

ASSOCIATED **AFPD**
FOOD & PETROLEUM DEALERS

FOOD & PETROLEUM REPORT

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top their holiday
shopping list?

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Chairman's MESSAGE

The Importance of Mentoring

Why do individuals make the choices that they do? Why do some go on to great success and others fall out and end up accomplishing nothing? Most people could achieve so much more if they paid attention to those who have knowledge to pass. Conversely, those with the knowledge have to be willing to offer it in a way that it will be well-received.

Mentors have played an important role in my life. In particular, there have been five men who have guided me personally and professionally. Let me take a moment to spotlight the mentors who have helped to shape who I am today, and the important lessons I've learned from them.

• **The lesson of humility.** The absolute best advantage that a boy can be born with is a father—a man who has dreams of his own that he wants to pass along to you. That was my dad, Aziz “Zeke” Zebari. Like so many of my counterparts and friends in this business, my dad was an immigrant. He came to this great country in 1953 and never looked back. He worked harder than any man I have ever known. He never achieved the financial successes that many of his friends did, but more importantly, he never cared.

He appreciated what he had and was content. I am happy to say that this was his most important trait—humility.

• **Don't let those around you fail.** As a young adult, I wanted to work in the professional world. However, without an education at 21 years old, things can be pretty daunting. Mike Rosch was a sales manager at a wine company. I begged and pleaded with him to give me a job. I had no experience selling anything but somehow I convinced Mike that if he gave me a shot, I would not disappoint him. He did and I was successful—not because I was so talented but because Mike would not let me fail. Working for Mike was not always easy, and some of his conversations were very direct—but they worked. I carried his management style with me for the rest of my career and still fall back on many of the things that he taught me even today, nearly three decades later.

• **Don't just tell people what they want to hear.** Al Chittaro and I met on a softball field in the late 1980s. As it turned out, we were competitors in the



Chris ZEBARI
AFPD Chairman

soft drink business. We ended up playing together on our church team for many years, but more importantly, we forged a friendship that remains priceless until this day. Al is the consummate gentleman, and I have always leaned on him for advice—whether it be regarding teenage daughters or running an association. Al has never wavered, and more importantly, has never just told me something because that's what I wanted to hear.

• **Help people see themselves in fresh, new ways.** Jim Bellanca loves to tell the story of how he wanted to fire me from AFPD when we first met. And yet, we connected on a level that we both could appreciate, despite the fact that we had nothing in common. He has made me look at myself in a way that no one ever has before. I have tried his patience on numerous occasions, but I have never felt that he wanted anything more than for me to be successful. Jim helped prepare me to be chairman of AFPD, but more importantly, he will be there for me afterwards.

• **If it worked before, it will work again.** Jim

Lipari is the founder of Lipari Foods. I went to work for JL later in my career when I “knew it all.” His status in this industry

When it comes to sales strategy and technique, what worked 50 years ago still works today.

is iconic. Jim makes it a point to mentor his salesmen and show them how it is done. He will always make time to tell you about what a good salesman really is. I can honestly say that I thought I was a good salesman, until I got to know this man. At 81 years old, Mr. Lipari still finds time for his “guys,” and I am proud to say that I am one of them. His stories of selling sauces and spices in the 1960s still ring true today. The biggest lesson I have learned from him is that when it comes to sales strategy and technique, what worked 50 years ago still works today.

The bottom line: Take time to mentor—and open up your mind enough to let yourself be mentored. In a business climate like this one, we need to share all the wisdom we have—and we need to be humble enough to welcome it.



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Calendar



November 20, 2009

AFPD's Annual Turkey Drive
Contact Harley Davis
(800) 666-6233

February 12, 2009

AFPD's 100 Year Anniversary Trade
Dinner & Ball "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 associations:



MICHIGAN UPDATES

- **SSDA-AT/NCPR.** Participated in SSDA-AT/NCPR annual board meeting and trade show.
- **Quality Control Evaluations.** AFPD conducted 16 Quality Control Evaluations during the month of September.
- **Food safety.** AFPD conducted a SuperSafeMark Manager's food safety course and administered the National Registry for Food Safety Professionals examination.
- **Food Marketing meetings.** AFPD attended the Western Michigan University Food Marketing Advisory meeting and attended the Food Marketing Scholarship luncheon, which was also attended by two AFPD scholarship award winners.
- **Food protection regulations.** AFPD attended the Michigan Department of Agriculture Food Protection meeting to discuss updates in regulations.
- **Late Night Liquor, Sunday Sales Bill.** AFPD and its lobbyists worked to defeat language in the budget bill that would allow late night liquor sales and early morning Sunday sales, as well as efforts to include a tax on bottled water.
- **Membership boom.** AFPD enrolled 157 new members just for the month of September!
- **Angel's Night.** Attended meeting for Angel's Night at City of Detroit to discuss participation in preventing arsons and crimes on the days leading up to Halloween.
- **Crime Stoppers.** AFPD sponsored and attended Michigan Crime Stoppers Annual Dinner.
- **Clean Energy Forum.** AFPD attended the Clean Energy Economy Forum in Saginaw where federal and state of Michigan administration officials presented plans for the federal Cap and Trade legislation that has been passed out of the U.S. House and is now under debate in the U.S. Senate. As written, this legislation would be very detrimental to our members because it would increase energy prices dramatically. AFPD has joined with other affected entities to seek a more reasonable, affordable solution to the issue.
- **Universal health care.** AFPD attended a presentation by Michigan's U.S. 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 the issue.

AFPD CORNER

- **MUSTR.** AFPD participated in an all-day committee meeting with Michigan DEQ to rewrite the Michigan Underground Tank Rules (MUSTR). AFPD continues to lobby for rules that retailers can afford.

OHIO UPDATES

- **CATax.** AFPD provided its Ohio lobbyist with numbers and a formula that reasonably could be substituted for the present CATax collection procedure. This recommended plan would move the CATax collection to the petroleum "rack," resulting in more money for the state and a level playing field for our retailers.
- **UST.** AFPD attended the 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.
- **Franklin County Auditor meeting.** AFPD has recently conducted two meetings with Franklin County Auditor Clarence Mingo to discuss various issues pertaining to our industry. Mingo replaces the retired Joe Testa.
- **Fundraiser.** AFPD attended a fundraiser for both Congressman John Kasich, candidate for Ohio governor, and Congressman Pat Tiberi of the 12th Ohio District. Both of these legislators have always had an open-door policy for our association and its members and have been very supportive in the past. We will also be attending a fundraiser with State Rep. Kenny Yuko of the 7th District in Ohio.
- **Workers' Compensation.** The group rated program for 2010 continues to present major issues to employers. AFPD has attended several meetings with other associations to represent our members on this very critical subject. BWC is making an attempt to reduce the group rating program to a rate that will harm businesses in Ohio severely.
- **Commercial Activity Tax.** As reported previously, AFPD was successful in passing legislation pertaining to penalties assessed against those violating the intent of passing the supplier portion of the CAT tax to their customers. Presently, we are developing a program that will allow businesses to report these violations to the Dept. of Taxation Commercial Activity Tax Division.
- **Regional membership meeting.** AFPD will conduct a regional membership meeting in Worthington, Ohio, on November 17th. This will be a very important meeting to attend, as we will be updating AFPD members on issues such as New Buster Regulations, Commercial Activity Tax, Workers' Comp, and more.

AFPD
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Petroleum News & Views

Information of Interest to Petroleum Retailers, and Allied Trades



Meeting Regulations Costly for Gas Stations

A combination of environmental regulations, mandatory equipment replacements and upgrades, the recession, interchange fees, and competition from big-box stores is "putting the squeeze" on independent gas station owners around the country, USA Today reports.

Florida marketer Charlie Thomas is one example. He had to shut off his pumps last month, losing roughly half of his business, because he couldn't find a supplier to sell him the non-ethanol gas that his current tanks hold. And he worries that a new state law requiring all stations to install tanks to pump fuel that contains at least 10 percent ethanol by year's end will force him to close his doors permanently, since he said he can't afford the \$200,000 necessary to replace his 40-year old storage tanks with double-lined tanks that store ethanol-added fuel.

"I don't know what the future is going to bring me," said Thomas.

About 3,000 independent gas stations closed in 2007 and 2008, according to Debra Reschke of National Petroleum News, leaving about 161,000 stations nationwide. The number appears to have leveled off.

Among the many environmental and equipment changes affecting retailers across the country:

- Ohio. 19 counties must install vapor-recovery systems. The EPA is considering extending that mandate to all 88 counties in the state.
- California. Requires stations to install vapor-recovery systems that cost between \$50,000 and \$80,000 per station. Only 40 percent of the state's stations met the requirement's April 1 deadline. Jay McKeeman of the California Independent Oil Marketers Association estimated that 10 percent of California's stations will close.
- Florida. Requires stations to have double-lined storage tanks by year's end. About 15 to 20 percent of the state's stations have yet to comply.

"It is a very tough business to be in," said Brandon Wright, spokesman for the Petroleum Marketers Association of America.

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What Does It Cost To Sell a Gallon of Gas?

Even though the motoring public finds it hard to believe, every day for the typical c-store or gas station owner/operator begins with a price check on a home computer, followed by a "price-survey" on the way to work. Only then will he/she decide any price move for the day. In fact, it is not unusual to monitor street prices as the owner runs errands during the day.

You do the math for your own location and think carefully before posting a price that will be taking money "out of your pocket." Keep in mind that the cost of overhead that must be factored into each gallon and added to the wholesale cost will equal an amount that you have to reap for your product before you make any money.

Some of the fixed and variable costs that you must consider include rent or mortgage, insurance (UST, property, casualty, workers' comp), utilities, payroll, uniforms, trash, windshield cleaning supplies, island

maintenance (bulbs, paper, hoses, nozzles), and advertising to name a few. Add-up these costs, divide by your

annual gallonage, and you'll come up with a cost per gallon to add to your wholesale cost for fuel. And don't forget your highest expense other than payroll—something the typical consumer would never think of—and that is credit card fees. Yes, at least 2 percent of the retail price of a gallon of gas is directed toward credit card fees.

So take your wholesale price and add the cents-per-gallon factor that includes your expenses; that will result in your adjusted total cost to dispense a gallon of fuel. This is your break-even price.

Obviously, if you want to make money, you need to charge more than your breakeven price.

While this exercise may seem daunting, a little time with a calculator and perhaps your accountant will open your eyes to the cost of selling any product in your store. It's an important exercise: Even at a site with a one-million gallon annual throughput, each penny per gallon means \$10,000 per year.

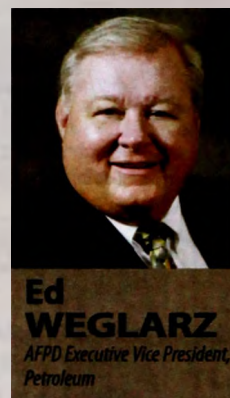
The reality is that often you cannot afford to be the lowest price on the street.

Yet, instead of dropping your street price to beat the competition, why not evaluate the features and benefits of your location and your business compared to the competition's. Promote attributes that allow your location to shine in the motorists' eyes.

Even at a site with a one-million gallon annual throughput, each penny per gallon means \$10,000 per year.

promote that segment of your business.

Most importantly, be open-minded and flexible about change. Even ask your customers what products or services they want, or what they are buying somewhere else that you can provide for them. You'll be pleasantly surprised by the results.



Ed WEGLARZ
AFPD Executive Vice President,
Petroleum

Visit other locations—maybe even your competitors—and see what you can offer that they don't and



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Want to **Stand Out?** Then be **Outstanding**

By Carla Kalogeridis

With the variety of shopping options available to consumers these days—including big box stores, chain supermarkets, and online options—it's hard for the local retailer to stand out from the crowd. Even in a retailer's own backyard, there may be multiple stores competing for that first spot on the customer's shopping list.

Competing is even harder in the current economic environment where, quite frankly, there are simply fewer customers to go around. "Our customer base has decreased because so many people have moved out of the city," says Jim Marrogy of Pick & Save Supermarket in Detroit. "Not only are we dealing with competition and tough economic times, but we also have the challenge of a declining population in Detroit. We expect our 2009 holiday sales will be worse than last year's."

Gina Mangold, owner and president of Holiday Market in Royal Oak, doesn't have the same level of eroding customer base as Marrogy must face, but she does have numerous competitors in her area. To make sure her store holds on to its customer base, Holiday Market focuses on outstanding customer service, exceptional value, and one more strategy that you might not expect: entertaining her shoppers.

"We work very hard to create excitement for our customers when they visit our store," she explains. "That's one way we have found to stand out from the crowd."

Holiday Market was created in 1954 by Mangold's parents, Tom and Jane Violante, as a small neighborhood butcher shop and specialty grocery store with a focus on high-quality products and friendly, neighborhood service. It proved to be a winning strategy: Over the last half century, the store has grown from a modest 2,500 square feet to 60,000 square feet. The Violante's children, Tom Violante, Jr. and Gina Mangold, and her husband Craig Mangold, have overseen the growth that has allowed Holiday Market to feature premium foods and wines from around the world, as well as freshly baked bread just out of the oven. The family's appreciation for fantastic cheeses, meats, and seafood rounds out the offering.

Admittedly, few people would call shopping for their weekly meal fare an "exciting" experience—so how does Holiday Market entertain its customers?

Mangold says that "something special" is happening in the store almost every day. For example, the day she spoke with AFPD's *Food & Petroleum Report* for this article, her store was in the midst of celebrating "Apple Week" by offering specials on apple butter, apple pie, and even offering a caramel apple dipping station for the kids.



"We're having a party celebrating apples inside the store today," Mangold said. "Every Tuesday, our staff meets and we ask ourselves one question: 'What can we do to entertain our customers while they are in our store this week?'"

Other ideas that have worked well for Holiday Market: Wacky Wednesday Whitefish, Oscar Mayer Weiner Week (which includes cooking hot dogs in the parking lot), celebrating the foods and wines of a particular country (in October, the store featured Spain), walk-around wine-tasting (a special event called "Uncorked"), and a Pumpkin Carving Contest (customers upload a picture of themselves and their carved pumpkin to the store's website for a chance to win a \$100 Holiday Market Gift Card.) Holiday Market also offers a popular cooking school with classes geared for children as well as adults.

Yet, even with all the creative and fun activities at the store, Mangold says she's most proud of the passion her staff puts into customer service. "Of course, we believe that you can't buy a better steak anywhere and that our fish is fresher than fresh," she says. "But what really keeps our customers with us is the incredible devotion of our staff. For example, we have a wine connoisseur who knows all our regular customers and what kind of wines they like. These customers go find Brian every time they are putting together a special meal to ask for his advice on what wine to pair it with, and then he shows them what cheese would be an excellent complement to the meal as well. We have many customers who won't buy a wine that's new to them without first talking to Brian. All our people are motivated to give that kind of personal service."

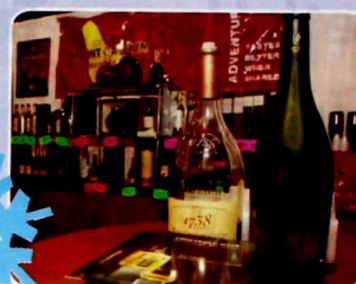
Personal service isn't the only kind they give—Holiday Market managers also participate in community service activities. "All our managers volunteer," says Mangold. "We believe in community service." In fact, the store holds a monthly "Iron Chef" type competition called "The Duel," which raises money for charity.

Their volunteer work has not gone unnoticed. In late October, Gina Mangold and her brother, Tom Violante, Jr., were recognized as "Citizens of the Year" for Royal Oak. But Mangold says their devotion to the community goes both ways.

"We expect our holiday sales to hold steady this year," she says. "Our community is concerned for our well-being, and as a result, our customer count has not gone down. We have been so dedicated to our community, and now in these tough times, our community is backing us."

Carla Kalogeridis is editor of the AFPD Food & Petroleum Report





Holiday Food & Beverage Show 2009

With a total of 137 exhibitors and 2,100 attendees, AFPD's annual Southeast Michigan Holiday Food & Beverage Show, held on September 22-23, 2009 at the Rock Financial Center in Novi, Michigan, was the place to be for retailers and vendors gearing up for the busy holiday season. Here's a snapshot of what attendees discovered at this popular event.

- **Mike Peltz of National Wine & Spirits.** "We really liked the concept of having the beverage and food vendors staggered up and down each aisle of the show," says Peltz. "It was nice for the attendees to have food and drink together in one spot." Peltz says that National Wine & Spirits participates in the AFPD Holiday Show each year for the visibility. "We also take advantage of the opportunity to connect with some of our smaller customers that we don't get to see as often," he adds.

- **Dan Behrendt and Bill Rich of Staples.** "I think attendees at this year's show were surprised to learn about what a full-service operation we are," said Behrendt. "Of course, we are very competitive on all the mainstream office supplies that people know us for, but we also have great prices on hats, shirts, posters, and banners."



- **Dave Orlando of Prairie.** Dave Orlando says Prairie has numerous holiday items that are sure to be a hit with consumers this season. "We're offering egg nog, old recipe quarts, pumpkin spice drinks, cherry cordial, Irish cream, peppermint stick—all the old favorites and some new ones, too," said Orlando. "We also usually see a boost in sour cream and milk-based products used in holiday cooking."



Orlando says that Prairie's sales have been on an upswing recently. "People are staying home and cooking more," he said.

- **Kendra Bittell of Paycor Payroll Processing.** AFPD has endorsed a new program through Paycor, which is the largest privately held (50 percent employee-owned) payroll processing company in the country. Based in Cincinnati, Ohio, Paycor is also the fastest growing payroll company in the nation, says Kendra Bittell.



Overall, the mood at the AFPD Southeast Michigan Holiday Food & Beverage Show was cautiously upbeat. "Your sales will be just fine this season if you offer the right things for people on a budget," predicted one retailer attendee. "It's tight out there, but people are still going to celebrate the holidays on whatever level they can afford."

National Wine & Spirits' Mike Peltz believes holiday sales will be at the same level as last year's—and possibly, better. "Like anything else, coming out of this economic slump is just going to take time," he says.



Let's Have a Talk About Cap and Trade, Senator

You wouldn't know from its title – the Clean Energy Jobs and American Power Act – but proposed Senate legislation by this name has petroleum directly in its crosshairs. It could drive up the costs of gasoline and diesel fuel to above \$5.00 a gallon, according to the U.S. Energy Information Administration (EIA).

Not a good idea, you say? Most people in the petroleum industry would agree. But agreeing won't dodge the bullet. We have to tell Congress that putting an unfair burden on petroleum fuels is grossly unfair and will make a lot of their constituents extremely unhappy.

The proposed law is about reducing emissions believed to cause climate change (global warming). It plans to achieve that by slashing emissions from conventional fuels – gasoline, diesel fuel, aviation fuel, other petroleum fuels, natural gas, and coal. The reductions would come mostly through the substitution of renewable fuels and the use of new technologies. A steadily declining emissions cap would ensure this happens. No one knows how it will all work, but clearly, it could transform our existing energy economy.



There's nothing wrong with addressing climate change and nothing necessarily wrong with capping emissions to do it. But there's something seriously misguided about laying so much of the burden on petroleum, which most believe will be the Senate strategy when all provisions in its recently introduced measure are fleshed out. While giving other industries mostly a free pass, this approach could force refiners to pay hundreds of billions of dollars

annually to buy emission allowances to be able to continue to refine fuels. The House of Representatives included such a requirement in a bill similar to that of the Senate, which it passed this summer.

Why discriminate against oil? Maybe our legislators have a bias against it, though most consume plenty of it. Maybe it's the easiest way to line up the votes. But no matter which way you cut it, it's a huge slap in the face to consumers of petroleum fuels

and to those who produce and sell them.

Placing the burden so disproportionately on one industry could also drive up the overall costs of the bill, which private studies have estimated will eliminate millions of jobs (even allowing for the creation of green ones). The EIA estimates that legislation similar to what the Senate is considering could force U.S. households to pay up to \$1,870 more for energy in 2030.

This bill is not just another energy law we'll forget about whether it passes or not. Nothing of its scale has ever been enacted before, and it threatens massive adverse consequences to millions of consumers and to all who work in the petroleum industry. The nation must address its environmental challenges, but what's being proposed threatens tremendous and unnecessary harm.

And that's exactly what we need to be telling our senators and representatives. For information on how to make your views known to Congress on this issue, please visit www.energycitizens.org.

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Business

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Phone

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Circle one: MC Visa Card Number:

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I will provide Thanksgiving turkeys for:

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| <input type="checkbox"/> 20 families at \$200 | <input type="checkbox"/> 100 families at \$1,000 |
| <input type="checkbox"/> 40 families at \$400 | <input type="checkbox"/> 250 families at \$2,500 |
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Members with Questions Call: Auday Arabo at the AFPD Office at 1-800-666-6233!

Visa Clarifies Policy on PIN Pad Mandates



Visa recently hosted a webinar to clarify and reiterate its PIN pad

data encryption policy. Ross Snailer and Stoddard Lambertson of Visa's Payment Risk team led the presentation that shed some light on what has been a much talked about topic for petroleum retailers.

During the call, Visa stated that all attended POS and kiosks must be Triple DES (TDES) compliant by July 1, 2010, but that fines to acquirers (and presumably merchants) would not occur until August 1, 2012. This announcement provides retailers additional cushion to comply with the TDES POS mandates, but does not alleviate the requirement to upgrade POS terminals if the retailer wishes to continue accepting PIN debit inside.

"If a retailer was looking for the 'drop dead' date for upgrading POS to TDES, August 2012 is it — but I recommend taking a sooner, rather than later approach," said Michael Davis, NACS vice president of member services. "The popularity of PIN debit with consumers looking to protect their data and get away from living on credit makes upgrading POS a no-brainer. It's usually less than \$500 per POS to serve this consumer segment."

Visa also provided some "good news" to the industry by reiterating that fuel dispenser terminal PIN pads will not have to be TDES compliant by the July 2010 date, but must be at least Single DES (SDES) Derived Unique Key per Transaction (DUKPT) by that date. Additionally, Visa stated that there is no "lights on" mandated date for TDES beyond the July 2010 date for SDES DUKPT or TDES, but reiterated that the retailer would be liable for any breach related to using non-TDES technology after this date. Visa stated that it would "monitor" the deployment of TDES over the next few quarters before it set a TDES-only date.

"This is huge for our retailers, as many have expressed their inability to financially swallow PCI compliance, which costs an average location \$20,000, and upgrading dispensers to TDES at an average cost of \$3,000 per dispenser," Davis continued. "Our average site operator made \$40,000 pre-tax last year. For them to invest in all mandates this year means operating



at break-even. This allows retailers to take the more cost effective approach of installing TDES capable PIN pads during pump upgrade cycles, rather than a blitz."

According to NACS surveys of retailers, many retailers were electing to simply "turn off" PIN debit at the fuel island and process debit transactions as "signature" debit transactions if forced to choose between upgrading or not.

"Our analysis of card costs has shown that signature debit, while much less secure for our customers, is now the same cost as PIN debit, but without the cost of having to upgrade PIN pads," said Gray Taylor, payments consultant to NACS. "We are concerned that PIN debit interchange — which has risen an average of 15 percent on a compounded basis since 1996 — will price itself out of our

market, and shift significant transaction share to Visa and MasterCard while eliminating access to new payment card concepts that bring competition to the card payment market. Of course, if the latest Maestro PIN debit interchange hike (78 percent) is any indication, EFT networks will price themselves out of our market without the TDES mandate."

Visa noted that globally, standards bodies no longer recognize older PIN entry encryption standards such as Master/Session and, more recently, single DES (SDES) as sufficiently secure. Global bodies such as the International Organization for Standardization (ISO) and the American National Standards Institute (ANSI) have adopted triple DES (TDES) pin pads as the new data standard.

In an effort to accomplish what Visa describes as balancing "business

impacts with risks to the payment system," Visa clarified the timeline:

- Visa will maintain its TDES usage implementation mandate of July 1, 2010 with exceptions for petroleum retailers.
- For POS and Kiosks: Effective October 1, 2009, Visa will require quarterly reporting from sponsoring Interlink acquirers summarizing their merchant's TDES compliance status and plan to achieve full compliance for sponsored attended POS and kiosk activity. Effective August 1, 2012, acquirers may be fined for sponsoring any non-TDES compliant merchants or agents.
- For U.S. Petroleum Merchants: Effective October 1, 2009, Visa will require quarterly reporting from sponsoring Interlink acquirers summarizing their merchant's TDES compliance status and plan to achieve full compliance for sponsored Automated Fuel Device (AFD) activity.
- Effective July 1, 2010, petroleum merchants must be using at least Single DES (SDES) Derived Unique Key Per Transaction (DUKPT) or TDES. Note: SDES DUKPT is not the end state — TDES is.

(Reprinted with permission from NACS Online.)



Candy, Fruit Flavored Cigarettes Now Illegal

The U.S. Food and Drug Administration (FDA) announced a ban on cigarettes with flavors characterizing fruit, candy, or clove. The ban, authorized by the new Family Smoking Prevention and Tobacco Control Act, is part of a national effort by the FDA to reduce smoking in America.

The FDA's ban on candy and fruit-flavored cigarettes, which took effect in September, highlights the importance of reducing the number of children who start to smoke and who become addicted to tobacco products. The FDA is also examining options for regulating both menthol cigarettes and flavored tobacco products other than cigarettes.

"Almost 90 percent of adult smokers start smoking as teenagers. These flavored cigarettes are a gateway for many children and young adults to become regular smokers," said FDA Commissioner Margaret A. Hamburg, M.D. "The FDA will utilize regulatory authority to reduce the burden of illness and death caused by tobacco products to enhance our Nation's public health."

Flavors make cigarettes and other tobacco products more appealing to youth. Studies have shown that 17-year-old smokers are three times as likely to use flavored cigarettes as smokers over the age of 25.

The FDA is taking several steps to enforce the ban. A letter recently sent to the tobacco industry provided information about the law, and explained that any company who continues to make, ship or sell such products may be subject to FDA enforcement actions. In addition, the FDA encourages consumers to report continuing sales of flavored cigarettes through a special tobacco hotline (1-877-CTP-1373) and website (www.fda.gov/flavoredtobacco).

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THAN EVER

STILL THE
BEST
ODDS
EVER
OF WINNING
\$1,000,000



PLUS ALL-NEW \$25,000 WEEKLY BONUS DRAWINGS

Millionaire Raffle has added 8 weekly bonus drawings for \$25,000! Bonus drawings will be held each week starting November 18, 2009 through January 6, 2010. The earlier players buy and enter, the more drawings they'll be in and the more chances they'll have to win. Plus, winning bonus drawing tickets are still good for the regular raffle drawing.

OVER \$800,000 IN TOTAL COMMISSIONS

The arrival of the new Millionaire Raffle is good for retailers, too, because you'll earn \$1.20 commission on every ticket sold.

Plus, grand prize-selling retailers receive a \$5,000 bonus commission!

OVER 6,000 WINNERS

Only 600,000 Millionaire Raffle tickets will be sold – and then they're gone. Tell your customers to get their Millionaire Raffle tickets today to get their shot at:

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- 12 Prizes of \$100,000
- 2,000 Prizes of \$500
- 4,000 Prizes of \$100

ON SALE NOVEMBER 9!
DRAWING ON OR AFTER JANUARY 6, 2010



All tickets are not sold out by January 6, 2010. The drawing may be held on a future date set by the commissioner. The \$1,000,000 prize winner will receive their prize in annual payments over a 20-year period unless, within 60 days, from the date they claim their prize, they request the Cash Option method of payment. Odds of winning: \$1,000,000: 1 in 100,000; \$100,000: 1 in 10,000; \$500: 1 in 1,000; \$100: 1 in 100. Overall odds: 1 in 100. Odds of being selected as a winner of one of the eight (8) \$25,000 bonus drawings depend on the total number of entries received by the deadline for each drawing. Subject entries online at www.players.ny.net. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7674 for a confidential helpline.

USDA Launches 'Know Your Farmer, Know Your Food' Initiative

Agriculture Secretary Tom Vilsack and Deputy Secretary Kathleen Merrigan recently announced a new initiative called "Know Your Farmer, Know Your Food," designed to begin a national conversation to help develop local and regional food systems and spur economic opportunity.

To launch the initiative, Secretary Vilsack recorded a video to invite Americans to join the discussion and share their ideas for ways to support local agriculture. The video, one of many means by which USDA will engage in this conversation, can be viewed at USDA's YouTube channel, www.youtube.com/usda. Producers and consumers can comment on the "Know Your Farmer, Know Your Food" YouTube playlist, as well as submit videos or provide comments on this initiative by e-mailing KnowYourFarmer@usda.gov.

"The 'Know Your Farmer, Know Your Food' initiative, chaired by Deputy Secretary Merrigan, is the focus of a task force with representatives from agencies across USDA who will help better align the department's efforts to build stronger local and regional food systems. The USDA announced approximately \$65 million in funding for "Know Your Farmer, Know Your Food" initiatives.

"Americans are more interested in food and agriculture than at any other time since most families left the farm," said Merrigan. "'Know Your Farmer, Know Your Food' seeks to focus that conversation on supporting local and regional food systems to strengthen American agriculture by promoting sustainable agricultural practices and spurring economic opportunity in rural communities."

In the months to come, cross-cutting efforts at USDA will seek to use existing USDA programs to break down structural barriers that have inhibited local food

systems from thriving. USDA already announced a small initial group of moves that seek to connect local production and consumption and promote local-scale sustainable operations, including:

- **Funding for collaborative outreach.** USDA's Risk Management Agency announced \$3.4 million in funding for collaborative outreach and assistance programs to socially disadvantaged and underserved farmers. These programs will support "Know Your Farmer" goals by helping producers adopt new and direct marketing practices.

- **Proposed regulations.** USDA's Food Safety and Inspection Service proposed regulations to implement a new voluntary cooperative program under which select state-inspected establishments will be eligible to ship meat and poultry products in interstate commerce. The new program was created in the 2008 Farm Bill and will provide new economic opportunities for small meat and poultry establishments, whose markets are currently limited.

- **Millions in grants.** USDA's Rural Development announced \$4.4 million in grants to help 23 local business cooperatives in 19 states. The member-driven and member-owned cooperative business model has been successful for

rural enterprises and brings rural communities closer to the process of moving from production-to-consumption as they work to improve their products and expand their appeal in the marketplace.

As the "Know Your Farmer, Know Your Food" initiative evolves, the USDA says it will continue to build on the momentum and ideas from the 2008 Farm Bill and target its existing programs and develop new ones to pursue sustainable agriculture and support for local and regional food systems.



Dear AFPD Members:

Once again it is that time of the year when the Old Newsboys' Goodfellow Fund of Detroit and the Detroit Police Department come together to raise funds for the Goodfellows. Goodfellows has been in existence for many years and has consistently contributed to families with children that are not as fortunate as others. These families receive Goodfellow packages that contain clothing, hygiene products, and books.

The Detroit Police Department will be out in the community soliciting funds and selling the Goodfellow Newspapers on Monday, November 30, 2009, and is asking for your monetary donations on this date. Please note that donations are tax deductible.



To make a contribution, write your check payable to the Goodfellows and mail to Police Community Services, 7310 Woodward, 3rd Floor Detroit, MI 48202, attention Sergeant Daran Carey. If you are unable to mail your contribution, you may contact Sergeant Carey at (313) 596-2523 or (313) 220-1696, and a representative will pick up your donation before Friday, November 26, 2009.

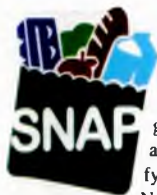
Let us remember that the children we help today will be our leaders of the future.

DARAN CAREY
Sergeant, S-309
Police Community Services



Old Newsboys' Goodfellow Fund of Detroit

Millions in New Grants Help Low-Income Households Access Healthy Food



Agriculture Secretary Tom Vilsack announced almost \$5 million in grants for seven state agencies to simplify the Supplemental Nutrition Assistance Program (SNAP) application and eligibility systems and improve access to program benefits for America's low-income households. Formerly known as the Food Stamp Program, SNAP helps ensure that people have access to healthy and nutritious food; the program is currently serving 66 percent of all who are eligible to participate.

"The federal government plays a vital role in combating food insecurity and hunger, but it is through special partnerships that we can reach people who are most in need of assistance," said Vilsack. "These grants will achieve our goal of increasing program access and participation among America's most vulnerable citizens."

This year's participation grants focus on modernizing and streamlining the application process and eligibility systems or measures to improve access by eligible households. One priority for this year's grants is to fund projects designed to improve the retention of eligible households at the point of recertification. A number of the projects are receiving funding that will support development or enhancement of on-line application systems that will facilitate both initial entry and retention of eligible households.

The other priority is to fund a partnership between a state agency and one or more private non-profit organizations. The Food & Nutrition Service (FNS)—which administers federal

food assistance programs including food stamps, food distribution, supplemental food for women, infants and children, school lunch, school breakfast, special milk, child care, summer feeding, and other child nutrition and family food assistance programs—continues to encourage relationships with

local nonprofit organizations to enhance communication between the state agencies and the communities they serve.

SNAP is

the cornerstone of the nation's nutrition safety net. It is the largest of the USDA's 15 domestic nutrition assistance programs and provides crucial support and a vital supplement for low-income households to buy the food they need for good health. SNAP also helps many make the transition to self-

sufficiency. Public, private, non-profit, and faith- and community-based organizations play an important role in ensuring that all eligible people know about SNAP and USDA's other nutrition assistance programs.

The six grantees benefiting from this most recent announcement include:

- Michigan Dept. of Human Services
- Ohio Dept. of Job and Family Services
- Florida Dept. of Elder Affairs
- Georgia Dept. of Human Resources
- New Hampshire Dept. of Health and Human Services
- Oklahoma Dept. of Human Services
- City of New York Human Resources Administration

SNAP supports individuals and families in need by putting healthy foods within reach. For more information on SNAP and FNS, visit www.fns.usda.gov or contact Jean Daniel at (703) 305-2281



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Quick Visits Hit a Wall

According to Information Resources, Inc. (IRI), the number of "quick trips" being made to every major food-retail channel was up at least 5 percent compared to 2008 — every channel, that is, except convenience stores, which were flat. In addition, quick trips made to c-stores to buy beer were down 7 percent.

"Beer consumers have said they are trying to avoid convenience trips due

to the perceived higher costs," said Dan Wandel, senior vice president of IRI, Chicago. "If [c-stores] want to start going after other consumers, we've got to start doing things differently."

Tom Fox, a partner in the CM Profit Group consultancy in Troy, Mich., added, "We have to rethink the store. It's based on impulse now, when people are using more lists for

shopping and planning ahead before they leave the house."

Todd Jenney, CEO of Martin & Bayley Inc. dba Huck's in North Carmi, Ill., made changes too, introducing a "Choose Your Brew" make-your-own six-pack offer that allows consumers to choose from many craft and import-beer singles. "I make more on a six-pack of that than I do on a 30-pack of anything else," he said.

Wandel said that's the kind of innovation retailers need to embrace. "If you want to start driving new kinds of traffic, I suggest you start varying your selection," he said. "Work with your supply partners and look at the consumers who might not be shopping the [beer] category now." *Reprinted with permission from CSP Daily News.*

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Economies of Scale: PepsiCo and Anheuser- Busch Form Landmark Purchasing Pact

PepsiCo and Anheuser-Busch announced a pact to jointly purchase a variety of goods and services in the U.S., the Financial Times reports.

The agreement is believed to be the first of its kind between two large U.S. corporations and covers information technology hardware, office supplies, travel, and transport and other goods and services.

Analysts said that the pact poses a competitive threat to Coca-Cola, the largest U.S. soft drinks company, by strengthening the relationship between PepsiCo and Anheuser-Busch InBev (the latter company having been established subsequent to InBev's \$53 billion takeover of A-B earlier this year). Already, Anheuser-Busch's Brazilian subsidiary AmBev manages bottling and distribution of PepsiCo's products in most of Latin America, so the new pact raises the possibility of still further cooperation between PepsiCo and A-B in the U.S.

The purchasing pact "allows both companies to purchase goods and services more efficiently at competitive prices — effectively managing costs that can be reinvested back into areas that will grow their businesses," said a statement released by the two companies.

The statement added that the two companies would form a team of procurement experts who would address common areas of spending, negotiating purchases on behalf of both companies.

Analysts speculated that the pact could lead Coca-Cola to develop a similar strategic partnership with SABMiller, the U.K. brewer and world's second-largest beer company.

Metro Foodland Celebrates 25 Years of Business in Detroit

Metro Foodland owner and AFPD board member Jim Hooks says strong community relationships and support from other industry players are key to survival during tough economic times

Jim Hooks, AFPD board member and owner of Metro Foodland, humbly admits that it was a combination of factors that enabled him to run a successful business for 25 years in the Detroit area. His long history of experience in the grocery store business, strong ties with his customers and community, pricing flexibility, and support from other industry players have all contributed to his supermarket's success and longevity, Hooks says.

Along with two partners, Hooks started Metro Foodland in 1984 after purchasing an old Kroger store building. Having been in the grocery store business since 1969, Hooks had a good idea of what it would take to run the business. He eventually bought both his partners out – one in 1999 and the other in 2001. Now the business, known locally as one of the few African American-owned and run grocery stores in the Detroit area, is run by Hooks and his family members, as well as some additional employees. He says that he is continually making

time to listen to his customers, and looking for improvement opportunities.

"People are having a tough time these days and need to make their money stretch as much as possible," says Hooks. "So I try to offer the lowest prices available. Being an independently owned business gives me a bit more freedom to do this."

Hooks goes on to explain that most supermarkets purchase their products from the same suppliers, which means that prices are also pretty much the same from store to store. At Metro Foodland, Hooks says, he can lower prices on the fly without consulting



corporate headquarters—like many grocery store chain managers must do—which gives him an advantage, especially during an economic downturn.

Another factor contributing to the store's success is the store's location on the corner of Fenkell and Grand River in Detroit. Hooks says he experiences a high level of

customer loyalty from the tight-knit community in which the store is located. There are three strong neighborhood associations – Rosedale Park, North Rosedale Park, and Grandmont Community Association – and he has belonged to all three for many years. In addition, Hooks says, he has

known several of his customers for many years.

"When I started this business in '84, I knew how to run a store because of my experience at Kroger," says Hooks. "But in some ways, it was much different from working at Kroger," he adds. "Before, if I had a problem, I could always call someone for help. But after starting my own business, I had to figure everything out on my own."

Hooks adds that over the years, he has learned to take advantage of support from other industry players, who have contributed to his success. Some of them include the Kroger stores he worked for in the past, where he acquired a great deal of experience; his food supplier, SUPERVALU, which helps him know which products he should stock on his shelves and how to merchandise them; and associations like the AFPD, which lobby for legislation and find business practices to improve and protect his industry.

"Being successful in this business is all about knowing your business and doing what you do well," Hooks says.

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

Spartan Stores Introduces Nutrition Guide

While most of us know it is important to eat healthy and follow dietary guidelines, it's often easier said than done. Busy lifestyles, tight food budgets, and confusing food labels can create obstacles for even the best intentioned.

Fortunately, Spartan Stores, Michigan's largest conventional supermarket operator, is introducing a new program called The Nutrition Guide through its West Michigan banners, D&W Fresh Markets and Family Fare Supermarkets. More than 16,000 products will be clearly identified with a color-coded labeling system, indicating:

- Low sodium (tan)
- High fiber (teal blue)
- Gluten free (green)
- Sugar free (purple)
- Low calorie (yellow)

These categories are supported by the Food and Drug Administration (FDA). A variety of foods that are low in fat, low in sodium, and high in fiber also will be identified with a heart label indicating they are heart friendly.

"Spartan Stores is pleased to have developed and introduced to our consumers a nutrition guide that is simple, helpful, and easy to use," says Jim Gohsman, director, business development, Spartan Stores. "More and more, consumers want to know the nutritional value of the food they are buying so they can make the appropriate choices for themselves and their families. Spartan Stores takes that feedback seriously and believes one of the best ways to help our consumers is to provide them the information they need right at the store."

The U.S. Grocery Shopper Trends 2009 Report from the Food Marketing Institute found that only 15 percent of grocery store shoppers were extremely satisfied with the nutrition information provided by their primary grocery store, 35 percent were somewhat satisfied, and 38 percent were neither satisfied nor dissatisfied. This, coupled with Spartan Stores 2009 independent research indicating the majority of consumers believe it is extremely or very important that their grocery stores of choice provide information about the health and nutrition benefits of the products they purchase led Spartan Stores to develop The Nutrition Guide program.

To introduce The Nutrition Guide, D&W Fresh Markets and Family Fare hosted a press briefing and interactive nutrition demonstration at their Grandville D&W Fresh Market Culinary Classroom in September.

Working for Spartan, registered Dietitian Heather Leets and an additional team of registered dietitians designed The Nutrition Guide program to highlight specific attributes on nutrition labeling on more than 16,000 food products sold in D&W Fresh Markets and Family Fare Supermarkets. Leets's hands-on experience with providing healthy reci-

pes (on a budget), on the web and in print ads. Ask the Dietitian web-based program, and participation in statewide health fairs heightened her awareness of the need for better labeling. She and her team have spent months designing the program and labeling system.

Simple, Easy Guidelines

"The beauty of The Nutrition Guide," notes Leets, "is it is very simple to follow. The labels are all color-coded by FDA category. Any one, any age, any education, any language can quickly identify food attributes that are important to them, like low fat, low sodium and high

fiber for a heart friendly choice for healthy meal planning.

"For example, if you are a parent wanting to limit your children's intake of excess sugar, or someone who's been newly diagnosed with celiac disease," she explains, "The Nutrition Guide shelf tags can be a helpful tool with your purchasing decisions."

Leets emphasizes that The Nutrition Guide is not intended to rank foods as 'healthy' or 'unhealthy', but rather to simply call out foods that are low fat, low sodium, high fiber, gluten free,

sugar free and low calorie, "making it easier to identify foods that may benefit you and your family's health," she says.

In addition, Leets is developing simple, healthy, affordable recipes that will often feature weekly sale items for customers to pick up in their local D&W Fresh Markets and Family Fare Supermarkets. She also provides online support through the "To Your Good Life" link on the Spartan Stores, D&W, and Family Fare websites.

Spartan Stores recognizes that older adults may have special nutritional needs and therefore has established ongoing educational programs with Holland-based Evergreen Commons, the Forest Hills Senior Center, and Grand Rapids-based Gerontology Network.

Representatives from all three organizations attended the September 16th kick off and set up educational programs and store tours throughout their service areas.

Spartan Stores is the nation's eleventh largest grocery distributor headquartered in Byron Center, Michigan. The company owns and operates 99 retail supermarkets throughout Michigan under the banners of D&W Fresh

Markets, Family Fare Supermarkets, Felpausch Food Centers, Glen's Markets, Glen's Fresh Marketplace, and VG's. Spartan Stores also distributes more than 40,000 private-label and national brand products to nearly 350 independent grocery stores in Michigan, Indiana and Ohio.



Look for these tags for nutrition information



The beauty of The Nutrition Guide is that it is very simple to follow. The labels are all color-coded by FDA category. Any one, any age, any education, any language can quickly identify food attributes that are important to them.

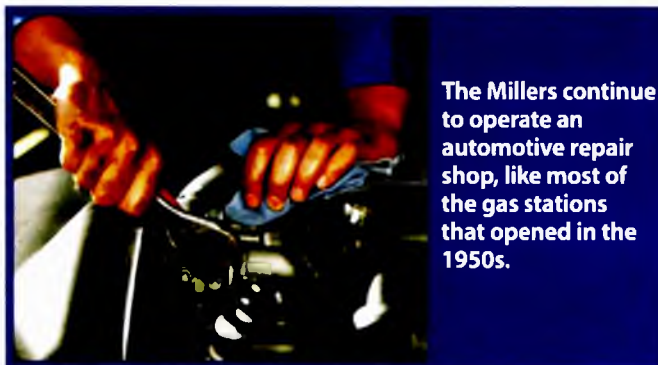
Decades of Dedication

Long-standing AFPD member celebrates 50 years of full service.

Eddie and Deanna Miller, owners of Arlington Marathon station in the Tri-Village area, stay on top of the latest industry developments, but also pride themselves on doing business the old-fashioned way in their Arlington, Ohio community gas and service station. The Millers have run the gas station since 1959, and have continued to provide full service at the pumps, as well as maintain an automobile repair garage – just like most gas stations in that period.

"People are surprised when they come in because they don't see that too often anymore," says Deanna Miller.

When Eddie Miller leased the business 50 years ago, it was a Texaco station. He bought the business outright 25 years later and has been enjoying it ever since. They offer many kinds of repair work as well as gasoline.



The Millers continue to operate an automotive repair shop, like most of the gas stations that opened in the 1950s.

"We do just about everything on an automobile that's got to be done," Miller says. "Anything but major overhauls of engines and transmissions."

The Millers have been deeply rooted in their community for decades. In fact, they are the longest-stand-

ing active AFPD Ohio members, having been a part of the organization through its many mergers over the years – from the Central Ohio Gasoline Dealers Association to the Independent Service Station and Repair Association (ISSARA), the Ohio Petroleum Retail & Repair

Association (OPRRA), and the Great Lakes Petroleum Repair Trade Association.

Eddie Miller says he truly loves what he does. He has seen gas wars, economic ups and downs, switched from a Texaco station to a Marathon station, and shown his son, Mike, how to run the business, which he has been doing since 1997. Like his parents, Mike Miller says he loves his business and his community and feels grateful to be where he is. He says that the key to success is simple: good service.

"I love working with the people. We have an awesome clientele that has been doing business with us for many years," Mike Miller says. "I do a good job, and they keep coming back."

Deanna and Eddie say that they know the business is in good hands once she and her husband step back for good.

Edy's Grand Ice Cream Gives Consumers What They Want.



To inquire about our rebate program for AFPD members in Michigan or Ohio, call Mike Pecoraro at Edy's Ice Cream at 1-800-328-3397, Ext. 14001, or Auday Arabo at the AFPD office at 1-800-666-6233.

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Millionaire Raffle Offers New Twist



M. Scott BOWEN
Michigan Lottery Commissioner

On November 9, *Millionaire Raffle* is back—just in time for the gift-giving season.

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. More than 6,000 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.

But this *Millionaire Raffle* offers a new twist: A second-chance drawing which gives players 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 for the January 6 drawing are eligible for entry and players can enter as many times as they wish. Eight drawings will be conducted between November 18 and 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.

Make sure you tell your customers to hold on to their tickets; they will have to present the original raffle ticket to Lottery officials if they win. *Millionaire Raffle* tickets will be available at all Lottery and Club Keno locations on November 9.

Holiday Tickets

This holiday season the Lottery will be introducing four new instant tickets; like other holiday themed tickets, these are sure to be popular with players. Two in particular are worth

mentioning: *It's a Wonderful Life*TM, with a \$2 price point, will feature 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 web-

site. *Me Rich!*TM will be back in early 2010 to give players an opportunity to win millions more.

Lucky 7s Raffle

Congratulations to all our retailers for selling winning *Lucky 7s Raffle* tickets. Knoll Brothers of Michigan, Inc. of New Buffalo and Maple & Haggerty Marathon of Walled Lake sold winning tickets worth \$700,000 each. In addi-

tion, King Food Center in St. Clair Shores, Sunrise Store #26 in Port Huron; 7-Eleven 32721 in Macomb; CVS Pharmacy 08077 in Plymouth; Bronx Grocery in Union City; the Rusty Nail Lounge in Canton; MC Short Stop in Maple City; Garfield Shop N' Go in Traverse City; Admiral Petroleum Co. #1 in Greenville; Jay's Lounge in Niles; Westlund's Apple Market in Lansing; Abick's Bar in Detroit; and the Nunica E-Z Mart in Nunica sold winning \$70,000 raffle tickets.

Old Ticket Validation

Just as a reminder, winning online tickets generated prior to the Lottery's conversion (on April 19, 2009) must be validated by touching "Validate Old Ticket" on your monitor. You can then scan the barcode or manually enter the ticket control number, less the last two digits found across the bottom of the ticket and touch "send" to validate the ticket.

New Instant Tickets

In addition to the holiday lineup mentioned above, on November 2 other themed tickets will be available, including *Santa Cash*TM for \$1 and 5 *Golden Rings*TM for \$5. Instant tickets scheduled to arrive on November 23 include *Smokin' \$50s*TM for \$1, *Money Ball Bingo*TM for \$2, and *Cashword Doubler*TM for \$2. The release date for these tickets is subject to change.



site, Player City (www.playercity.net). Two lucky winners will be selected on December 22 to receive a gift card.

The \$10 *Holiday Riches*TM ticket will feature \$8 million in total cash prizes and top prizes of \$500,000. Winners of \$750, of which there are over 300 in the game, will be automatically entered into a drawing for a chance to appear in the January 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.

Make Me Rich

The Lottery game show 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. Thank you to all the finalists for participating in the show, and congratulations to our four lucky winners. "*Make*

Me Rich!" will be back in early 2010 to give players an opportunity to win millions more.

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.



How to Create an Effective Safety Committee

Many businesses put the safety responsibility into the hands of an untrained employee. Safety can encompass OSHA compliance, workers comp issues, environmental concerns, and even plant or facility maintenance. The responsibilities can be burdensome, so establishing a safety committee can diffuse the responsibilities to a group of committed individuals.

- Evaluate its ongoing effectiveness

A well-functioning safety committee has a clear purpose, and the meetings must be timely and concise. There is good communication and participation from all of the members. The committee should keep minutes and continually assess the perfor-

mance of its actions. Always recognize the efforts of committee members and let the committee know it is accepted and valued.

A safety committee is not effective if it is established merely to create more levels of bureaucracy. Other pitfalls include autonomy or

not delegating tasks to all the members appropriately based on their time commitments, not evaluating their performance, and discouraging initiative.

For help on how to establish a safety committee at your business, contact Frank Gates at (800) 777-4283.



Safety committees allow employees to actively participate in the safety process. They gain a better understanding of the issues and take responsibility in their actions.

Here are some tips to create an effective safety committee:

- Identify the purpose of the safety committee
- Outline its structure & responsibilities
- Delineate specific tasks
- Decide how members will be selected
- Establish a budget
- Identify what resources will be needed



Bar Code Celebrates its 35th Birthday

Believe it or not, it was 35 years ago when the first barcoded item was scanned at a grocery store.

It was a pack of Wrigley's Juicy Fruit chewing gum, and it was scanned at Marsh's supermarket in Troy, Ohio, on June 26, 1974. The pack of gum is now on display at the Smithsonian Institution's National Museum of American History. Also interesting, is the check-out girl who scanned it, Joan Buchanan, just retired from that same store in 1987.



ASSOCIATED FOOD & PETROLEUM DEALERS

AFPD's 100th Year Celebration Needs Your Help

In commemoration of the 100th Year Anniversary of the Associated Food and Petroleum Dealers, AFPD is putting a together a centennial exhibition. "AFPD truly values its relationship with the members, and we are very excited to be celebrating our 100-year anniversary with the companies and people who have been with us throughout many of those years," says Jane Shallal, AFPD president and CEO.

AFPD is well into the planning stages of its 100th birthday celebration, but the organization needs the help of members to add items to the exhibition. As a result, AFPD is calling on industry colleagues who have historical materials and memorabilia relating to the food, beverage, and petroleum industry from 1910 to the present to loan these items to the association for displaying in this centennial exhibition. The exhibition will be shown at the AFPD 100th Anniversary Trade

Dinner on Friday, February 12, 2009, at Rock Financial Diamond Center.

"We hope to include items such as letters, photographs, films, artifacts, memorabilia and other special pieces relating to the food, beverage, and petroleum industries in this collection," says Shallal. "This collection will seek to display our industry's history in one place where we can all enjoy it. Members can help round out the exhibit by showing their artifacts."

All retailers, manufacturers and suppliers are encouraged and welcome to participate in this special exhibition. Security of the artifacts on display is a top concern for AFPD, and

protection of the loaned items is assured before, during, and after the exhibition. If you wish to share your special artifacts at this historical event, please contact Jane Shallal or Lauren Kopitz at (800) 666-6233 at AFPD or via email at jshallal@AFPDonline.org or lkopitz@AFPDonline.org



The **10** Riskiest Foods regulated by the U.S. Food & Drug Administration



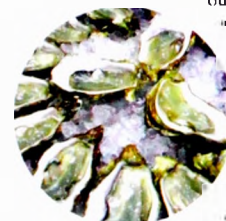
In recent years, U.S. consumers have faced food-borne-illness outbreak after outbreak linked to contaminated food. A complex, globalized food system, archaic food-safety laws, and the rise of large-scale production and processing have combined to create a perfect storm of unsafe food. Unfortunately, the hazards now come from all areas of the food supply: not only high-risk products, like meat and dairy, but also the must-eat components of a healthy diet, like fruits and vegetables.



The Food and Drug Administration (FDA) has put together a list of the top ten "riskiest" foods that it regulates. Together, these ten foods alone account for nearly 40 percent of all food-borne outbreaks linked to FDA-regulated foods since 1990, as tracked by the Center for Science in the Public Interest (CSPI) using data from the Centers for Disease Control and Prevention (CDC) and elsewhere.



More than 1,500 separate, definable outbreaks have been linked to the FDA Top Ten, with almost 50,000 illnesses reported, ranging from temporary gastrointestinal distress to long-term disability and death. While this data represents the best data available from the CDC, the hurdles to accurate outbreak tracking are many:



- People rarely see a doctor to treat food-borne illness.
- Those who do are often treated without the lab testing needed to document the cause of the illness (the pathogen involved).
- Illnesses need to be investigated by state health officials to be identified as part of an outbreak.
- States often lack the resources to conduct thorough investigations to identify the food involved.



- Outbreaks that are investigated must be reported to the CDC.

Thus, the outbreaks included here represent only the tip of the iceberg of food-borne illness. In fact, in 1999, the CDC estimated that for each case of salmonellosis that is clinically diagnosed and reported to health officials, another 38 cases were unreported. All told, unsafe food causes tens of millions of illnesses, hundreds of thousands of hospitalizations, and thousands of deaths every year in the United States.

Unfortunately, many of the FDA Top Ten are some of the healthiest and most popular foods consumed in the U.S. While some are already considered "high-risk" foods, others are surprising. The FDA Top Ten Riskiest Foods are (the list includes only those foods monitored by the FDA):

1. **Leafy greens** (363 outbreaks involving 13,568 reported cases of illness)
2. **Eggs** (352 outbreaks involving 11,163 reported cases of illness)
3. **Tuna** (268 outbreaks involving 2341 reported cases of illness)
4. **Oysters** (132 outbreaks involving 3409 reported cases of illness)
5. **Potatoes** (108 outbreaks involving 3659 reported cases of illness)
6. **Cheese** (83 outbreaks involving 2761 reported cases of illness)
7. **Ice cream** (74 outbreaks involving 2594 reported cases of illness)
8. **Tomatoes** (31 outbreaks involving 3292 reported cases of illness)
9. **Sprouts** (31 outbreaks involving 2022 reported cases of illness)
10. **Berries** (25 outbreaks involving 3397 reported cases of illness)



Reported outbreaks from the Top Ten riskiest foods in this report represent the tip of the iceberg. Unfortunately, FDA is saddled with outdated laws, and lacks the authority, tools, and resources to fight unsafe food.

Congress is working on legislation that makes much needed changes to bring our food safety system into the 21st century. Legislation currently being considered in Congress would create a modern food safety program at FDA. It would ensure that food processors design and implement food safety plans, provide specific safety standards food growers would have to meet, and require FDA to visit high-risk plants every 12 months or less, and most other facilities every three to four years. The bills also put new safeguards in place for imported foods, making importers ensure that foreign food meets the same high safety standards as domestically grown and processed food.

These bills strive to give consumers farm-to-fork protection. The House of Representatives passed H.R. 2749, the Food Safety Enhancement Act, on July 30, 2009. The Senate now needs to pass S. 510, the FDA Food Safety Modernization Act. This bill is in the first step in the legislative process. Introduced bills and resolutions first go to committees that deliberate, investigate, and revise them before they go to general debate. Many nonprofits and consumer watch groups are calling for Congress to complete its work on food safety legislation before the end of this year.

The FDA Top Ten Report was researched and written by Sarah Klein, Jacquelyn Witmer, Amanda Tian, and Caroline Smith DeWaal on behalf of the Center for Science in the Public Interest (CSPI), a non-profit organization based in Washington, DC.

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Good Time for Suppliers to Target Independent Retailers

By David Orgel

It seems that no matter how many years go by, independent retailers still get second-class treatment from many in the food industry.

This isn't about to change any time soon, based on some of the latest news reporting. A recent webinar presented by the Food Institute includ-

ed a prediction that smaller retailers will continue to see declining attention from suppliers. "If you are not in the top tier, it is likely you will see decreased supplier investment, not only in the form of promotional support, but also in other softer kinds of investment, like personnel and intellectual property," said Jim Hertel,

managing partner at consulting firm Willard Bishop, who spoke during the webinar.

This forecast coincides with recent reports that smaller wholesalers serving independents are getting less attention from their suppliers, who are cutting back to slash costs.

None of this is surprising, because

all kinds of companies are reducing expenses, and independents have long felt the brunt of these kinds of pullbacks. Small retailers, you may recall, were considered a dying breed not long ago, only to reemerge and reclaim relevance. This time around, there are important reasons to believe suppliers might want to give independent operators a second look. Here are some of these factors:

- **Suppliers of brands are under pressure as major chains chart unprecedented growth plans for private label.** In contrast, independents haven't been as active or enthusiastic about growing store labels and have been more loyal to brands.
- **Some big retailers are proactively pursuing SKU reductions that are cutting out certain brands.** For example, Wal-Mart will increasingly be reducing categories and seeking more marketing dollars from brands that it partners with. All the more reason for suppliers to look further afield to independents to help bolster their position.
- **The best independents are still very close to their customers and are leaders in local marketing.** Despite all the efforts by major chains to make progress in this regard, local businesses continue to provide better service to their communities.
- **Independents are on surprisingly solid footing.** Last year their store margins, same-store sales, and average inventory levels all rose, according to the 2009 Independent Grocers Survey from the National Grocers Association and FMS Solutions.

"It might be time for CPGs to finally make the investment that independents have hoped for," said Frank DiPasquale, executive vice president, NGA, who cited chain retailer private-label growth and SKU reductions among the reasons.

The point is not that suppliers should abandon chains and redirect all efforts to independents. However, they should review their retail customer accounts and consider whether independents deserve more weight.

David Orgel is editor in chief of Supermarket News.
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Members with Questions Call: Auday Arabo at the AFPD Office at 1-800-666-6233!

A Business Disaster Can Destroy Your Small Business

By Denise O'Berry

One of the biggest threats to any small business is a disaster. And as fast as you can say business disaster, your business can go up in smoke. Most small business owners think a business disaster won't happen to them, so they never take time to plan. But the statistics tell a different story.

According to the Institute for Business and Home Safety (IBHS), about one fourth of all businesses that close because of a disaster never reopen. That is a startling statistic.

With disasters like hurricanes, tornadoes, fires, floods and terrorism, to name a few, it's critical for small companies to have a disaster plan and to make sure the plan is practiced and tested to ensure there aren't any gaps that could prevent your business from getting back to business. The Small Business Administration (SBA) offers a quick disaster planning guide to help you focus on the key issues to address. To obtain a copy, visit www.sba.gov/idc/groups/public/documents/.

Any small business owner can minimize the damage by simply having proactive strategies in place to deal with an emergency when it happens. When you consider all the disasters that could impact your business, it's scary. What if:

- You arrive at your business to find it vandalized and all of your customer records missing?
- Your most critical employee becomes ill and requires an extended absence?
- Your computer hard drive (or network) crashes?
- You become the primary caregiver for a sick family member?
- You become ill and can't manage your customer commitments?
- Your business becomes inaccessible because of an emergency on your street?

What would you do? Would your

business survive? What would you grab if you had to leave your business quickly? After the emergency, how would you communicate with your employees? Customers? How long would it take to get back to business as usual?

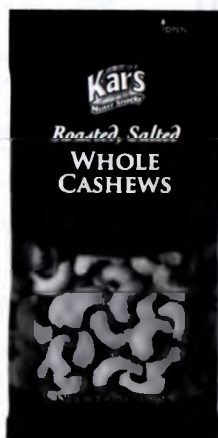
Without a disaster plan, you'll have a harder time getting back to work. That's tough to do if you

have no plan for action and little money to move forward. The time to formalize a game plan for an emergency is before it happens. Do it now.

Denise O'Berry is a small business expert, providing tools, tips and advice, helping small businesses be successful (www.openforum.com).



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at the AFPD Office at 1-800-666-6233!

Consumer **TRENDS**

Retail Recovery: Light at the End of the Tunnel

Darlene Quinn thinks that Federal Reserve Chairman Ben Bernanke sounds like a reverse Chicken Little.

While the head of the Fed has been declaring the recession is already over, even if it doesn't feel like it, and that recovery is around the corner, Quinn—a former senior executive with the Bullocks Wilshire department store chain, translated Bernanke's comments to mean, "things are less bad than they were."

"Part of me has to wonder if the Fed chair is saying what he's saying to help us avoid a fourth quarter retail bloodbath like we had last year, or if he really believes what he's saying," she said.

"The truth is, I don't think he's too far off track, but let's not fool ourselves.

Some very specific things have to take place in order for retailers to be able to say they are recovering from the recession, and those things aren't going to completely fall in line until the beginning of 2011."

The first thing that needs to happen is that retailers need to be able to post a gain over last year's numbers, according to Quinn. "We don't have to post a huge gain, but we have to post a gain of some kind," she said.

"Even if it's one-tenth of one percent, we need to see an advance over last year's numbers, if only so we can say that we haven't lost any more ground. We can't move forward if we don't stop the bleeding, so that's the first requirement before recovery comes home to roost."

Secondly, Quinn believes that the recession cost American retailers one of its most important customers: the value shopper.

"There are essentially three kinds of consumers in the mass market," she said. "There are price shoppers, whose primary concern is the cost of goods. They are typically middle to lower middle class, blue collar folks who have tight budgets, so they shop at discount big box stores like Wal-Mart."

"On the other extreme, there are luxury shoppers who have money regardless of the economic conditions. They summer in the Hamptons, and they buy luxury all the way in both goods and services. The recession doesn't affect them any more than a stiff breeze. They'll always buy what they want, when they want."

"In the middle is the value shopper, who is typically middle to upper middle class, and they don't mind paying a few extra dollars for extra service and better quality. Value shoppers became 'price' shoppers during the recession."

For true recovery to be imminent, the value shopper must re-emerge from the discount stores and head back to their local stores, Quinn added.

"That middle group represents the growth of the economy," she said. "The money lost in the retail industry was lost primarily because that middle group of consumers in the middle classes stopped spending discretionary income, because they just plain didn't have it to spend...Retailers need to empower the managers and employees to really go the extra mile to attract that customer back to the fold."

2010: A Holiday Odyssey

The final piece of the puzzle is the fourth quarter of 2010, Quinn said.

"The holiday season after this one is where the rubber will meet the road," she said. "If we stop the bleeding this year, then we should be able to walk again by next year. If the fourth quarter retail receipts of 2010 show a solid increase, maybe 3 to 5 percent, we'll be able to pop the champagne corks on New Year's Eve feeling like we've turned the corner. Retailers need to get smart and start thinking of being more customer-centric in order to convert price shoppers back to being value shoppers and help push the market down the road to recovery."



More than Just Office Supplies

Perhaps it was a tough year. But hard work, good customer relationships, and competitive pricing put Staples Advantage in a good position, according to Michele Vandevelder, district sales manager, for Staples Advantage. Staples Advantage is a large division within Staples that focuses on corporate customers, who regularly buy supplies in bulk. Eligibility is based on how much a customer regularly spends. Some of these large customers aren't really large companies, Vandevelder explains, but members of a community group that are viewed as one customer. AFPD members as a whole, for example, count as one corporate customer and are eligible for the program.

"We build programs for customers to suit their specific needs," Vandevelder says. "Many businesses buy the same office products over and over again. Staples Advantage considers the company's business needs and the volume required, and customizes a program that takes all this into account and cal-

culates special pricing based on those needs."

The Staples Advantage program was launched shortly after the business was started in 1986. With revenue at \$28 billion annually, Staples serves businesses of all sizes and consumers in 27 countries throughout North and South America, Europe, Asia and Australia. The Staples Advantage program is divided into three business-to-business programs. Staples Business Advantage® programs are designed for medium to large regionally based organizations; Staples National Advantage® programs are designed to meet the needs of national organizations with multiple



locations across the country; and for global companies with multiple locations worldwide, the company offers customized global solutions.

"It has been a tough year," Vandevelder says. "But we are holding our own quite well because we focus on specific customer needs and because we order in large quantities, which allows us to price our products competitively—whether they are corporate accounts or consumers. We also offer a store brand that is less expensive than many of the name brand supplies. Customers who are on tight budgets often find that this is a great alternative."

Vandevelder explains that good customer communication, an easy-to-use website for ordering supplies, and competitive prices have helped Staples Advantage stay competitive. Another thing that many people don't know, Vandevelder says, is that Staples can provide its customers with pretty much any product that is needed in a business. Some examples include employee uniforms, cleaning supplies, and even rock salt.

"Customers love it when they can go to one place to get everything they need, and it is a cost-effective thing to do as well," explains Vandevelder.

Vandevelder explains that Staples has a high level of commitment to the communities it serves. The company reaches out to communities through the Staples Foundation for Learning®, alliances with U.S. and international charitable organizations, cause marketing initiatives, and local giving programs.

"We try to find many ways to show our commitment to our customers," says Vandevelder.

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CBIZ Benefits & Insurance Services	(614) 793-7770
CIA Financial Group	(586) 799-6000
Danno Insurance Agency	(248) 358-6600
Frank McBride Jr., Inc.	(586) 445-2300
Gadaletto, Ramsby & Assoc.	1-800-263-3784
Great Northern Insurance Agency	(248) 856-9000
Hedman Anglin Bara & Associates Agency	(614) 486-7300
Merem Insurance Services	(248) 921-1929
Paul Jaboro (East West Insurance Group)	(586) 291-8022
Rocky Husaynu & Associates	(248) 851-2227
USTI/Lyndall Associates, Inc.	(440) 247-3700
Underwriters Group, Inc.	(248) 855-2600

INVENTORY SERVICES

PICS Inventory	1-888-303-8445
Retail Inventory Services, Ltd.	(651) 631-9081

AFPD indicates supplier program that has been endorsed by AFPD.

*** Indicates supplier only available in Michigan**

**** Indicates supplier only available in Ohio**

SUPPORT THESE AFD SUPPLIER MEMBERS

LEGAL SERVICES

Adkison, Need & Allen	(248) 540-7400
Bellanca, Beatrice DeLisle	(313) 882-1100
Mekani, Orow, Mekani, Shailal, Hakim & Hindu P.C.	(248) 223-9830
Pepple & Waggoner, Ltd.	(216) 520-0088
Kecskes, Gadd & Silver, PC	(734) 354-8600

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

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

MILK, DAIRY & CHEESE PRODUCTS

AFPD *Prairie Farms Dairy Co.	(248) 399-6300
AFPD **Dairymens	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
Vendata Products	(313) 834-4190

MISCELLANEOUS

Brothers Dish LLC	(248) 747-3474
Bellanca Brothers, LLC	(313) 882-1100
Southfield Funeral Home	(248) 569-8080

MONEY ORDERS/MONEY TRANSFER/BILL PAYMENT

AFPD MoneyGram International	Michigan (517) 292-1434
	Ohio (614) 878-7172

MOBILE EQUIPMENT REPLACEMENT PARTS

Grayan Enterprises, Inc.	(248) 489-1398
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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
AFPD Wireless Experts	1-800-944-CELL (AirVoice cell phones)
AMT Telecom Group	(248) 862-2000
Clear Rate Communications	(248) 556-4537
Communications Warehouse	1-888-549-2355

PIZZA SUPPLIERS

Dough & Spice	(586) 756-6100
Hunt Brothers Pizza	(615) 259-2629

POINT OF SALE/REGISTERS

BMC	(517) 485-1732
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PRINTING & PUBLISHING

American Mailers	(313) 842-4000
Michigan Logos	(517) 337-2267
Walt Kempinski Graphics	(586) 775-7528

PRODUCE DISTRIBUTORS

Heeren Brothers Produce	(616) 452-2101
Tom Macen & Son, Inc.	(313) 568-0557

PROPANE

AmenGas Propane	(231) 924-8495
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REAL ESTATE

Lighthouse Real Estate	(248) 210-8229
The Saleh Group	(614) 419-5678

RECYCLING

WasteONE	(810) 624-9993
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REFRIGERATION

Sky Services LLC	(586) 556-0083
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RESTAURANTS

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

Synergistics, LLC	1-888-422-7404
TOMRA Michigan	1-800-610-4866

SECURITY SURVEILLANCE/COMPUTER SERVICES

Central Alarm Signal	(313) 864-8900
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SHELF TAGS

JAYD Tags	(248) 730-2403
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SODA POP, WATER, JUICES & OTHER BEVERAGES

AFPD *Intrastate Distributors	(313) 892-3000
7UP Bottling Group	(313) 937-3500
Absopure Water Co.	1-800-334-1064
Beverage Plus	(702) 586-0249
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
Faygo Beverages, Inc.	(313) 925-1600
Old Orchard Brands	(616) 887-1745
Pepsi-Cola Bottling Group	
	Detroit 1-800-368-9945
	Howell 1-800-878-8239
	Pontiac (248) 334-3512

TOBACCO COMPANIES

Alina Client Services	(513) 831-5510
Nat Sherman	(201) 735-9000
R J Reynolds	(336) 741-0727

WINE & SPIRITS COMPANIES

Beam Global	(248) 471-2280
Brown-Forman Beverage Co.	(734) 433-9989
Diageo	1-800-462-6504
E & J Gallo Winery	(248) 647-0010

WINE & SPIRITS DISTRIBUTORS

Cana Wine Distributors	(248) 669-9463
Galaxy Wine	(734) 425-2990
Great Lakes Wine & Spirits	(313) 867-0521
National Wine & Spirits	1-888-697-6424
	1-888-642-4697
Wine Dimensions	(734) 216-1828

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How Oral Hygiene Affects Overall Health

Did you know that poor dental hygiene can increase the severity of heart disease or diabetes? It's true, according to Blue Cross Blue Shield of Michigan Dental Consultant Dr. Glenn Melenyk. "Some of the same bacteria in the



periodontal pocket create an inflammation that causes plaque buildup in the small arteries of the heart, restricting blood flow to the heart muscle, which can lead to a heart attack," Melenyk said. "The bacteria grow and get

into the bloodstream. Bacteria get into the heart muscle and cause that inflammation in the heart."

Oral hygiene and overall health definitely go hand in hand. The extent might come as a shocker. In fact, more than 90 percent of all systemic diseases produce oral signs and symptoms, according to the Academy of General Dentistry as cited on the Mayo Clinic's website. Conversely, health issues that begin in the mouth can quickly lead to problems in other parts of the body.

"Poor dental health can affect people with certain medical conditions," says Barbara Menzies, M.D., executive medical director of medical and benefit policy for the Blues. "One example is if you have a diabetic who has (decayed) teeth, their blood sugar can be very difficult to control."

However, a cavity here or there is not going to cause such problems, Melenyk said. But, when ignored for a long period of time, poor oral hygiene can play a significant role in other health problems. Good oral hygiene is also extremely important for pregnant women. Studies have shown that hormonal changes during pregnancy can make women vulnerable to other conditions, such as gum disease and toxemia.

Such significant health problems, all stemming from poor oral hygiene and tooth decay, can become very costly to employers and members. To that end, routine trips to the dentist are as necessary as annual checkups with a primary care physician.

To get more information about adding dental coverage to your benefit offerings, visit Blue Cross Blue Shield of Michigan's website at www.bcbsm.com.



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- **Blue Care Network \$7,500/\$15,000 high-deductible plan** — New high-deductible plan

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Ketel One Vodka 750ml

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