the c-store is able to negotiate a free advertisement in the publication for the promotion.



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Kalogeridis named editor of AFPD Food & Petroleum Report



AFPD has named Carla Kalogeridis the new editor of its monthly newspaper, AFPD Food & Petroleum Report. The appointment was effective as of April 1, 2009. Kalogeridis replaced Michele MacWilliams, who served the publication faithfully for more than two decades.

Kalogeridis has more than 15 years of experience working in the association publishing field, including editorial and publishing management services for the Automotive Industry Action Group, the Michigan Society of Association Executives, the Arizona Restaurant Association, and the Michigan Forest Products Council. In addition, Kalogeridis has served as editorial director of the Society of National Association Publications since November 2007.

Having worked with AFPD during the last 18 months producing the organization's popular weekly e-newsletter, Kalogeridis was excited to take on greater editorial responsibility for the organization. "AFPD is such a strong association, and its communication products are vital to the membership," Kalogeridis said. "There are a lot of great food and petroleum stories to cover out of Michigan and Ohio, as well as on the national scene. I'm grateful to be serving the association and its members by improving the editorial product across the board."

Kalogeridis said that she is working with the AFPD executive leadership to implement some design changes and improve editorial

quality in the coming issues. She also hinted that bigger changes in the association's flagship publication could be coming in 2010—just in time to help celebrate AFPD's 100th anniversary. "Thanks to the support from AFPD leadership, the board, and a strong and loyal advertising base,

the Associated Food & Petroleum Report should be able to undergo some pretty impressive changes in 2010," she said. "It's great to see an association investing in its publication and increasing the quality of its member benefits."

Kalogeridis welcomes all

AFPD member press releases and story ideas, which can be sent to reachcarla@comcast.net. She also encourages members and advertisers to share their thoughts on how the AFPD Food & Petroleum Report can better serve their needs by calling her at (313) 884-0988.



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

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Happiness is simple

New report offers ideas on how to fix America's food safety system

Trust for America's Health (TFAH) and the Robert Wood Johnson Foundation (RWJF) released their report, *Keeping America's Food Safe: A Blueprint for Fixing the Food Safety System at the U.S. Department of Health and Human Services*, which examines problems with the fragmented and antiquated

current system and proposes ways to improve the food safety functions at the U.S. Department of Health and Human Services (HHS) to better protect the nation's food supply.

The report calls for the immediate consolidation of food safety leadership within the Food and Drug Administration (FDA) and

ultimately the creation of a separate Food Safety Administration within HHS. Currently, no FDA official whose full-time job is food safety has line authority over all food safety functions. A speedy effort by the Obama administration to consolidate leadership within FDA, followed by Congressional action to create a

separate Food Safety Administration, would both ensure immediate progress on food safety and create a platform for long-term success in reducing food borne illness.

Approximately 80 percent of the food supply is regulated by FDA -- including millions of food producers, processors, transporters, storage facilities, grocery stores, and restaurants -- and the vast majority of known foods borne illnesses are associated with products regulated by FDA.

Some recent problems associated with products regulated by FDA include the 2009 Salmonella outbreak in peanut butter and peanut butter products; potential imports of the 2008 melamine-contaminated infant formula and related dairy products in China; the 2008 Salmonella outbreak in peppers; and a 2008 Salmonella outbreak from imported cantaloupes.

The report highlights some key problems with the current structure of food safety programs:

- **Inadequate leadership, prioritization, and coordination.** No FDA official whose full-time job is food safety has line authority over all food safety functions.
- **Inadequate technologies and inspection practices.** Current laws and practices are antiquated. Existing laws date back to 1906 and 1938, and policies are disproportionately focused on monitoring food after it has been produced, instead of trying to prevent and detect problems throughout the entire production process.
- **Inadequate staffing and resources.** The FDA's Science Board found the agency is chronically underfunded.
- **Inadequate inspection of imports.** Only one percent of imported foods are currently inspected, even though approximately 60 percent of fresh fruits and vegetables and 75 percent of seafood Americans consume is imported.

Food Safety,
Continued on page 23.

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Meet Michigan Representative Jim Marleau

- Party: Republican
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- Committees: Health Policy (Ranking Republican), Banking and Financial Services, Energy and Technology Insurance
- Community organizations: Lions Club, Knights of Columbus, the Chamber of Commerce, Paint Creek and Polly Ann Trail Ways

Michigan Representative Jim Marleau: A friend to small business

By Emily Blake*

Jim Marleau has been a businessman for almost 35 years. He was a retail manager for eight years, a manufacturer's representative for 20 years, and a small business owner for 13 years. Now, as a member of the Michigan House of Representatives, his background has positioned him to assist small businesses.

Rep. Jim Marleau was voted into office in 2004. One of his major goals is to get rid of the Michigan Business Tax surcharge.

He supports bringing business into Michigan, but he works just as hard to keep businesses here. "It appears that nobody is trying to keep businesses in Michigan," he says. "It's more glamorous to bring business here, like the film industry. But we need to work just as hard to keep business here. We are just as

concerned and willing to work with employers that are here — we're just not doing a good job of showing it."

Hire Michigan First

Hire Michigan First bills would give businesses economic incentives to hire Michigan workers. The state wants to require companies that are awarded state contracts and tax breaks to give preference to Michigan workers when hiring. Rep. Marleau voted for the measures when the House first passed similar legislation during the lame duck session in December. The Senate re-introduced it this year as a nine-bill package.

Rep. Marleau said he plans to vote affirmatively for the package as long as it's not tie-barred with frivolous or counter-productive bills. "Tie-barring like item bills together is ok, but sometimes they try to tie-bar unrelated items," he explained.

Foreclosure Bills

Rep. Marleau voted in favor of mortgage mediation bills that give people an extra 90 days to negotiate with lenders to avoid foreclosure as well as government-aided loan modifications. "If there's any way to keep somebody in their house, I'm all for that," he emphasizes. "Anytime a home goes into foreclosure, it becomes a judicial matter. This is where the money is going, and somebody has to pay for it. If we can give homeowners some time to work something out to stay in their homes, I will vote to give people help."

To help members of the public understand their options, Rep. Marleau has held foreclosure seminars in his district to educate

Legislator Profile,
Continued on page 23.



Training for Intervention Procedures

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**For more information, contact Jim Olson at 1.866.428.4966
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Legislator Profile,

Continued from page 21.

constituents. "About 75 percent of people in foreclosure don't communicate with their lenders," he points out. "The quicker they communicate the more options they have, which can include reworking the present mortgage."

Past Successes and Lessons Learned

Rep. Marleau served as the Orion Township treasurer from 1996 until 2004, when he was elected to his first term as state representative. While on the board, he helped keep the Orion General Motors plant open, saving many jobs. "We provided two tax abatements to keep the plant here. It was important to keep the jobs and tax base for residents, especially for schools," said Rep. Marleau.

He is very proud to have been instrumental in keeping the plant open. "They've been great neighbors for the township. The Orion plant has two landfills on either side of it that produce methane gas which is sold to the plant, accounting for 30 percent of the total energy used by the 490-acre plant," says Rep. Marleau. It is still operating at this time, building the Chevrolet Malibu and Pontiac G6.

When Rep. Marleau was campaigning for his first term, he went door to door to meet the potential voters. One man asked him how he was doing in the race. He answered that he was in second place out of four. The man then said, "You know where second place is... its first loser." After hearing that, Rep. Marleau realized he didn't want to be first loser, and he increased his campaign efforts.

Rep. Marleau is in his final term as state representative, but may have the opportunity to serve as state senator in the seat currently held by Mike Bishop. In previous terms, he was co-chair of the House Republican Campaign Committee and chair of the Joint Committee of Administrative Rules. He is currently the ranking Republican for the Health Policy committee and serves on numerous committees (see sidebar).

To reach Rep. Marleau, call his Lansing office at (517) 373-1798 or email jimmarleau@house.mi.gov.

**Emily Blake is a writer with Metro Media Associates, Inc.*

Food Safety,

Continued from page 20.

The Keeping America's Food Safe report recommends:

- Increasing and aligning resources with the highest-risk threats;
- Modernizing the mandate and legal authority of the HHS Secretary to prevent illness, which would include enforcing the duty

of food companies to implement modern preventive controls;

- Immediately establishing a Deputy Commissioner at FDA with line authority over all food safety programs; and
- Working through Congress toward the creation of a Food Safety Administration within HHS, strategically aligning and elevating the food safety

functions currently housed at FDA and better coordinating regulation policies and practices with the surveillance and detection of outbreak functions at CDC and with food safety agencies at the state and local level.

For more information, visit www.healthyamericans.org.

Annual AFPD/Liberty USA Golf Outing



Weymouth Golf Club

3946 Weymouth Road • Medina, OH 44256

Thursday, July 23, 2009

ASSOCIATED **AFPD**
FOOD & PETROLEUM DEALERS, INC.

LIBERTY USA

SOLUTIONS for your SUCCESS

For information on sponsorships opportunities,
call Auday Arabo at (800) 666-6233 or
email aarabo@AFPDonline.org.

Scam alert for Detroit business owners

A business and property owner in the West Vernor/Springwell area recently experienced a break-in where the thieves pretended to be window replacement contractors. At 8:30 am, they removed a window from his business to break-in. A similar incident occurred in the neighborhood just after 5:00 pm, where two

workmen with a non-identified truck were casually using blow torches to remove sections of a wrought-iron fence in perfect condition from a business. A call to the Detroit Police Department stopped the activity.

Criminals are becoming bold and finding ways to break-in and steal during broad daylight. Please take

a minute to meet some of your neighboring business owners and share cell phone numbers. If you see contractors working on a neighbor's business before or after hours, please call your fellow business owner to verify whether those workmen are legitimate. If your instincts tell you something is not quite right, you

are probably right. If you are unable to reach your neighboring business owner, call 911 immediately.

Furthermore, if you plan to have done work on your building, share that with your neighbors so they know when legitimate work is scheduled. You've heard of Neighborhood Watch? Well, this is Business Watch – business owners looking out for each other.

For questions or concerns, contact Theresa Zajac, senior program director, West Vernor & Springwells Business Improvement District Community Policing, Southwest Detroit Business Association, at (313) 842-0986 ext. 28 or theresaz@southwestdetroit.com.

Quick Reference—Detroit Police Southwest District

- Commander Debra Fair
(313) 596-5310

- Inspector Nick Kyriacou
(313) 596-5310

- For patrol requests or non-emergency issues, call the Front Desk at (313) 596-5300

For environmental issues, abandoned cars, quality of life concerns, etc., contact the Community Relations Unit at (313) 596-5370.

Score a Home Run with Kar's!



Triple play of flavors! BBQ - DILL - ORIGINAL



Made in MICHIGAN for Snack Lovers Everywhere!

Kar's providing you and your customers the BEST:

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- SERVICE
- QUALITY
- TASTE
- VARIETY
- PROFIT

Kar's Nuts
Madison Heights, MI
www.karsnuts.com
1-800-KAR-NUTS

New tire sales fees increase

The main operating budget (HB 1) proposes a fee increase in the sale of new tires from \$1.00 to \$3.30. Currently, the \$1.00 fee is included in the retail price of the tire; if the fee is increased to \$3.30 that fee will be included in the retail price of the tire.

In most cases, tire retailers have been charging a \$2.50 per tire disposal fee. Now, most retailers are adjusting this to \$3.50 a tire. If a customer chooses to take the old tires with them, there is no disposal fee charged. The funds are appropriated for the EPA.

"If the fee is increased, I do not believe this would cause a competition problem," predicts AFPD's Ron Milburn. "Rather, I believe the big tire companies will add it to the price of the tires. It appears the consumer is the only one who gets hurt."

Be ready for your next Michigan Department of Agriculture inspection!


ASSOCIATED AFPD
FOOD & PETROLEUM DEALERS, INC.

AFPD Announces a new FREE service for its members:

Quality Control Evaluation Program

**Prepare for your MDA Inspection with a
COMPLIMENTARY Quality Control Evaluation
from a trained AFPD Professional**

We can help:

- Ensure compliance with food safety regulations and standards set by MDA/FDA/USDA
- Prevent critical violations and problems **before** they occur
- Evaluate your current food protection policies and provide an objective assessment and feedback

Let AFPD's experienced Food Safety Certified Professional provide you with a FREE third-party assessment of your store and give you an expert recommendation on food safety and sanitation quality issues.

This is a FREE service to AFPD Members that will save you time and money and improve your food safety practices within your operations.

*For more information, or to arrange your complimentary evaluation,
contact Dan Reeves, FMP, FSP at 1-800-666-6233.*

AFPD SUPPLIER SPOTLIGHT

Samona Construction remodels stores and gas stations

Samona Construction is a full-service commercial designer/builder. The company specializes in new construction and remodeling of stores, gas stations, and restaurants. Owner Raad Samona believes that to compete in this economy, every business must be a step ahead of its competition. It all starts, he says, with the look or image of your business.

When a consumer is driving by your business, the first thing noticed is the image of your building. If your building is new, clean, and colorful then the customer will expect the same experience when walking through your doors. If your building looks outdated that may give a negative image to your customer about your business. This could be the root cause of your competition getting more business and causing your business to sink. Remodeling your building will increase your business, the value of your business, and customer appreciation. Raad also feels when working in a more pleasant and cleaner atmosphere, it sets a better mood and working environment for the community.

Samona Construction understands that many businesses are coping with today's economy and everyone is looking to save money. With that said, Samona Construction is introducing a technology new to Michigan that will allow business owners to save anywhere from 10-30 percent on their electric bill by installing an energy optimizer unit that will minimize energy waste. Every business or store owner that has coolers or compressors should call for a free energy analysis of your equipment. We will send out an energy specialist to test your equipment to see how much energy you're wasting and how we can help you save money immediately. The installation doesn't affect your service or carrier. It is a simple installation of an energy optimizer.

"By choosing Samona Construction, we are bringing more than 15 years of experience to provide the customer the end product they are looking for," said Raad. Samona Construction also has an extensive knowledge in the restaurant industry. "From sit down restaurants and bars to carry-out pizzerias or a mini restaurant inside your gas station or store, we



can take on any project. We have built more than 25 restaurants in the past two years. Whatever your project is, give us a call and we can help."

Samona Construction is a family owned and operated company. We strive to give our customers the best quality and 100 percent satisfaction. For Construction Service needs, call (248) 626-2188. For Samona Energy Savers, call (734) 883-3615 or (734) 945-5967.

Secure Check Cashing offers local shared data network



Secure Check Cashing, Inc. is a provider of biometric check cashing and financial services software for retail sales environments including financial service centers, convenience and party stores, gas stations, supermarkets, pawn shops, and other stores engaging in check cashing. Its software is essential for quickly and accurately identifying customers, verifying the authenticity of checks, and keeping track of all pictures, notes, and data associated with each transaction.

Recently, the software is being called upon by many for legal and financial reasons. Mandated by the Federal government and also required by some states, currency transaction reporting and other financial reports are becoming mainstream in the world of check cashing. Gus Brikho, founder and CEO of Secure Check Cashing, says, "Ultimately, the check cashers themselves

are responsible for reporting this required information, and our system does a good job of gathering it."

During the 11 years that Secure Check Cashing has been in business, the local company has grown to a national company offering biometric check-cashing software to more than 2,500 active customers in 43 states. Even with the national growth, Secure Check Cashing remains very strong in Michigan, with more than 400 Michigan locations. "The growth is attributed to the strength of our product, our quality support, and the continued strength of the check cashing market," says Brikho.

The growth has also been helped by new innovations and feature enhancement. Secure Check's latest improvement is the development and launch of its Enterprise Edition Check Cashing Software. Gus Brikho

states, "The Enterprise Edition includes all of the features and functionality of our past software offerings, but also includes numerous other integrations." Besides offering improved interface and controls, the software includes bill payment, electronic deposit of checks, and most importantly, seamless loads of prepaid cards. Current customers can upgrade to the Enterprise Edition per the terms of their service contracts.

Many of the local Michigan businesses have now begun to network their data. "This will provide an extremely important level of security for all stores that participate," Brikho explains. "All bad data including checks, customers, and makers is easily shared within the network." Any Secure Check Cashing location can participate in this very important shared data network.

The addition of these new products to the Secure Check Cashing software is creating a lot of excitement. The company is growing fast, adding the necessary support employees and looking to the future with optimism. If you have questions or would like to find out more about Secure Check Cashing, please call (800) 405-6527 or check them out online at www.securecheckcashing.com.

Classified

FOR SALE—Toledo automatic meat wrapper in excellent condition sold due to lack of space in meat dept. Complete with extra printer and assembly. Wrapper is from 2000 or 2003. Call Munim Yono at 248-722-9111 or will trade for a smaller version.

STATION FOR SALE—Located on the east side of Columbus, OH. Retail gas service and convenience store business with C-1/C-2 liquor license and real estate. Serious and confidential inquiries only. Please call (614) 523-2947.

BUSINESS OWNERS—Need cash fast? \$50,000 to \$2 million loans. Business loans. Lines of credit. Equipment loans. Call Bob at Sun Management and Financial (248) 353-1600.

FOR SALE—Oakland County Shell gas station, 3/4 acre of property, high traffic area, off freeway exit. Convenience store, car wash, gasoline and diesel sales. Serious inquiries only. Contact Joe: H (810) 229-5929, C (248) 854-1856.

FAST FOOD RESTAURANT FOR SALE—Located in nice Detroit westside area on 7 mile rd. Newly remodeled, drive-thru, equipped to run, plenty of parking spaces. Good investment. Owners looking to retire. If interested, please call Maria at (248) 980-4558.

SLUSH MACHINE FOR SALE—Taylor brand slush machine for sale, model #349 with 4 flavored beverage cylinders that feature automatic defrost and power saver. Can provide you with start-up supplies such as plastic cups, lids and straws. Asking \$9,999.00 firm. Please call Jay or John at (586) 757-2130.

DRY STORAGE WAREHOUSE—Reasonable rates. Call (313) 491-1500.

STORAGE—Liquor, beer and wine storage. Licensed since 1946. Call (313) 491-1500.

NEED EXTRA DRY STORAGE?—Family owned Westside Cold Storage for dry or freezer space. Located at 3340 Trumbull Ave., Detroit, MI. Accessible Monday - Friday 7:00am to 3:00pm. Reasonable rates, easy unloading/pickup and protected by Guardian Alarm. Call (313) 961-4783.

FOR SALE—Michigan thumb area convenience store. Beer, wine, lottery, gas, food & property. Call (810) 387-3390 or (810) 387-0154.

LIQUOR STORE FOR SALE—Located in Muskegon (West Michigan). Busy Location. Must sell owner moving out of state. Asking \$329,000. Serious enquiries only. Call (231) 288-0532.

FOR SALE—Self serve rotisserie chicken warmer, marinating machines, panini maker, 5hp Hobart meat grinder, ice table, 4' cigar humidifier, soup station, compressor, gas heater, blower, carts, commercial cooking pots, pans, deli trays, shelving & more! All in excellent condition, must sell. West Bloomfield, MI. Call (248) 626-2662 ask for manager.

FOR SALE—4 acre commercial lot, more available level, vacant. Roscommon County, MI. Possible supermarket location in the center of town. \$295,000 please call (989) 389-1428.

FOR SALE—5 plus acres with 25,000 sq. ft. retail and storage building with phone, electric and natural gas. In the center of town. \$495,000 please call (989) 389-1428.

FOR SALE—Alma, MI. 14 plus acres at expressway with 6 on & off ramps. Good building site, class A road. Natural gas at the street and electric on the property. \$495,000 or best offer, please call (989) 389-1428.

FOR SALE—Price Reduced!! Bakery & pizza store since 1961. 6-door walk-in cooler. High traffic area in St. Clair Shores. Building and business included. Will consider leasing building. A must see. Call Paul Muller at (586) 212-3138.

STATION FOR SALE—Great location (NW Columbus, Ohio). Retail gasoline station with convenience store and auto repair. Serious and confidential inquiries only please. Call (614) 580-8505.

AFPD keeps working hard for you!

Whether it is educating your employees on proper procedures for alcohol sales, testifying at Congressional hearings, or developing purchasing programs to save you money, AFPD is here to assist the independent retailer. Here is a brief rundown on some of the projects that we have been working on over the past month:

Michigan Update

Rewriting UST Rules

AFPD participated in ad-hoc committee meeting with Michigan DEQ in the continuing task to rewrite the Michigan UST rules. AFPD continues to protect the retailer's interest in these regulations.

AFPD Board Visits D.C.

Two AFPD board members visited Washington D.C. and lobbied to two senators and eight members of Congress. The primary topic was the lack of business financing available to buy or expand small, local businesses. AFPD also lobbied for movement of the Motorists' Right To Repair Act and reduction in Credit Card Fees charged merchants.

MI Motor Fuel Tax

AFPD participated in meetings with Michigan State Senators Jud Gilbert and Glenn Anderson, along with Michigan State Representative Pam Byrnes and representatives of MDOT, MITA, MPA, API and other interested parties to discuss the

impending legislation that would change the Michigan Motor Fuel Road Tax from 19 cents/gallon to 18 percent of the wholesale price of fuel. AFPD continues to oppose this action and is lobbying for other solutions to the budget issue.

Credit Card Fair Fee Act

AFPD participated in a conference call with NACS regarding development of a strategy to re-introduce the "Credit Card Fair Fee" Act.

PCI Requirements

AFPD participated in a seminar outlining the requirements of the PCI regulations being employed by the credit card processors, which will require enhanced security measures by merchants. This program is a moving target, with possible changes being discussed every day. It is important that all merchants honoring credit cards keep informed of requirements and deadlines for implementation of the new security measures. Watch the AFPD Food & Petroleum Report for updates and query your credit card processor.

Ohio Update

Gasoline Shrinkage

AFPD and its lobbyist were successful in saving the Gasoline Shrinkage for Ohio gasoline retailers. Ohio legislators finally voted to allow the Gasoline Shrinkage to stay in place at 1%, with the jobber market receiving half and the retailers receiving half.

Commercial Activity Tax

The Commercial Activity Tax continues to be an ongoing area of concern, and we will keep you updated.

New Milk Program

AFPD has recently secured a Milk Program with Modern Foods that will cover Southeastern Ohio. This program includes special pricing and rebates. AFPD members can expect to receive information on this program very soon.

Workers Compensation Group Rates

Although the board of directors finally voted on allowing a 77% group discount rate as the highest level, at the last minute it assessed a 31% group adjustment factor that has been applied to their premium rates. This group adjustment factor will have a large impact on your premium. Keep in mind, this has been a hard-fought battle, especially since BWC originally suspended the 2009 program.

Underground Tank Insurance

The State Fire Marshall is sending out a team of auditors to conduct audits on gasoline retailers who have chosen to indicate they are self insured on underground tank insurance. You will be required to furnish financial documentation and other proof that show you are financially able to be self insured. In most cases, the retailer is not able to pass the test.

UNDERGROUND STORAGE TANK INSURANCE OF OHIO



210 Bell Street • Chagrin Falls, Ohio 44022

• Phone 440-247-3750 • Fax 440-247-3720

1-800-558-USTI (8784)

**PUSTR FUND DEDUCTIBLE COVERAGE
FOR OHIO UST OWNERS**



☆☆☆ OHIO ☆☆☆

AFPD MEMBERS SAVE MONEY!!

BE PREPARED FOR THE OHIO UST COMPLIANCE PERIOD

☆☆☆ JULY 1, 2009 ☆☆☆

AFPD has made it simple to get into proper compliance for your Ohio UST financial responsibility (tank deductibles). Don't worry about having previously filed incorrectly with self-insurance, which can open up some serious problems after a release. You could be totally excluded from the Ohio State fund. You could also free up your cash or credit lines. Take advantage of our inexpensive, fully insured coverage. Visit our website at www.ustiohio.com for more information.

BUSTR IS INSPECTING ALL SITES. BY FEDERAL REGULATION, ALL TANKS MUST BE INSPECTED EVERY 3 YEARS. IF YOU ARE FOUND TO BE OUT OF COMPLIANCE, BUSTR WILL FINE YOU AND REQUIRE THAT YOU TAKE CORRECTIVE ACTION. SOON YOU WILL ALSO HAVE TO DEAL WITH THE FUEL DELIVERY PROHIBITION RULE FROM BUSTR. CHECK OUR WEBSITE FOR INFORMATION.

USTI/Lyndall has saved many AFPD members thousands of dollars and you could be one of them. Combine all your store insurance coverages, including liquor liability, into our package program and you could save big, even on your UST deductibles. You will have zero out-of-pocket for UST releases.

WE HAVE THE BEST PRICES FOR THE MOST COMPREHENSIVE COVERAGES AVAILABLE IN A COMPLETE PACKAGE.

Insurance underwritten by Motorist Mutual Insurance Company provided by Lyndall Associates, Inc.

U.S.T.I. is the recognized leader in Ohio providing tank owners and operators the correct deductible coverages including several options that will get you in compliance with all of Ohio's rules and regulations PA and WV programs available.

SUPPORT THESE AFPD SUPPLIER MEMBERS

ADVERTISING

Enterprise Marketing	(616) 531-2221
Metro Media Associates	(248) 625-0070

ASSOCIATIONS

AMR - Association Management Resources	(734) 971-0000
Distilled Spirits Council of the US	(202) 628-3544

ATM

ATM Management	(614) 891-9200
ATM of America	(248) 932-5400
ATM of Michigan	(248) 427-9830
Speezy ATM	(614) 226-2027

AUTOMOBILE BUSINESS SERVICES

Marcon/EK Williams & Co.	(614) 837-7928
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BAGS, PAPER SUPPLIER & SANITATION

Belmont Paper & Bag Supply	(313) 491-6550
Karr Foodservice Distributors	(313) 272-6400

BAKERIES

Ackroyd's Scotch Bakery	(313) 532-1181
Great Lakes Baking Co.	(313) 865-6360
Interstate Brands/Wonder Bread/Hostess	(248) 588-3954

BANKING

Bank of Michigan	(248) 865-1300
CIA Financial Group	(586) 799-6000
Comerica Bank	(313) 222-4908
Huntington Bank	(248) 626-3970
Lincoln Financial Advisors	(248) 948-5124
Peoples State Bank	(248) 548-2900

BEER COMPANIES

Anheuser-Busch Co.	1-800-414-2283
MillerCoors	(847) 264-3800

BEER DISTRIBUTORS

Eastown Distributors	(313) 867-6900
Great Lakes Beverage	(313) 865-3900
Henry A. Fox Sales Co.	1-800-762-8730
Kent Beverage Co. Inc.	(616) 241-5022
Pettibon, Inc.	(586) 468-1402

BOOKKEEPING/ACCOUNTING CPA

Just-In-Time CFO Solutions	(734) 703-4737
Lis, McEvilly & Associates	(734) 266-8120
Shimoun, Yaldo & Associates, P.C.	(248) 851-7900
UHY-US	(248) 355-1040

CAR WASH EQUIPMENT

Car Wash Technologies	(724) 742-9000
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CATERING/BANQUET HALLS

Penna's of Sterling	(586) 978-3880
St. Mary's Cultural Center	(734) 421-9220
Tina's Catering	(586) 949-2280

CHAMBER OF COMMERCE

Chaldean American Chamber of Commerce	(248) 538-3700
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CHECK CASHING SYSTEMS

Secure Checks	(586) 758-7221
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CHICKEN SUPPLIERS

Krispy Krunchy Chicken	(248) 821-1721
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CHIPS, SNACKS & CANDY

AFPD Frito-Lay, Inc.	1-800-359-5914
Better Made Snack Foods	(313) 925-4774
CROSSMARK Sales Agency	(734) 207-7900
Detroit Popcorn Company	(313) 387-1600
Energy Club	(586) 246-4969
Interstate Brands/Wonder Bread/Hostess	(313) 868-5600
Kar Nui Products Company	(248) 588-1903
Motown Snacks (Jays, Cape Cod)	(313) 931-3205

COFFEE DISTRIBUTOR

AFPD New England Coffee Co.	(717) 733-4036
Paramount Coffee	(517) 853-2443

CONSTRUCTION & BUILDING

Samona Construction	(734) 883-3615
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CONSULTING

Environmental Services of Ohio	1-800-798-2594
Flynn Environmental, Inc.	(330) 452-9409
Huron Consultants	(248) 546-7250
Judeh & Associates	(313) 277-1986
Karoub Associates	(517) 482-5000
PM Environmental	(517) 485-3333
Synergistics, LLC	1-888-422-7404

CREDIT CARD PROCESSING

AFPD Chase Paymentech	1-866-428-4966
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DISPLAYS & KIOSKS

DVDNow Kiosks	1-877-849-4272
MSI/Bocar	(248) 399-2050

EGG SUPPLIER

Linwood Egg Company	(248) 524-9550
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ENERGY, LIGHTING & UTILITIES

Constellation New Energy	(248) 936-9027
DTE Energy	1-800-477-4747
Lighting Supply Company	1-800-544-2852
National Resource Management	(781) 828-8877

FOOD EQUIPMENT & MACHINERY

Culinary Products	(989) 754-2457
Hobart Corporation	(734) 697-3070
Leach Food Equipment Dist.	(616) 538-1470

GAS STATION EQUIPMENT

Oscar W. Larson Co.	(248) 620-0070
Superior Petroleum Equipment	(614) 539-1200
Wayne Service Group	(614) 330-3733

GASOLINE WHOLESALE

Central Ohio Petroleum Marketers, Inc.	(614) 880-1880
Countywide Petroleum	(440) 237-4440
Gilligan Oil Co. of Columbus, Inc.	1-800-355-6362
Gillota, Inc.	(216) 241-3420
Shaker Square Petroleum LLC	(216) 921-4300
Ullman Oil, Inc.	(440) 543-6185

GROCERY & TOBACCO DISTRIBUTORS

AFPD Liberty USA	(412) 461-2700
H.T. Hackney-Columbus	(614) 751-6100
H.T. Hackney-Grand Rapids	1-800-874-6550
S. Abraham & Sons	1-800-477-6485
United Custom Distribution	(248) 356-7300

GROCERY WHOLESALE & DISTRIBUTORS

Burnette Foods, Inc.	(616) 621-3181
Capital Sales Company	(248) 542-4400
Cateraid, Inc.	(517) 546-8217
D&B Grocers Wholesale	(734) 513-1718
Global Distribution	(734) 524-0100
Great North Foods	(989) 356-2281
Hispanic Foods Wholesale	(313) 894-2100
International Wholesale	(248) 353-8000
Jerusalem Foods	(313) 846-1701
Liberty Wholesale	(586) 755-3620
MGL Select	(734) 524-0100
Nash Finch	(989) 746-0943
Polish Harvest	(313) 758-0502
Royal Distributors of MI	(248) 350-1300
Spartan Stores, Inc.	(616) 878-2240
SUPERVALU	(937) 374-7600
Universal Wholesale	(248) 559-7300
Value Wholesale	(248) 967-2900

ICE CREAM SUPPLIERS

AFPD Nestle/Edy's Grand Ice Cream	Michigan 1-800-52-7558 ext. 1004
	Ohio 1-800-328-3397 ext. 14001
Buth-Joppe's Ice Cream	(616) 456-1610
Frosty Products	(734) 454-0600
Pars Ice Cream Co.	(313) 366-3620
Taylor Freezer	(734) 525-2535

ICE PRODUCTS

Arctic Glacier, Inc.	1-800-327-2920
Home City Ice	1-800-759-4411
U.S. Ice Corp.	(313) 862-3344

INSURANCE SERVICES

AFPD North Pointe Insurance	1-800-229-6742
AFPD BCBS of Michigan	1-800-666-6233
AFPD Avizent (Frank Gates)	(614) 793-8000
AFPD Rocky Husaynu & Associates	(248) 851-2227
AFPD Paul Jaboro	(586) 291-6022
AFPD Underground Storage Tank Insurance (Lyndall Associates, Inc.)	(440) 247-3750
CBIZ Benefits & Insurance Services	(614) 793-7770
Cox Specialty Markets	1-800-648-0357
Frank McBride Jr., Inc.	(586) 445-2300
Gadaletto, Ramsby & Assoc.	1-800-263-3784
Lyman & Sheets Insurance	(517) 482-2211

AFPD Indicates supplier program that has been endorsed by AFPD.
* Indicates supplier only available in Ohio

SUPPORT THESE AFD SUPPLIER MEMBERS

INVENTORY SERVICES

PICS/Action Goh's	1-888-303-8482
Retail Inventory Services, Ltd.	(651) 631-9081

LEGAL SERVICES

Adkison, Need & Allen	(248) 540-7400
Bellanca, Beattie, DeLisle	(313) 882-1100
Mekani, Orow, Mekani, Shallal, Hakim & Hinde P.C.	(248) 223-9830
Pepper & Waggoner, Ltd.	(216) 520-0088

LOTTERY

GTech Corporation	(517) 272-3302
Michigan Lottery	(517) 335-5648
Ohio Lottery	1-800-589-6446

MAGAZINE & TRADE PUBLICATION

Chaldean News	(248) 932-3100
Chaldean Times	(248) 865-2890
Detroit Free Press	(313) 222-6400
Detroit News	(313) 222-2000
Michigan Chronicle	(313) 963-5522
Suburban News—Southfield	(248) 945-4900

MEAT & DELI DISTRIBUTORS

C. Roy & Sons	(810) 387-3975
Lipari Foods	(586) 447-3500
Piquette Market	(313) 875-5531
Shenwood Foods Distributors	(313) 659-7300
US Foodservice	(248) 735-1229
Weeks Food Corp.	(586) 727-3535
Wolverine Packing Company	(313) 259-7500

MISCELLANEOUS

Detroit Warehouse Co.	(313) 491-1500
Metropolitan Mortgage Group	(614) 901-3100
Socks Galore	(248) 545-7625
Southfield Funeral Home	(248) 569-8080
Wiegand Mack Sales & Service	(313) 806-3257

MILK, DAIRY & CHEESE PRODUCTS

AFPD *Dakymens	1-800-944-2301
AFPD *H. Meyer Dairy	(513) 948-8811
AFPD *Modern Foods	(216) 426-9807
Country Fresh/Melody Farms	1-800-748-0480
Prarie Farms Dairy Co.	(248) 399-6300
Vermale Products	(313) 834-4190
Williams Cheese Co.	(989) 697-4492

MOBILE EQUIPMENT REPLACEMENT PARTS

AFPD Grayon Enterprises, Inc.	(248) 489-1398
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MONEY ORDERS/MONEY TRANSFER/BILL PAYMENT

AFPD MoneyGram International	Michigan (517) 292-1434 Ohio (614) 878-7172
IPP of America	(973) 830-1918

OFFICE SUPPLIES

AFPD Staples	1-800-693-9900 ext. 584
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PAYROLL SERVICES

AFPD PayCor	(248) 258-0848 ext. 100
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PHONE/CELLULAR/PHONE CARDS

AFPD AT&T	www.AFPDonline.org
American Communications of Ohio	(614) 855-7790
AMT Telecom Group	(248) 862-2000
Clear Rate Communications	(734) 427-4411
Platinum Wireless	(619) 654-4040

PIZZA SUPPLIERS

Derby Pizza	(248) 650-4451
Dough & Spice	(586) 756-6100

POINT OF SALE/REGISTERS

BMC	(517) 485-1732
Great Lakes Data Systems	(248) 356-4100
Scada Systems	(313) 240-9400
Systems Group Inc.	1-877-271-3730

PRINTING & PUBLISHING

American Mailers	(313) 842-4000
Marketing Solutions Print & Mail	(810) 241-1949
PJM Graphics	(586) 981-5983
Walt Kempinski Graphics	(586) 775-7528

PRODUCE DISTRIBUTORS

Aunt Mid Produce Co.	(313) 841-7911
Heeren Brothers Produce	(616) 452-2101
Tom Macon & Son, Inc.	(313) 568-0557

REAL ESTATE

Property One Real Living	(614) 545-1421
TSG Group, LLC	(614) 523-2947
The Saleh Group	(614) 419-5678

RESTAURANTS

Ram's Horn	(248) 350-3430
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REVERSE VENDING MACHINES

Kansmacker	(248) 249-6666
TOMRA Michigan	1-800-610-4866

SECURITY SURVEILLANCE/COMPUTER SERVICES

ADT Security Services, Inc.	(248) 583-2400
Axiom Protection Group Inc.	(734) 942-1600
Central Alarm Signal	(313) 864-8900
EMS, Inc.	1-877-666-9938
Freedom Systems Midwest, Inc.	(248) 399-6904

SHELF TAGS

JAYD Tags	(248) 730-2403
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SIGNS/BANNERS

Mo Banners	(248) 688-5000
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SODA POP, WATER, JUICES & OTHER BEVERAGES

7UP Bottling Group	(313) 937-3500
Absopure Water Co.	1-800-334-1064
Cintron Beverage Group	(267) 298-2100
Coca-Cola Bottlers of MI	Auburn Hills (248) 373-2653 Belleville (734) 397-2700 Metro Detroit (313) 868-2008 Port Huron (810) 982-8501
Coca-Cola Bottling - Cleveland	(216) 690-2653
Fan-T Corp.	1-877-278-2807
Faygo Beverages, Inc.	(313) 925-1600
Henry A. Fox Sales Co.	1-800-762-8730
Intrastate Distributors	(313) 892-3000
Jones Soda	(269) 217-4176
Kent Beverage Co. Inc.	(616) 241-5022
MGL Select	(734) 524-0100
Old Orchard Brands	(616) 887-1745
On Go Energy Shot	1-877-LIV-ONGO
Pepsi-Cola Bottling Group	Detroit 1-800-368-9945 Howell 1-800-878-8239 Pontiac (248) 334-3512
Premium Brands of MI (Red Bull)	1-877-727-0077
Tampico Beverage	(248) 628-2060

TOBACCO COMPANIES

Altra Client Services	(513) 831-5510
Nat Sherman	(201) 735-9000

WINE & SPIRITS COMPANIES

Bacardi Imports, Inc.	(734) 459-2764
Brown-Forman Beverage Co.	(734) 433-9989
Diageo	1-800-462-6504
E & J Gallo Winery	(248) 647-0010
Future Brands	(248) 471-2280
Galaxy Wine	(734) 425-2990
McCormick Distilling Co.	(586) 296-4845
Mike's Hard Lemonade	(248) 344-9951
Shaw-Ross International Importers	(313) 873-7677
Sky Spirits	(248) 709-2007
Wine Dimensions	(734) 216-1828

WINE & SPIRITS DISTRIBUTORS

Cana Wine Distributors	(248) 669-9463
Dan Henry Distributing	(517) 393-7700
Great Lakes Wine & Spirits	(313) 867-0521
Henry A. Fox Sales Co.	1-800-762-8730
Kent Beverage Co. Inc.	(616) 241-5022
Liquor Group	(248) 449-2987
National Wine & Spirits	1-888-697-6424 1-888-642-4697

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