

ASSOCIATED **AFPD**
FOOD & PETROLEUM DEALERS

FOOD & PETROLEUM REPORT

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Holiday Season 2009: Are You Ready?



Jane SHALLAL
AFPD President/CEO

You might think it is too early to hang the mistletoe, but if you are a retailer looking to really capitalize on the holiday season, now is the time to start preparing your store. Whether it is time to just prepare your marketing tactics for the holidays or start looking at inventory, you should have a solid marketing plan of attack and a strategy to achieve maximum results this holiday season. Consider the following when doing your holiday sales planning:

1. Seasonal Sales Promotions. Customers will be searching for sales and promotions to help every dollar count this year, and having a well-timed series of sales promotions can help entice customers throughout the long holiday season. Put together a specific set of calendar items, so you and your staff have an agenda of marketing and promotional activities to implement. Begin promotions as early as November 1 and keep them going through December 24 and even into the New Year.

Increase your holiday offerings with items such as dolls, game sets, stylish decanters, and hot chocolate maker sets. Focus on electronic items as holiday gift items. Run ads in your weekly circular touting these gifts and highlighting slogans such as "Gifts Under \$30" or "Gifts Under \$20" for these items. In last-minute trips to the grocery store for eggs or soda, shoppers now can check off a few other items on their holiday shopping lists: toys, gift cards, and even iPods and GPS units. I have seen some of our local independent supermarkets go head-to-head with the likes of Wal-Mart Stores Inc. and Best Buy Co. to court holiday shoppers. While these grocery stores have offered everything from cheese and deli platters to wreaths and wrapping paper during the holiday season, many are stepping up their game with items such as printers, iPods, and DVDs to boost sales during the holidays.

Also, have an assortment of gift boxes and gift bags around the register. Make sure to include a good stock of Christmas or holiday cards.

2. Gift Cards. Did you know that during the three days before Christmas (Dec. 22-24), a high percentage of stores, both online and locally, promote gift cards? During the holiday season, you should increase the amount of gift cards available in your store. I have seen some stores with a huge variety of gift cards. There are gift cards available for everything, from casual dining restaurants to department and electronic stores, and from iTunes to gas cards. Consider having your own store gift cards or gift certificates that customers can buy and give to people as a gift to shop for groceries at your store. I don't see much of this in our independent stores. Recently, I met a customer who asked why more independent retailers didn't have their own gift cards so she could buy them as gifts for people in their neighborhood. This strategy makes it easy for customers to shop at your local grocery store.

3. Gift Baskets for All Ages. If you have not tried gift baskets, then it's time that you take notice of how they can relieve the anxiety of so

many gift seekers. Holiday gift baskets are the most practical gifts for busy people like you and me. Because gift baskets are easy to prepare and are ready for gift giving,

more and more people prefer them. You can have gift baskets filled with assorted grocery items, cookies and pastries, assorted nuts and candies, body soap and lotions, and candles.

4. Where's the Beef? Your meat and poultry departments should also plan promotions for holidays. Just as toy and clothing stores count on the holidays for much of their annual profits, you should encourage customers early and often to purchase meat and poultry, including premium items for holiday celebrations. I will never forget the Thanksgiving that I waited until the last minute to purchase a large turkey for my guests, only to find to my horror that there were none in the four stores that I visited, as their stock was depleted.

Also, lead customers to your products with recipe cards or brochures, directions for preparation, point-of-purchase (POP) displays, circular adver-

Schedule enough staff to keep the lines short at the cash registers and have people circulating the store making sure the goods are on the floor—not in the back room.

See *Holiday Retail 2009*, page 26

The Choice is Yours with
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See your local 7Up Account
Representative for Details.

Calendar

October 20-23, 2009

2009 NACS Show
Las Vegas Convention Center,
Las Vegas, NV
Register online @
www.AFPDonline.org



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

Statement of Ownership

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AFPD works closely with the following organizations:



MICHIGAN UPDATES

- **Cigarette/tobacco tax increases.** AFPD participated in a meeting with other interested parties regarding a strategy to oppose future increases in cigarette and tobacco taxes in Michigan. A report was distributed that establishes that repeated increases in cigarette taxes actually reduce tax revenue to the state.
- **Liquor licensing fees.** AFPD attended the Michigan Hospitality Coalition meeting to discuss action on legislation to increase liquor licensing fees and extend hours for selling liquor.
- **Lobbyists tackle taxes.** AFPD met with AFPD lobbyists to discuss issues and strategy relating to liquor license fee increases, cigarette tax increase, and tax on bottled water. Thank you to all AFPD members who responded to our call to action by contacting your state senators and representatives to voice opposition to this legislation.
- **Liquor delivery changes.** AFPD met with liquor companies to discuss various delivery changes.
- **Business forum.** AFPD attended Detroit's Targeted Business Forum to learn more about correct options for businesses.
- **Fresh Food Initiative.** AFPD co-chairs the Fresh Food Initiative, which encourages supermarket development in underserved neighborhoods and funding for grants to stores.
- **New Snapple, Arizona Ice Tea Program.** AFPD negotiated a new beverage program with Intrastate Distributors for AFPD members to receive special pricing on Snapple, Arizona Ice Tea and Nectar products.
- **MUSTR.** AFPD met twice with the Michigan Underground Storage Tank Rules (MUSTR) stakeholders to continue re-writing the rules applicable to owning and operating USTs in Michigan.
- **Flammable liquids rules.** AFPD participated in a stakeholders meeting regarding Michigan's Flammable Liquids/Combustible Liquids Rules.
- **Gasoline Sales Tax Withhold Rate.** AFPD participated in a Michigan Gasoline Sales Tax Withhold Rate seminar, where we discussed the unequal application of the rules and the interval employed to make changes to the withhold rate. This meeting included jobbers, MPA staff, UHY staff, and Treasury Staff.
- **Marathon Petroleum Update meeting.** Marathon will continue to expand its Detroit refinery to process heavy crude oil from Western Canada, albeit at a slightly slower pace, because of declining crude oil prices. The

AFPD CORNER

Cap & Trade bill narrowly passed by the U.S. House of Representatives was a front burner topic because of the bill's deleterious effect on future energy prices. The legislation, if passed by the Senate and signed by President Obama, would require most traditional energy producing entities to pay a penalty tax to "green energy" entities to stimulate "green energy" capital improvements. This will result in steeply increased energy costs for the ultimate consumer. The scheme also presents another opportunity for a new Wall Street instrument to trade these penalty taxes. Can you say "credit default swaps"?

- **UST regulation.** AFPD met with Michigan House representative Andy Neumann (D-106) to discuss the issue of moving the UST regulation from MI-DEQ to the Michigan State Fire Marshal's Office.
- **MI-DEQ.** AFPD participated in meeting with MI-DEQ where the DEQ is proposing legislation to combine Part 201 and Part 213 cleanup requirements.

OHIO UPDATES

- **BUSTR.** AFPD participated in four Ohio Bureau of Underground Storage Tank Rules (BUSTR) meetings where stakeholders are assisting in rewriting the UST rules for owners and operators of service stations.
- **Governor rally.** AFPD attended Congressman John Kasich's "Run for Ohio Governor Rally".
- **Group Rated Program.** AFPD met with Frank Gates/Aviant, who represents AFPD in the Group Rated Program. We discussed BWC actions on the 2009 Group Rated Program and AFPD's participation rate in the program.
- **Wholesale distribution.** AFPD met with representatives of Liberty USA to discuss current and future wholesale distribution programs for AFPD members.
- **Meyer Dairy and Dairymen.** AFPD met with Meyer Dairy and Dairymen regarding expanding participation of Columbus-area AFPD members in the milk program.
- **Workers' Compensation Board.** AFPD participated in a coalition meeting with the Ohio Chamber of Commerce to discuss strategy for maintaining the Workers' Compensation Group Rated Program benefits for businesses. AFPD also represented its members at the Ohio Bureau of Workers' Compensation Board of Directors meeting in reference to the 2010 Group Rated Program.
- **Fundraiser.** AFPD attended Congressman Pat Tiberi's recent fundraiser.

AFPD
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FOOD & PETROLEUM DEALERS

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Petroleum News & Views

Information of Interest to Petroleum Retailers, and Allied Trades

New Round of Gilbarco Dispenser Attacks

Thieves are again attacking Gilbarco pumps, dispensing free fuel by breaking the plastic meter coupler. According to Conoco-Phillips, there has been a new round of attacks in Southern California, although retailers nationwide are vulnerable to the thefts.

The thieves activate the pumps by inserting a valid credit card or by pre-paying for a small amount of gasoline in the store. Once the pump is activated, the thief breaks the meter coupler by inserting a tool through the vent or removing the bottom skirt of the pump.

ConocoPhillips suggests marketers try to protect themselves by encasing the coupling in a sturdier material, such as metal conduit. Gilbarco as well as other companies, such as ComX, also have kits to protect couplers. Alternatively, marketers should talk to their maintenance companies. (Oil Express)

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.

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 changes affecting retailers across the country:

- In 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. (NACS Daily.)

Gas Tax Increase: Necessary, but Unfair

The National Surface Transportation Infrastructure Financing Commission has issued a report to Congress including a notice that without an increase in funding, the Highway Trust Fund will run out of money during 2009.

Most importantly, the Finance Commission recognizes the dire condition of the nation's Highway Trust Fund and raises an urgent call for replenishment and strengthening of the Fund. The Commission calls on motorists to pay more money in "user fees," so that the federal government can continue to take a lead role in funding and financing highway programs. Since 1956, highway users have paid fuel, truck, and tire taxes to fund these programs. A recent national survey indicates that 84 percent of Americans are willing to pay more money to fund our nation's road and bridge needs.

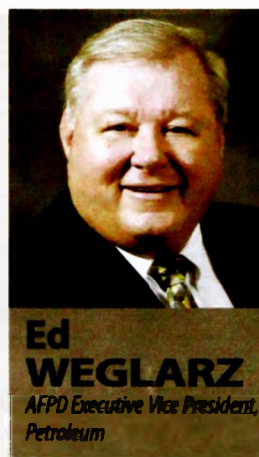
However, Congress did not charge the Commission with making recommendations on how revenues should be spent—a critical concern for motorists

and taxpayers. Accordingly, AFPD cannot endorse any tax increases without an assurance that the money will be carefully invested

in critical, nationally-focused highway needs that directly benefit those very same taxpayers.

The Commission has proposed raising the motor fuel tax. One option would be to raise the tax by \$1.00 per gallon. A second option would be to raise the motor fuel tax somewhere between 5 cents and 8 cents per gallon for each of the next five years (increasing the tax between 25 cents and 40 cents per gallon).

Recognizing federal/state matching fund formulas, it stands to reason that if the federal government



raises the motor fuel tax rate, the states have no choice but to follow suit.

The federal tax rate on all motor fuels would need to be increased by 25-27 cents per gallon to address the federal funding shortfall just to maintain the system. Funding the investment needed to improve the system would require a federal fuel tax increase of about 36-38 cents per gallon.

One major concern in this report is that there is a common theme of "user pays", but it is not fairly applied. AFPD's disagreement is that the Commission is proposing to increase user fees paid only by the driving public.

AFPD continues to oppose diversions of monies from the Highway Trust Fund to non-highway purposes. The motoring public continues to subsidize mass transit. The subsidies are now averaging about \$5 billion annually and will likely increase in the future.

Riders of mass transit do not pay into the Highway Trust Fund. This is incredibly unfair to Americans that

Riders of mass transit do not pay into the Highway Trust Fund. This is incredibly unfair to Americans that drive.

drive. If money is diverted to mass transit, it should be done with the same "user pays" concept that has long applied to highways.

The Highway Trust Fund was designed to

maintain our bridges and highways and to expand them as needed. Given the current state of our highways and the magnitude of our highway investment gap, we cannot allow more funds to move to other non-highway purposes such as mass transit and continue to ask motorists to pay for it with increased motor fuel taxes.

It is reasonable to fund the highway system with "user fees". It is not reasonable to significantly increase the motor fuel taxes in these challenging times to continue to fund more than \$5 billion per year for non-highway purposes.

AFPD Member Exclusive!!



AFPD/Nestle Ice Cream Program

- AFPD Member Stores that qualify as Independent Supermarkets will receive a 2% quarterly rebate on all Nestle Net Ice Cream Sales when they dedicate 50% of their ice cream space to Nestle Ice Cream brands.
- All other AFPD Member Stores (Gas Stations, Convenience Stores, Liquor Stores, etc.) will receive a 9% quarterly rebate on all Nestle Net Ice Cream Sales if their store sells Nestle Ice Cream brands Exclusively.
- All other AFPD Member Stores (Gas Stations, Convenience Stores, Liquor Stores, etc) will receive a 2% quarterly rebate on all Nestle Net Ice Cream Sales if their store sells Nestle Ice Cream brands and other competing ice cream products.
- All rebates will be paid out through the AFPD office once a quarter.
- All freezer equipment and helpful point of sale fixtures for this program are FREE! (Subject to Pre-Quailification by Edy's Sales Representative, quarterly sales to be evaluated.)

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

Make sure you tell him you are an AFPD member!

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

Nourishment for the Soul

AFPD's Annual Turkey Drive feeds the hungry and inspires a community

By Patricia E. Steding

Everywhere you turn these days, you hear about another business closing its doors, more people getting laid off, or another family losing their home. These hardships affect businesses, families, and elected officials alike. But the other side of the coin is that communities are pulling together to weather these tough times, and when our businesses thrive once again, we will hopefully remember not how much we suffered, but instead that we banded together and came through to see a better tomorrow.



AFPD's Annual Turkey Drive is a great example of a community pulling together during these difficult times. The AFPD has been holding the Turkey Drive every year for 25 consecutive years—during good economic times and bad. However, with Michigan unemployment reaching an astounding 15 percent and layoffs at record highs, this year's drive may be one of the most important to date.

Last year, AFPD raised nearly \$25,000 in donations from area retailers to feed approximately 2,400 families at Thanksgiving. This year, the organization is hoping to raise in the neighborhood of \$30,000, which will feed about 3,000 families.

The Turkey Drive commences each year when AFPD staff and board members gather donations and recruit volunteers from retailers in the community. With the cash donations, AFPD purchases turkeys from Spartan Stores, which sells them for a discounted price and delivers them free of charge to a central location for distribution and direct delivery. In addition to cash donations, many retailers and some suppliers donate their time as well as products to make the turkey drive successful.

For example, additional donations often include items such as bread or stuffing and pop. Wonder Bread and Faygo, who are long-time supporters of the drive, often donate products to be bagged with the turkeys. The items are collected at a warehouse, and groups of volunteers bag the items together for each family. Then volunteers deliver them to churches or other bona fide charity groups, which pass the bagged items along to needy families. The turkeys are also distributed directly to families who come to pick up the bagged items using a ticket or voucher given to them by a church or charity group.

"It's a simple idea," says Harley Davis, coupon manager at AFPD, and one of the chief coordinators of the drive. "We organize the drive, and retailers and community members support it—some with cash donations, some with products off their shelves, and some will donate time and effort. Even the warehouse space we use to package and distribute the turkeys is donated," he adds.

Davis says many retailers in the community who have been supporting the AFPD Turkey Drive for several consecutive years will send in money unsolicited. AFPD also seeks out donations from additional and first-time supporters.

"I have about 120 to 130 retailers who will faithfully send a check every year to support the drive," says Davis. "There is one retailer who has been sending me \$200 every year for more than a decade now. That's enough to feed 20 families," he adds. "It's inspiring to be a part of it."

The Annual AFPD Turkey Drive originated in 1976.



A dedicated group of AFPD volunteers helps distribute turkeys to needy families each year.

with Mark Karmo, who was president of the Chaldean-American Youth Group at the time. Karmo, now the president and owner of Sav-A-Lot stores, and an AFPD board member, says that the first year he held the drive, he and two other people from his organization went to area retailers and asked them to donate turkeys to help feed the poor. They raised 17 turkeys, which they handed over to Mother Waffles to distribute. The next year, he says, the group raised about 80-90 turkeys, and gave them to a number of different schools and churches to be distributed. From then on, the program continued to grow in participation and success.

When Karmo joined the AFPD board of directors in 1985, he brought the program with him. Today, the AFPD Turkey Drive is supported by 40 to 50 different volunteer companies, which distribute the turkeys to about 30

different charity groups. Karmo has spoken to many church groups and charities about the program and the importance of giving back to one's community and stresses that he feels very thankful to all the retailers who support this program and make it such a huge success.

"These are people who are giving from the heart," he says. "They are people who feel fortunate and want to do something for those who are

less fortunate."

"I have been a retailer for 30 years," adds Karmo. "People in my community support my business all year round. I want to give something back to them."

Jim O'Shea, president of Motown Snack Foods, who has been donating his warehouse space for seven years now, says he is always amazed at how the event brings people together. Retailers, who may be struggling a bit themselves, faithfully donate time and money every year—just because they want to give to the hungry people in their community.



"It's really all about the giving," says O'Shea. "All the volunteers work side by side, and it doesn't matter if they are your competitors or what race or ethnicity they are. Whatever differences there could be, we put them aside. We are one solid group working together to help others."

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



About 120 to 130 retailers faithfully send a check every year to support the drive. There is one retailer who has been sending \$200 every year for more than a decade now. That's enough to feed 20 families.



Najib Atisha, AFPD board member, and Harley Davis, Turkey Drive co-chair

You can make a difference this Holiday Season!

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

Name _____

Business _____

Address _____

Phone _____

Email _____

Payment Method:

By check:

Make check payable to AFPD Turkey Drive
and send this form, with your check, to:

AFPD Turkey Drive
30415 W. 13 Mile Road
Farmington Hills, MI 48334

By credit card:

Circle one: MC Visa Card Number: _____

Expiration Date: _____ V-Code # (last 3 digits on back of card) _____

Signature _____

I will provide Thanksgiving turkeys for:

- | | |
|----------------------------|-------------------------------|
| _____ 20 families at \$200 | _____ 100 families at \$1,000 |
| _____ 40 families at \$400 | _____ Other |
| _____ 50 families at \$500 | |



Fax to AFPD at (866) 601-9610

Best Practices for Skimming Prevention

The PCI Security Standards Council (PCI SSC), a global, open industry standards body providing management of the Payment Card Industry Data Security Standard (PCI DSS), PIN Entry Device (PED) Security Requirements and the Payment Application Data Security Standard (PA-DSS) released a new resource to educate merchants regarding security best practices that defend against credit card skimming attacks.

Skimming is the unauthorized capture and transfer of payment data to another source for fraudulent purposes through payment cards or the payment infrastructure. The guidelines presented in the Skimming Prevention: Best Practices for Merchants informational supplement include actionable recommendations for protecting merchant terminals based on established countermeasures identified by the merchant community – physical location and security; terminal and terminal infrastructure security; and staff and service access to payment devices.

Spearheaded by the Council's Pin Entry Device (PED) Working Group,

with input from law enforcement and industry experts closest to credit card skimming threats, the suggested guidelines help merchants to:

- Prevent or deter criminal attacks against point-of-sale terminals and terminal infrastructure;
- Identify any compromised ter-

ing themselves on risk, and taking active steps to protect their terminal infrastructure from fraud," said Troy Leach, technical director, PCI Security Standards Council.

"By following the guidelines outlined in this document, merchants can improve security levels in their terminal environment and defend against this type of attack."

In addition to guidance on areas of vulnerability to address, the document provides a series of visual examples of compromised terminals and infrastructure that clarify for merchants exactly the types of warning signs they should be looking for. The new resource also provides practical templates for implementing recommendations such as conducting

a risk assessment for your terminal environment and maintaining a regularly updated inventory of evaluated terminal equipment. The PCI SSC Skimming Prevention paper can be downloaded at https://www.pcisecuritystandards.org/education/info_sup.shtml. (Editor's note: This is a very large file.)



- Evaluate the risks relating to skimming;
- Understand the vulnerabilities inherent in the use of point-of-sale terminals and terminal infrastructure;
- Assess challenges associated with staff that has access to consumer payment devices;

minals as soon as possible and notify the appropriate agencies to respond and minimize the impact of a successful attack.

"In today's heightened threat environment, skimming remains a popular method of data compromise. Merchants can protect their business and their customers by educat-

AFPD Accepts Nominations for 2010 Board of Directors

It is time to choose the AFPD's board of directors for 2010. The election results will be tallied on Tuesday, December 8, 2009. Any AFPD voting

member may be nominated to serve on the board of directors. To be eligible, you must be a member in good standing for no less than the prior 12 months, and you must be nominated in writing on or before November 1, 2009. All nominations require support of 25 other members in good standing or a majority vote by the nominating committee.

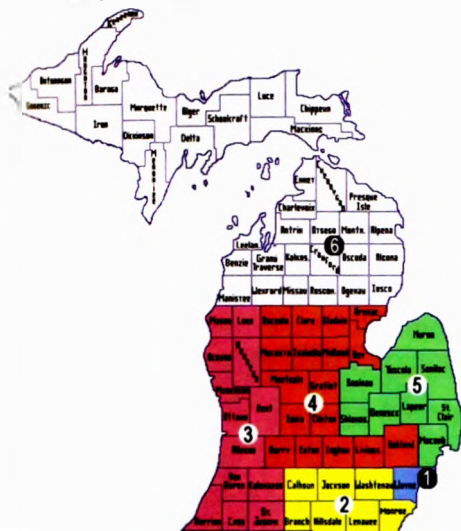
This year we have vacancies for the following positions:

- 3 Food & Beverage Retail Directors
- 2 Supplier Directors
- 2 Regional Retail Food & Beverage Directors (Michigan Regions #1 and #2)
- 1 Michigan Petroleum Director
- 1 Ohio Petroleum Director (see maps)

Our board of directors sets policies by which the AFPD is governed. We urge all AFPD members to get involved by nominating candidates you feel will devote their time and talent to represent the food, beverage, and petroleum industries with professionalism and integrity.

Please send your nominations with supporting signatures on or before November 1, 2009, to the AFPD Nominating Committee, 30415 West

Thirteen Mile Road, Farmington Hills, Michigan 48334. For more information, call Dan Reeves, AFPD executive vice president of food and beverage, at (800) 666-6233.



Proudly Supporting Local

MICHIGAN

Farmers

Michigan farmers grew over 472 million pounds of potatoes for Frito-Lay last year.

Happiness is simple

Retailers Team with Trading Partners to Analyze Sales Data

The Grocery Manufacturers Association (GMA) has published a whitepaper that identifies more than 30 business benefits that grow specifically from using retailer-direct data in business planning and forecasting. The Retailer-Direct Data Report provides a current view of sales, inventory, and other data that retailers are sharing directly with their trading partners and identifies successful practices for sharing and using this data and the benefits that result.

For decades, standard practice in the consumer packaged goods (CPG) industry has been for retailers to hire outside firms to analyze store-item-week sales and inventory data to guide their planning and forecasting. At the same time, manufacturers purchased syndicated retail data from third parties to direct their business planning. Today, a growing number of retailers and manufacturers are sharing data directly with their trading partners and teaming up to analyze it themselves, saving money and enhancing performance through collaboration.

"In this increasingly complex business environment, collaboration and transparency will be a key to efficiency and growth for CPG retailers and manufacturers," said Jeanne Iglesias, GMA senior director of supply chain and technology. "Many large mass merchandisers and grocery retailers are realizing the benefits of retailer data-sharing initiatives, and this paper identifies ways in which trading partners, whether experienced or new to the game of retailer-direct data, can extend these collaborative efforts for

mutual success."

The Retailer-Direct Data Report notes that the volume of timely data being shared by retailers has never been greater. Among the supply chain and merchandising benefits trading partners are reaping with the use of retailer-direct data are reduced out-of-stocks, improved fore-



cast accuracy, and reduced merchandising costs at retail.

"One key learning tool that we identified in terms of successful practices for direct data sharing programs is that the data must be shared throughout the company – not restricted to one department or team," noted CROSS-

MARKS'S Hollie Gonzales, one of the report's authors and a member of the GMA Information Systems Committee. "Wide distribution ensures that all departments are applying the data to their work streams and maximizing the benefits for suppliers and retailers."

The Retailer-Direct Data Report is based on first-hand knowledge and experience of experts in retailer-based data programs, ranging from CPG supplier and retailers to third-party providers, IT and sales agency professionals. It is available for download at www.gmaonline.org/publications/WP-Retailer-DDR09-6.pdf.

Global Traceability Standard Helps Secure Fresh Produce Supply Chain

GS1 and the International Federation for Produce Standards (IFPS) have announced the release of the Traceability for Fresh Fruits and Vegetables Implementation Guide based on the GS1 Global Traceability Standard (GTS). The Guide serves as a common-sense blueprint that enables all stakeholders in the fresh produce supply chain to implement traceability practices utilizing the GS1 System of standards, and in particular, the GS1 Global Traceability Standard. GS1 global supply chain standards are used by business in over 100 countries.

The GS1 Global Traceability Standard is a business process that makes traceability systems possible on a global scale, for both small and large



organizations, all along the supply chain, no matter how many companies are involved, no matter what enabling technologies are chosen.

Each Traceability partner must be able to identify the direct source (supplier) and direct recipient (customer) of product. The first priority of traceability is to protect the consumer through faster and more precise identification of implicated product. This is critical if the product must be withdrawn from

the supply chain.

The guide serves as a blueprint for implementing traceability in the fresh fruit and vegetable industry. It is based on GS1 global standards for supply chain management and product identification.

The guide assists those responsible for implementing traceability in their company's supply chain. The document provides a guide for fresh produce growers, packers, exporters/importers, and distributors. Individual organizations may perform any combinations of these roles.

To find out more about GS1 Traceability, visit www.gs1.org/traceability.

Kopitz Joins AFPD as Event Coordinator

AFPD has hired Lauren R. Kopitz as its new event coordinator. Kopitz graduated from Central Michigan University (CMU) with a Bachelor of Applied Arts in Interpersonal and Public Communication and a minor in Business Management. While in school, Kopitz was very involved with CMU's disaster relief volunteer program, where she spent winter breaks in New Orleans and Alabama.

"Although I completed three internships ranging from environmental to telecommunications, event planning was where I found my passion," Kopitz says.

After graduation, Kopitz accepted a position at Doner

Advertising, where she started off in traffic and was quickly promoted to the experiential side of the business. It was at Doner that she helped execute various events and was introduced to the promotional and social media side of the company's operations.

"I hope to bring some new and exciting ideas to AFPD," adds Kopitz. "I am very enthusiastic about this opportunity."

As AFPD's new event coordinator, Kopitz will handle all AFPD Special Events including trade shows, golf outings, annual dinner, and AFPD's new annual Joseph D. Sarafa Scholarship Luncheon.



Lauren Kopitz

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FDA Launches Online Food Registry Portal

The U.S. Food and Drug Administration has a new way to head off potential cases of foodborne illness—the Reportable Food Registry (RFR)—where food industry officials must alert the FDA quickly through an electronic portal when they find their products might sicken or kill people or animals.

The requirement, a result of legislation, took effect with the launch of the portal.

Facilities that manufacture, process or hold food for consumption in the United States now must tell the FDA within 24 hours if they find a reasonable probability that an article of food will cause severe health problems or death to a person or an animal.

The reporting requirement applies to all foods and animal feed regulated by the FDA, except infant formula and dietary supplements, which are covered by other regulatory requirements. Examples of why a food may be reportable include bacterial contamination, allergen mislabeling or elevated levels of chemical components.

The opening of the RFR electronic portal reflects a fundamental principle of President Obama's Food Safety Working Group that "preventing harm to consumers is our first priority."

"President Obama has pledged to strengthen food safety," said Commissioner of Food and Drugs Margaret A. Hamburg, M.D. "The opening of the Reportable Food Registry electronic portal represents a significant step toward that pledge."

"By fostering real-time submission to the FDA of information on food safety hazards, the registry enhances FDA's ability to act quickly to prevent foodborne illness," said Michael R. Taylor, senior advisor to the commissioner. "Working with the food industry, we can swiftly remove contaminated products from commerce and keep them out of consumers' hands."

The requirements apply to any person who has to submit registration information to the FDA for a food facility that manufactures, processes, packs, or holds food for human or animal consumption in the United States. These people are termed responsible parties. A responsible party:

1. Must investigate the cause of the adulteration if the adulteration of food may have originated with the responsible party.



2. Must submit initial information, followed by supplemental reports.
3. Must work with the FDA author-

ities to follow up as needed.

A responsible party is not required to report if it found the problem

before the food was shipped, and corrected or destroyed the food.

The agency issued draft guidance on the RFR in June and sought comment. The FDA also held three public workshops across the country in which FDA representatives explained the RFR requirements and how the portal will work. A Federal Register notice was issued announcing the opening of the RFR electronic portal and the availability of final guidance to assist the food industry in complying with the requirements of the RFR. For more information, visit www.fda.gov/ReportableFoodRegistry.

Government Urges Flu Preparations for Small Businesses

The U.S. Department of Homeland Security is advising small businesses to prepare for the H1N1 flu. In early September, the agency urged small companies to develop contingency plans for when employees are out sick with H1N1, pointing out that half of the country's private-sector workers are employed at small businesses.

Homeland Security Secretary Janet Napolitano says there is already an uptick in H1N1 flu cases across the country, which is likely to continue throughout the fall and winter. Already, the government has issued guidelines for school campuses, asking that they stay open and allow sick students to do their work from

home. But some small business owners have not devised a flu plan yet and are not convinced one would help their business.

Officials estimate that people sick with the H1N1 flu will be out for three to five days. Visit www.sba.gov for a complete list of the government's guidelines.

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

Big Oil **Out**

Local Distributors **In**

Across the country, big oil is exiting retail gasoline sales, opening avenues of opportunity for local fuel distributors, reported *Crain's Detroit Business*. For example, Atlas Oil Co. has been steadily purchasing gas stations in the northwest Indiana-Chicago area from BP North America Inc.

In the last 60 days, the Taylor, Mich.-based distributor signed a deal to acquire 33 Chicago gas stations, edging past 100 the number of stores it owns or services in that market. Woodhaven, Mich.-based Michigan Fuels acquired 40 Detroit-area Exxon Mobil stations in 2004. It now owns or services 72 stations.

At the same time, competition is fierce: Retail gasoline sales are declining—down 17% since 2004, according to an industry trade association—and the number of gas stations has decreased.

But for companies like Atlas, buying from a major-oil company like BP is a chance to grow, quickly. "It allows you to get into new markets and get a fairly big market share fairly easily," Mike Evans, executive



vice president, business development at Atlas Oil, told *Crain's*. Atlas Oil reported \$1.1 billion in sales in 2008.

"The major-oil company is focusing on the refining side of the business," he said. "They're putting themselves in the position where they don't have assets in these markets, don't have retailers, don't have people operating these sites, and it drastically reduces the complexity of the organization at a time when they're trying to slim down and cut costs."

Michigan Fuels operates about 30 of the 72 stations it owns or services, Brian Mifsud, Michigan Fuels vice

president and general manager, told the newspaper. It also leases some locations to dealers that can't obtain financing to buy. In recent months, Michigan Fuels has picked up five gas stations in foreclosure proceedings, Mifsud said, and has found a market in operating foreclosed stations for banks.

"Once they foreclose on the station, we get contacted by the bank," he said. "We will operate it while they're trying to find a buyer. In some cases we'll buy the locations, in some cases we will operate them until the bank finds a person to buy them."

The major-oil companies began to move out of retail gas about five years ago, driven by falling profits, Mark Griffin, president of the Lansing-based Michigan Petroleum Association/Michigan Association of Convenience Stores, told *Crain's*.

"Typically, they aren't making money selling gasoline," Griffin said. "The national average for gas stations' net profit margin is 2 cents a gallon. A typical gas station does around 1 million gallons a year, so you're going to make \$20,000."

Gas is about 70% of an average station's gross sales, he said, but it's not the moneymaker—pop, candy, and fast food are what drive profits. In fact, for the first six months of the year, Michigan gas station owners lost an average of 7.5 cents on every gallon of gasoline sold, he said.

More gas stations are entering foreclosure—Mifsud said he recently attended an auction at which 45 foreclosed gas stations were offered for sale—but that can provide opportunities for surviving companies.

Michigan Grocery Store Tax Incentive could Create 3,000 Jobs

The Michigan Departments of Agriculture (MDA) and Treasury released information on Public Act 231, which amends the Commercial Rehabilitation Act, a new tool geared to support grocery store development and give citizens better access to fresh food through tax incentives.

Under the program, certain retail food establishments that expand, improve, or open in underserved areas may request that those improvements not be taxed for up to 10 years. It is estimated that PA 231 has the potential to generate economic growth that could lead to approximately \$852 million in sales and 3,000 additional jobs in Michigan.

Underserved areas can be found in both urban and rural communities. Under the statute, MDA is required to identify "Underserved Areas" using three criteria for Census Tracts in the definition: (1) low and moderate income, (2) below average density of grocery stores and (3) travel limitations to grocery stores.

Retail food establishments in underserved areas face unique operating challenges that can drive up operating costs. Tax incentives can reduce overhead costs, which can improve a business's cash flow and overall operation.

Retail food establishments in underserved areas face unique operating challenges that can drive up operating costs. Tax incentives can reduce overhead costs, which can improve business cash flow and overall operation.

An analysis by MDA and the U.S. Department of Agriculture (USDA) indicates that approximately 54 percent of all census tracts in Michigan (2,707 tracts) meet the criteria for an "underserved area" as defined in PA 231 with consistent statewide standards and criteria established by MDA. Public Act 231, which was sponsored by Senator Mark Jansen, received support from the grocery industry, including AFPD who urged passage of this legislation, food system and health experts, local economic development organizations, and Healthy Kids, Healthy MI. Forms and information on designated underserved areas are available online at the Michigan Department of

Treasury's website at www.michigan.gov/propertytaxexemptions.

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Food, Beverage and Household Products

Perform Better than Expected

Changing product mixes and an emphasis on low cost and high value helped many consumer packaged goods companies grow sales in 2008, says newly released report.

A new report reveals that many consumer packaged goods (CPG) companies did, in fact, achieve superior performance in 2008, despite the fact that American consumers are spending less and saving more than four percent of their disposable income—the highest rate since January 2004.

According to the report (by Grocery Manufacturers Association and PricewaterhouseCoopers), CPG manufacturers maintained a steady median sales growth in 2008, growing sales by 10 percent—a figure only slightly lower than in 2007. Even more impressive is that the top quartile of companies managed to grow sales by 18 percent, which was actually slightly higher than the previous year's sales growth for this quartile.

While some of this sales growth is clearly attributable to the mid-year commodity-driven price spikes, states the report, it nonetheless served to offset volume declines and consumer purchasing patterns that showed a shift to lower-priced, value-oriented products.

Although sales grew, gross margins dipped slightly, underscoring the fact that product mixes changed as companies sold fewer higher-end products and encountered more competition from private label products.

Food Sector Leads Shareholder Return

With shareholder returns down by "just" 20 percent, the food sector had the best performance among the three major CPG sectors—beverage, food, and household products. Sales also grew by a robust 10 percent, more evidence that consumers are increasingly cooking and eating at home, albeit with a preference for value-oriented products.

Luckily, many CPG companies' portfolios include a broad swath of brands, and in 2008 investors rewarded these companies for their product diversification. In terms of the pure financials, food companies experienced flat to slightly lower median returns on invested capital, market capital, and assets. While the sector fared better than the beverage business in each of these metrics, it lagged household products, which proved more resistant to the downturn than foodstuffs.

Beverage Companies Look to Core Brands

While gross margins and sales growth remained steady, the beverage sector still seemed to be swimming upstream, especially in the market that once fairly defined the sector: carbonated drinks.

The report states that while sales of carbonated soft drinks have been eroding steadily for years, the biggest players in the sector continue to respond aggressively to this trend. For Coca-Cola, this has meant purchasing companies with new products and developing its own line of non-sparkling water drinks. It has also meant re-thinking aspects of its management structure.

"We are first and foremost a brand company," says Duane Still, CFO, Coca-Cola North America. "We realized that we weren't really focusing enough on the brands themselves, so we created business units that align against our brands."

For the first time in the company's history, for example, Coca-Cola has established a stand-alone sparkling beverages business unit with its own president whose sole focus, according to Still, "is driving new innovation for sparkling beverages—new packaging, new merchandising tools for large stores, small stores, and new ways of delivering the product."

PepsiCo is also in the process of rejuvenating its iconic brand, especially as private label competitors try to gain market share. "You need to make sure that your brand stands for something and that it is differentiated in some meaningful ways from private label," says PepsiCo CFO Richard Goodman. "It's really about creating a sustainable, differentiated brand advantage and then continuing to innovate."

Household Sector Sustained by Staples

Those CPG organizations that make products to keep teeth gleaming, kitchens looking shiny, and people smelling good—household products companies—remained the most resilient of the three CPG sectors for 2008, maintaining superior results on invested capital and return on assets.

As a sector, household products performed best when it came to profitability. Indeed, the sector had the highest median gross margins, the highest profit growth, the highest net operating profit after tax, and the highest return on sales of the three sectors—even while continuing to have the highest levels of Selling, General & Administrative (SG&A) expenses.

In fact, healthy SG&A spending seemed to correspond with superior performance in 2008. In other words, while all companies focused on managing costs—and, in many cases, cutting them—the winners spent to maintain their market positions and brand equity, and were rewarded for doing so.



MLCC Offers New Online Application Status Checking Feature

"We are very excited to introduce the newest feature to our website, an application status checking database. This feature will help you check the status of new applications, outdoor permits, special licenses, add-ons, etc. It is anticipated this feature will eliminate a majority of the over 2,500 telephone status calls answered monthly by the Commission Licensing staff.

A computer liaison team has been working diligently toward an online application tracking database that will provide external customers with the ability to review licensing application statuses online. The rewrite and testing process is complete and ready for use.

To access your request, visit our website, www.michigan.gov/lcc under the "What's New" box, and you may search by Applicant name, Business ID, Request ID, Street address, Mailing city or Governmental Unit in

which the proposed business will be located, i.e. city, township etc., then hit the ENTER KEY or scroll down and click on SUBMIT. Once the appli-



Nida R. Samona

cation you are interested in is located, click on the business in question and the application status will be displayed.

After you have reached the application you are interested in, click on the Blue Request ID number and the application status will be displayed. If the status reflects PENDING, be aware that Michigan Liquor Control Commission has not received and/or reviewed all information necessary to process the request. If there is a date in the RECEIVED column, the information outlined in the Description Field has been received.

If you have any questions or need further direction, please feel free to contact the Commission Licensing Division at 517-322-1400."

— Nida R. Samona, Chairperson
Michigan Liquor Control Commission

A computer liaison team has been working diligently toward an online application tracking database that will provide external customers with the ability to review licensing application statuses online.

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

BUILDING OR RENOVATING?**Don't Forget a Stormwater Management Plan**

A Stormwater Management Plan (SMP) shows how you propose to deal with or manage the stormwater any proposed building or renovation work will generate or any overland stormwater flows your proposed work will affect. An SMP needs to include a site plan showing:

- (1) Areas of site or building development which will generate storm water run-off;
- (2) How stormwater flows will be controlled and where the stormwater will be discharged to;
- (3) Any overland flow paths that might affect or be affected by your development.

In most cases, you will need to attach a Stormwater Management Plan to your application for Building Consent. If you are in doubt, consult a planner or engineer with an environmental services company or call your state's EPA office.

Who can prepare a Stormwater Management Plan? This depends on the complexity of the stormwater issues presented by your site and development. If it appears your stormwater issues are

complex, you will need to consult an engineer.

The early advice of an experienced professional may save you time and money.

Ohio EPA Division of Surface Water (DSW) has begun deploying a new

electronic data reporting system for Monthly Operating Reports (MORs).

The new system, called eDMR or Electronic Discharge Monitoring Report, will replace the current SWIMware program. With the transition, Ohio will be switching to match

the rest of the country and refer to MORs as DMRs. eDMR went live on October 22, 2007 and is the first service available in the new Agency eBusiness Center.

For more information, contact Frank Gates at (800) 777-4283.

New Select Michigan Website Debuts

The Michigan Department of Agriculture is offering a new Select Michigan website, where retailers are encouraged to set up a free business profile (Editor's note: Go to www.SelectMichigan.org to view the site).

The site is designed to attract consumers looking for Michigan-made products and direct them to local-area stores. Profiles may include the store's website address, phone number, street address, email address, photo or logo, etc. Listing the products available at each store will enable the search engine to call up all stores that match the consumer's search or pull up the profile of a particular Michigan business they are looking for in their area.

There is no charge for this service; the Michigan Dept of Agriculture simply wants to stimulate Michigan's economy so that residents may spend their hard-earned dollars at home supporting Michigan businesses. For more information, or for help with setting up a profile or uploading a logo or photo, please contact Suzanne Ebright at (517) 335-3202 or ebrightS@michigan.gov.

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- If we do not meet or beat your current credit card processing agreement, you will receive a ONE YEAR FREE AFPD Membership! (subject to compatibility with your current POS System).
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- The more AFPD retailers sign up for this program, the lower the transaction fee will go. Our goal is to reach 5 Cents authorization fee per transaction within one year.
- Those that sign up today will have their transactions fee lowered every time the AFPD rate goes down automatically!
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Members with Questions Call: Aday Arabo at the AFPD Office at 1-800-666-6233!

AFPD Member Fuels Growth the Old Fashioned Way



CFX has jobbership licenses for Marathon, Shell, and Sunoco.

Imad Shtayyeh, vice president and co-owner of the mid-sized gas and petroleum wholesaler CFX, Inc., doesn't boast or brag. But if asked, he'll tell you that the key to his business's widespread growth and profitability is honesty, hard work, the ability to manage cash flow, a willingness to adapt, and the wherewithal to see a good opportunity and take it.

Shtayyeh's brother Hish started the business in 1973 as a one-station dealer. In 1987, Shtayyeh completed his MBA program, and joined his brother as a partner in the business. At that time, they worked from three locations (all Shell stations). Throughout the years, the Shtayyeh brothers grew the business to 15 locations before getting a Shell jobbership license. A few years after that, they got jobbership licenses for Marathon and Sunoco as well.

Some business investors will buy a jobbership license without having owned a station of their own beforehand, but the Shtayyeh brothers earned theirs instead. They opted to grow their business gradually as they became more experienced, Shtayyeh explains.

"We grew our business the old-fashioned way — one customer at a time," Shtayyeh says. "I think that our many years of industry experience allowed us to make better decisions and investments than we might have if we had simply bought our jobbership license with no prior experience. We really know our business."

The experience that the Shtayyeh brothers have acquired has apparently served them quite well. Headquartered in Beavercreek, Ohio, the wholesaler now moves more than 40 million gallons of gasoline per year, employs 168 people, and includes 16 company-operated stores.

"After 25 years of being in this business, we've seen a lot," says Shtayyeh. "We started out pumping gas and washing windshields. Now, with new technologies, we hardly even see cash anymore."

In today's tough business environment, Shtayyeh explains, business owners must be able to look ahead by keeping their eyes open for opportunities, and be willing to move on them. A good example of this, Shtayyeh says, is how his company invested in car washes several years ago. While many of

the other stations were putting up garages and hiring mechanics to fix cars, he was investing in car washes for his stations. The up-front investment may have raised a few eyebrows at the time, but the investment has paid for itself several times over, Shtayyeh adds.

Another good move Shtayyeh says his business made in recent years was updating the coffee bars in his stores because they have good profit margins. Experience has shown him that a good business decision today may turn into a huge money-maker in the future.

Shtayyeh says that although the economy has affected his business some, he feels optimistic about his company's growth plans. He says that the car washes have taken a bit of a hit, but gas consumption is still good.

"We plan to keep expanding," Shtayyeh says. "Our goals are to continue to add one to two stores per year, and increase wholesale gallons seven to 15 percent annually."

Some effective ways to remain profitable during these tough times, he says, are to develop partnerships with other local businesses such as grocery stores, who sometimes offer gasoline discounts to customers.

"It is important for business owners to be nimble in today's environment," Shtayyeh adds. "Those of us who will keep our eyes open to new possibilities and opportunities today will be much more likely to be successful tomorrow."



Imad Shtayyeh



While many other stations were putting up garages and hiring mechanics, Shtayyeh invested in car washes.

"It is important for business owners to be nimble in today's environment. Those of us who will keep our eyes open to new possibilities and opportunities today will be much more likely to be successful tomorrow." —Imad Shtayyeh

Fewer Consumers Can Afford Healthy Food

New research has found that the recession is adversely affecting consumers' healthy eating behavior. Results from Technomic, the Chicago-based food industry research firm's recent consumer survey, show that while over half of consumers are more concerned about their eating habits today compared to a year ago, 70 percent report that healthier foods are increasingly difficult to afford.

More than half (53 percent) claim they often purchase less healthy foods because they cost less, and 44 percent say their budgets prevent them from eating healthier foods. The survey also revealed that consumers generally regard popular lower-priced restaurant options to be less healthy.

"Healthy eating is still important to consumers, but evidence strongly suggests that it is a lower priority these days," says Bob Goldin, executive vice president. "Consumers are economizing in their food expenditures and believe that one way to do so is to spend less on healthy foods. It's an unfortunate development."

Milk in Morning Feels Good at Noon

Australian researchers have shown that drinking a glass of fat-free milk in the morning helps increase the feeling of fullness and leads to decreased consumption of calories at lunchtime.

In the research, 84 overweight but otherwise healthy men and women were divided into two groups, one that consumed about 20 oz. of fat-free milk at breakfast and one that had the same amount of a fruit beverage. Both the fruit drink and milk were about 250 calories, the researchers said.

During the four hours between breakfast and lunch, the men and women recorded their feelings of satiety. The subjects who drank milk reported feeling fuller and more satisfied and consumed about 50 (nine percent) fewer calories at lunchtime.

The researchers said they believe milk's protein content (which is 16 percent of the recommended daily protein value), lactose content, and/or simply thickness may provide the satiety benefits and suggested that choosing beverages and foods that increase satiety are important for weight management.

Consumer TRENDS

Consumers Place Greater Value on Saving Time

Consumers still want to save money, but according to a new study, saving time is important enough that a good number of shoppers will spend more just to move along more quickly.

According to research from The Integer Group and M/A/R/C, 28 percent of shoppers in June said they would rather save time than money. That number was up from 23 percent in May. 1,200 adults were polled.

The firms see the new numbers as identifying an opportunity for convenience stores. "There has been an eight percent rise in consumers who are willing to spend more money at convenience stores if it makes their lives a little easier," said Craig Elston, senior vice president, Integer. "The majority of shoppers surveyed want to get in and out of the store as quickly as possible and convenience stores often give time back to the consumer to do other things."

"Our data shows us that convenience stores have an opportunity to draw a larger number of shoppers if they focus on a few of the fundamental factors," added Randy Wahl, executive vice president, M/A/R/C. "For example, providing a clean store environment would lead to a more pleasant shopping experience with hopes that more people will shop in convenience stores to save time."

Rivalry Sparks 10-Year Quadrupling of PIN-Debit Pricing

According to data compiled by the Federal Reserve Bank of Kansas City, the cost of accepting PIN-debit cards increased 305 percent between 1996 and 2007, *Digital Transactions* reports.

Once the cheapest form of plastic payment, the PIN-debit transaction on average costs a retailer 40.1 cents in interchange fees on a \$50 face-to-face purchase in 2007, compared to 9.9 cents in 1996. The article speculated that the rising interchange fees were a result of increased network competition and the consolidation of the EFT network industry.

PIN-debit interchange rates began increasing in 1999 when the Visa-owned Interlink network raised its rates. The fees have remained a hot topic for the industry, especially as the rising rates seem to defy economic logic.

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OH 45215

Sales: Mike Osborne
1 800 347 6455



Holiday Instant Tickets Give Players Second Chance to Win



M. Scott BOWEN
Michigan Lottery Commissioner

This holiday season, the Lottery will be introducing four new instant tickets that will surely be a hit with players. Two in particular are worth mentioning: *It's a Wonderful Life*™, 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 website, Player City (www.playercity.net), and two lucky winners will be selected on December 22, 2009 to receive a gift card.

The \$10 *Holiday Riches*™ 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!" One lucky contestant will go home with an additional \$500,000!

Both *It's a Wonderful Life* and *Holiday Riches*, plus *Santa Cash*™ (\$1) and *5 Golden Rings*™ (\$5) will be available beginning November 2, 2009.

Lottery Game Show Debut

MAKE ME RICH! Lottery game show is scheduled to debut on Lottery broadcast stations across the state on October 16, 2009. The show will feature three second-chance drawings in which \$4 million will be given away, and a fourth drawing in which a 2010 Ford Mustang GT will be awarded.

Base Games

Base games are a great way to help any retailer be successful. Base games include \$2 and \$5 Bingo, Cashword™ and Wild Time™ games. These are extremely popular with players and result in high commissions for Lottery retailers. In total, more than \$131 million has been paid in commissions to retailers since the introduction of the games.

Currently, available \$2 base games include *Cashword*, *Cashword Extra*™, *Mystery Cashword*™, *Cashingo*™, *Wild Time Blast*™, and *Whole Lotta Wild Time*™. The \$5 base game line up includes *Multi-Prize Bingo*™, *Wild Time Mania*™ and *Tripling Red Hot Cashword*™.

Base games are a great way to boost business, so make sure you have at least one version of a Bingo, Cashword, or Wild Time on sale at all times.

New Instant Tickets

Instant tickets scheduled to arrive on October 12 include *Lady Bucks*™ for \$1, *Bingo Doubler*™ for \$2, and *Diamond 7s*™ for \$5. The release date for these tickets is subject to change.

It's a Wonderful Life™ & © 2009 Melange Pictures LLC. All Rights Reserved. Donna Reed used with permission. Licensed by Sovich Minch, LLP. James Stewart used with permission. Licensed by The Stewart Family, LLC.

95 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players and commissions to retailers. In fiscal year 2008, the contribution to schools was \$740.7 million. Since its inception in 1972, the Lottery has contributed more than \$15 billion to education in Michigan. For additional information, please visit the Lottery's website at www.michigan.gov/lottery.



Thanks to Our Eagle Sponsors

The AFPD Foundation sincerely thanks these Eagle Sponsors for their generous support of our 2009 Annual Michigan Golf Open. A portion of their Eagle Sponsorship was donated to the AFPD Foundation for scholarships.

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Great Lakes Wine & Spirits
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Marathon Oil Company
MillerCoors
National Wine & Spirits
North Pointe Insurance
Prairie Farms Dairy Co.
Spartan Stores

Frito-Lay and the NFL Search for 'Most Fanatical Family'

PepsiCo's Frito-Lay North America division and the National Football League (NFL) are teaming up to give football fans across the country the chance to prove they are the NFL's "most fanatical family" and win a five-day trip to Super Bowl XLIV in South Florida, where they'll watch The Big Game from a VIP suite at Dolphin Stadium.

Fans can enter between Aug. 23, 2009, and Oct. 5, 2009, by visiting www.nfl.com/callingallfamilies and submitting a photograph of their family on game day and a brief essay describing why they are the NFL's most fanatical family.

"We're thrilled to celebrate the fans whose enthusiasm for the NFL and their favorite teams brings their families together and helps make NFL games so fun," says Jason McDonnell,



Frito-Lay's vice president and general manager of customer strategy. "Frito-Lay snack chips and dips bring something special to the game-watching experience, and we're excited to be able to give some of the NFL's biggest fans a family memory that will last a lifetime through our Calling All Families program."

Frito-Lay and the NFL will support the Calling All Families program with point-of-sale displays at more than 20,000 grocery, mass merchandise, dollar, and other retail channels that celebrate families' at-home game watching environments and feature the Tostitos, Doritos, and Lay's brands. Frito-Lay and the NFL will also support the program with radio and print advertising.

A panel of judges composed of Frito-Lay and NFL executives will review all entries based on several criteria, including team spirit, enthusiasm for the game, and demonstration of family gathering, and narrow the entries down to eight semi-finalists. Each semi-finalist family will travel to NFL Films to record a video bringing to life why they think they are the

NFL's "most fanatical family."

From Dec. 1, 2009, to Dec. 15, 2009, fans can watch the videos online and vote for their favorite semi-finalist. Then the two families that



receive the most online votes will go head-to-head Dec. 16, 2009, to Jan. 3, 2010, with fans voting online to determine which family will win the Grand Prize -- a five-

day/four-night trip for the winner and up to five guests to attend Super Bowl XLIV, including round-trip air transportation, hotel accommodations, suite tickets to the game, and tickets to the Super Bowl Saturday Night Party and NFL Tailgate Party. Complete rules are at www.nfl.com/callingallfamilies.



Easy at your fingertips.

Staples is here and ready to make life easier for AFPD. Just push the button.

Being a member of the Associated Food and Petroleum Dealers, means you have the buying power of many. Through a Staples Advantage account on the AFPD program, you will save on average 15-20% off the standard retail price on the items you need every day.

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

Here are some additional benefits to this program:

- Significant, automatic and consistent savings
- Consolidated billing
- World-class customer service and dedicated account management
- Easy online ordering system built just for business use
- More than 30,000 items available, most for next-business day delivery

Complete Vendor Consolidation: Breakroom, Custom Print, Digital Copy Services, Promotional Products, Technology Solutions, Furniture Solutions, Health & Wellness and Emergency Preparedness



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Not sure if you are registered or have questions? For more information about the Staples® program, contact Dan Behrendt at DanBehrendt@staples.com or via Telephone: 800-693-9900 ext. 584

Continued from page 3

PRESIDENT'S MESSAGE

Holiday Retail

tising, and in-store demonstrations. Consumers entertain more during the holiday season with family dinners and parties, and it is one of the highest periods for consumption of beef. Beef roast is ideal for large, family sit-down dinners or buffets. I made beef short ribs one year, which my Christmas guests raved about. However, don't forget that people want to know how to prepare these premium cuts. Give brochures to your meat managers to distribute to customers containing information, recipes, or instructions for preparing tenderloin roast, standing rib, or prime rib. Beef roasts at Thanksgiving and tenderloin and ribs at Christmas are becoming holiday favorites as substitutes to the more traditional turkey.

5. Make Room for Pork. On average, ham has a higher profit margin than turkey. This high-margin item is particularly important to our supermarket retailers. There is a real opportunity to increase your profits by promoting and selling pork at Thanksgiving and into the Christmas holidays. Holiday favorites such as pork roast and ham help retailers recover some of the margin that may be lost with turkey during this time period.

6. Convenience at the Convenience Store. You can find a lot of things at a gas station, drug store, or convenience store. Anyone would love a gas gift card. Other gift items you can buy at the gas station or convenience store include flashlights, alarm clocks, perfume, lip gloss, specialty teas, fragrant candles, and lottery tickets. Don't forget about follow ups and upsell opportunities by building off gifts or items that customers may have received (e.g. batteries for electronic items). The possibilities are endless. 'Tis the Season Holiday Scratchers Lottery Tickets always prove to be a great gift for people of all ages. I should know: I get some in my Christmas stocking every year.

7. Marketing. Think about all the ways you can market your store and all of your holiday promotions, through your website, weekly circulars, and your wholesaler's marketing aids. This will make your products readily known to more people in more places – which will help your sales to grow. Holiday messages start arriving as early as the

days leading up to Halloween. These messages should promote holiday meals items, gift ideas, and much more. Marketing is important if people are to know what you have to offer.

8. Merchandising. The right merchandising will help sell your merchandise. Visual displays can be your silent salesperson. Change your visual displays frequently. Make sure your signage is inviting and informative. Be sure that your key holiday products and sales items are clearly displayed in a prominent location. Give additional space to holiday products on gondola ends, and make good use of point-of-sale to promote these items. Create a Christmas display area near the checkout to boost incremental sales. These are simple and easy ideas which will encourage

purchases of additional items.

9. Free Home Delivery. With people on tight budgets and some without transportation, consider offering free home transportation for anyone who purchases groceries over \$50. This may bring in customers who may not shop with you otherwise and may even reduce your problem of lost and abandoned shopping carts.

The Customers are Coming: Are You Ready?

Don't make the mistake of some retailers who just treat the holiday season as a "busy" time. It's not just a busy time. Schedule more staff to work the registers and stock the floor. It is not wise to simply operate with only sufficient staff to ring up sales. The goal isn't to get the customers out the door as quickly as possible. Shoppers

at this time of year are highly suggestible. You should schedule enough staff to keep the lines short at the cash registers and have staff people circulating the store making sure the goods are on the store floor—not in the back room.

The store's shelves must be full. Don't bring stock and inventory out the floor during the busy time. If you need to, bring out goods in a constant flow of small boxes. Shoppers need to get around the aisles. Most importantly, make sure you have sales items available and well stocked. Failing to have sufficient stock of sale items (or any items for that matter) can have a huge effect on the appearance of inventory in a store. This can result in customers complaining that what they came to buy was not in stock.

Are you ready for the holidays? We here at AFPD hope you have a happy and profitable holiday season!

Study Shows Gasoline Brand Loyalty Changes with Age

A new study reveals that consumers over 65 are more likely to stick with one brand of gasoline, while younger consumers are willing to shop around for the best prices. This trend in consumer gasoline brand loyalty was presented in NPD Group's latest Motor Fuels Index, which tracks consumer motor fuel purchasing behavior.

Indicating that gasoline brand loyalty is on the decline, NPD reported that consumers who "always buy one brand of gasoline" measured 28 percent in the first quarter of 2009, compared to 34 percent in the same quarter of 2000. Compared to the 2000 survey results, the age 30 to 44 segment registered the sharpest decline in brand loyalty and is the most likely group to sample multiple brands.

NPD expects the trend to continue as younger drivers continue to show less loyalty than previous generations. In fact, drivers age 18 to 29, the children of Baby Boomers, will be the largest generation of drivers in automobile-driving history.

NPD said that the most loyal consumers are those over 65. For this group, gasoline brand choices may be driven by credit card offerings. For younger consumers who report loyalty to a single brand, offerings



best-in-class retailing, fresh food offerings, product diversity, and exciting new services to attract and retain drivers' fuel purchases in the future. The best advice: Gasoline marketers must leverage today's technology to implement loyalty promotions at

by the convenience store where they purchase gasoline is a motivating factor. The report concludes that it will take

the pump, such as discounts, rebates, and the rewards tied to in-store purchasing.

Higher U.S. Ethanol Blends Spike Food Prices

Raising the allowable levels of ethanol in conventional U.S. gasoline would help push up prices for corn and other grains and ultimately meat and dairy, economists associated with food groups said recently.

The government allows conventional gasoline to be blended with up to 10 percent ethanol. But the ethanol industry, which has grown rapidly during the last two years amid generous government incentives and mandates that call for more ethanol blending. Over time, the government wants the blend rate raised to 12 percent to 15 percent ethanol for the industry to continue growing.

Bill Lapp, president of Advanced Economic Solutions, said that ultimately this will translate into higher livestock and dairy prices, and eventually, further upward pressure on consumer food prices. Lapp says that 12 to 15 percent blends would push up the amount of land needed to grow corn to at least 100 million acres by about 2010 to 2015.

Spartan to Add Stores Despite Bad Economy, Dropping Profits

By Shandra Martinez

Spartan Stores Inc.'s bottom line is feeling Michigan's pain.

With state unemployment at 15.4 percent in June—nearly double what it was a year ago—the grocer is seeing a pullback in buying at both its retail and wholesale businesses. But Spartan Chief Executive Dennis Eidson says he remains cautiously optimistic that the economic gray cloud will lift before the end of 2011.

"The environment is tough. The mood is tough and the confidence is tough," Eidson said in a conference call with analysts. "I think it's going to take time for people to realize that 'Hey, I do have my job. I'm getting a paycheck' and be a little more free with spending. I don't think anybody knows when that will occur. At some point in time, things will get better."

The company reported that first

quarter revenues climbed about two percent to \$596 million for the period ending June 20, from \$586.7 million for the same period a year ago. Profits for the quarter dropped 28 percent to \$6.9 million. In the same period last year, the company made \$9.5 million, thanks to the \$2.3 million sale of its former The Pharm chain's prescription files to Rite Aid Corp.

Despite the economy, Spartan—

which includes both Family Fare and D&W Fresh Markets stores—is holding its own and will continue its course to add more stores and build market share, Eidson said. "Although we face near certain headwinds, we are taking advantage of this uncertain period," he said.

Shandra Martinez is with the Grand Rapids Press.

AFPD Posts Record High in New Memberships

AFPD is growing, and fast! AFPD hit a record high by attracting more than 100 new members in the month of September. The association has experienced a surge in the number of retailers using rebate and special pricing or discount programs offered to members during this year, which has boosted membership beyond normal membership numbers.

"I am very excited that we have generated a record number of new members during September," stated Auday Arabo, chief operating officer for AFPD. "Our programs have been attracting 40 to 50 new members each month, and in September, we achieved a major milestone for AFPD. September has been out-and-away for us as we brought on more than 100 new members."

"We attribute our rapid growth to the success of recent AFPD programs and initiatives. Retailers see the value of the membership," he added.

AFPD's increase in benefits and program enhancements this past year are providing members with the tools they need to stay on top of their industry. With our numbers increasing, AFPD is positioned to continue making significant gains in advancing the interest of the independent retailer community.

"Our members are the key to accomplishing AFPD's goals in this regard," says Arabo. "We are looking forward to what the future has in store. As we move on into our 100th anniversary year, we hope to be providing additional programs and initiatives for the next 100 years."

AFPD welcomes all of our new members!

ASSOCIATED **AFPD**
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AFPD Member Exclusive!!

Coupon Redemption

Make money and save time by letting the AFPD professionals handle your coupons!

The Associated Food & Petroleum Dealers (AFPD) Coupon Redemption Program eliminates a retailer's time consuming and costly chore of sorting, counting, and mailing coupons to individual manufacturers. It also reduces the volume of accounting records retailers must keep, leaving you with more time to effectively manage your retail business.

*****Plus AFPD will PAY YOU 5 Cents for every valid coupon you redeem through us!*****

Our program is simple. Here's how it works:

Call our office and speak to Harley Davis & fill out our survey.

You package and mail your coupons to the AFPD office.

We take care of the coupon sorting and mailing for you.

• We then send you a check for the amount of the coupons redeemed, minus a security deposit for any potential charge backs.

At the end of the year we will release any security deposit you have remaining.

At the end of the year, we will send you a check for the number of valid coupons you redeemed through AFPD. (5 cents per coupon!)

Should a problem occur, our dedicated coupon staff is there to assist you.

BONUS: You will receive the face value of your coupon plus 5 cents for each valid coupon you redeem through our program!



Call Harley Davis or Jane Shallal at the
AFPD Office Today! (800) 666-6233

Taking coupons allows you to compete and now through the AFPD Coupon Redemption Program **WILL MAKE YOU MONEY!** We do all the work, and you **GET PAID!**

The AFPD Coupon Redemption Program has been successful for more than 25 years. We hope you will take advantage of our program and allow us to make money for you today!

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FOOD & PETROLEUM DEALERS

AFPD Executive Office
10415 West 13 Mile Road
Farmington Hills, MI 48334
(248) 671-9600 • F: (248) 671-9610

AFPD Ohio Office
655 Metro Place S., Suite 600
Dublin, OH 43017
(800) 666-6233 • F: (866) 601-9610

SUPPORT THESE AFPD SUPPLIER MEMBERS

ASSOCIATIONS/CHAMBER OF COMMERCE

AMR - Association Management Resources	(734) 971-0000
Chaldean American Chamber of Commerce	(248) 538-3700

ATM

American Communications of Ohio	(614) 855-7790
ATM of America	(248) 932-5400

BAKERIES

Great Lakes Baking Co.	(313) 865-6360
Interstate Brands/Wonder Bread/Hostess	(248) 588-3954

BANKING

Huntington Bank	(248) 626-3970
Paramount Bank	(248) 538-8600

BEER COMPANIES

Anheuser-Busch Co.	(314) 577-2000
MillerCoors	(847) 264-3800

BEER DISTRIBUTORS

Eastown Distributors	(313) 867-6900
Great Lakes Beverage	(313) 865-3900
Petitpre, Inc.	(586) 468-1402

BOOKKEEPING/ACCOUNTING CPA

Just-In-Time CFO Solutions	(734) 730-4737
Lis, McEvilly & Associates	(734) 266 8120
Marconi/EK Williams & Co.	(614) 837-7928
Shimoun, Yaldo & Associates P.C.	(248) 851-7900
UHY-US	(248) 355-1040

CAR WASH EQUIPMENT

Car Wash Technologies	(724) 742-9000
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CHECK CASHING SYSTEMS

Secure Checks	(586) 758-7221
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CHICKEN SUPPLIERS

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

AFPD Frito-Lay, Inc.	1-800-359-5914
Better Made Snack Foods	(313) 925-4774
CROSSMARK Sales Agency	(734) 207-7900
Energy Club	(586) 246-4969
Kar Nut Products Company	(248) 588-1903
Motown Snacks (Jays, Cape Cod)	(313) 931-3205
Snyder's of Hanover	(734) 326-5971

COFFEE DISTRIBUTOR

AFPD New England Coffee Co.	(717) 733-4036
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CONSTRUCTION & BUILDING

Samona Construction	(734) 883-3615
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CONSULTING

Environmental Services of Ohio	1-800-798-2594
Flynn Environmental, Inc.	(330) 452-9409

CREDIT CARD PROCESSING

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

DVDNow Kiosks	1-877-849-4272
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EGG SUPPLIER

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

DTE Energy	1-800-477-4747
National Resource Management	(781) 828-8877

FOOD EQUIPMENT & MACHINERY

Culinary Products	(989) 754-2457
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FOOD RESCUE

Forgotten Harvest	(248) 967-1500
Gleaners Community Food Bank	(313) 923-3535

GAS STATION EQUIPMENT

Oscar W. Larson Co.	(248) 620-0070
Superior Petroleum Equipment	(614) 539-1200

GASOLINE WHOLESALE

AmeriGas Propane	(231) 924-8495
Central Ohio Petroleum Marketers, Inc.	(614) 889-1860
Certified Oil	(614) 421-7500
Countywide Petroleum	(440) 237-4448
Gilligan Oil Co. of Columbus, Inc.	1-800-355-9342
Ullman Oil, Inc.	(440) 543-5195

GROCERY & TOBACCO DISTRIBUTORS

AFPD Liberty USA	(412) 461-2700
H.T. Hackney-Grand Rapids	1-800-874-5550
S. Abraham & Sons	1-800-477-5455
United Custom Distribution	(248) 356-7300

GROCERY WHOLESALE & DISTRIBUTORS

Capital Sales Company	(248) 542-4400
Cateraid, Inc.	(517) 546-8217
D&B Grocers Wholesale	(734) 513-1715
Great North Foods	(989) 356-2281
Jerusalem Foods	(313) 846-1701
MGL Select	(734) 524-0100
Spartan Stores, Inc.	(616) 878-2248
SUPERVALU	(937) 374-7699

ICE CREAM SUPPLIERS

AFPD Nestle/Edy's Grand Ice Cream	1-800-328-3397 ext. 1400
Frosty Products	(734) 454-0900
Pars Ice Cream Co.	(313) 291-7277
Taylor Freezer	(734) 525-2535

ICE PRODUCTS

Arctic Glacier, Inc.	1-800-327-2922
Home City Ice	1-800-759-4411
U.S. Ice Corp.	(313) 862-3344

INSURANCE SERVICES

AFPD North Pointe Insurance	1-800-229-6742
AFPD BCBS of Michigan	1-800-666-6233
AFPD Avizent (Frank Gates)	(614) 793-8000
AFPD Cox Specialty Markets (North Pointe)	1-800-648-0357
Underground Storage Tank Insurance	
Advanced Insurance Marketers	(517) 694-0722
CBIZ Benefits & Insurance Services	(614) 793-7770
CIA Financial Group	(586) 799-6000
Frank McBride Jr., Inc.	(586) 445-2300
Gadaleto, 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) 291-6022
Rocky Husaynu & Associates	(248) 851-2227
USTI/Lyndall Associates, Inc.	(440) 247-3750
Underwriters Group, Inc.	(248) 855-2800

INVENTORY SERVICES

PICS Inventory	1-888-303-8482
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**

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Bellanca, Beattie, DeLisle	(313) 882-1100
Mekani, Orow, Mekani, Shallal, Hakim & Hondo P.C.	(248) 223-9830
Pepple & Waggoner, Ltd	(216) 520-0088
Strobl & Sharp, PC	(248) 540-2300

LOTTERY

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

MAGAZINE & TRADE PUBLICATION

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

MEAT & DELI DISTRIBUTORS

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

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
Vendale Products	(313) 834-4190

MISCELLANEOUS

Southfield Funeral Home	(248) 569-8080
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MONEY ORDERS/MONEY TRANSFER/BILL PAYMENT

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

MOBILE EQUIPMENT REPLACEMENT PARTS

AFPD Grayon 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 Wireless Experts	1-800-666-6233
	(Virgin Mobile cell phones)
AFPD AT&T	www.AFPDOnline.org
AMT Telecom Group	(248) 862-2000
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 Maceri & Son, Inc	(313) 568-0557

REAL ESTATE

The Saleh Group	(614) 419-5678
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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) 854-8900
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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
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

Altria 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

AFPD indicates supplier program that has been endorsed by AFPD.

* Indicates supplier only available in Michigan

** Indicates supplier only available in Ohio

Healthy Employees Can Contribute More

Research by the Health Management Research Center at the University of Michigan shows that workplace wellness programs save employers money in medical care costs and lead to gains in productivity. These steps can help most any business promote health in its workplace:

- Promote a healthy activity such as walking.
- Encourage employees to stop smoking by creating a smoke-free work site.
- Post weekly health tips on your business website or send to employees via



- e-mail.
- Require vendors to include healthy food choices in cafeterias and vending machines.
- Provide nutrition-

al information for on-site cafeteria selections.

- Provide space and time for Weight Watchers at Work or other certified programs to support employees who are trying to lose weight and increase fitness.
- Distribute health education materials at your store, especially about healthy eating and exercise.
- Sponsor lunch and learn sessions devoted to fitness, healthy lifestyles, stress management, and other topics.
- Sponsor an annual health day so employees can get educational materials from visiting nutrition and health professionals.
- Consider providing an employee allowance for participation at local health clubs.
- Create safe walking paths on site and encourage employees to use stairs rather than elevators.



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Life – and business – is full of twist and turns. The Blues can help you navigate through this tough economy with affordable health care plans.

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Creating a Smoke-Free Workplace

Here are some tips for becoming a smoke-free workplace:

- Notify employees well in advance of the date your smoke-free workplace goes into effect and promote the benefits of a smoke-free environment.
- Use various communications, such as e-mails, posters, signs and articles in employee newsletters.
- Promote resources to help employees quit, such as:
 - ✓ Quit the Nic: a free program for Blue Cross Network members, (800) 811-1764
 - ✓ American Cancer Society on the Web: Kick the habit
 - ✓ Michigan Department of Community Health, free quit kits: (800) 537-5666
 - ✓ American Lung Association online program: Freedom from smoking
 - ✓ American Legacy Foundation online: EX campaign

It's also important to feature employees who are quitting in employee newsletters or on a bulletin board. Check out Blue Care Network's workplace wellness toolkit at www.mibcn.com/employer/group-publications/wellnesstoolkit.shtml



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