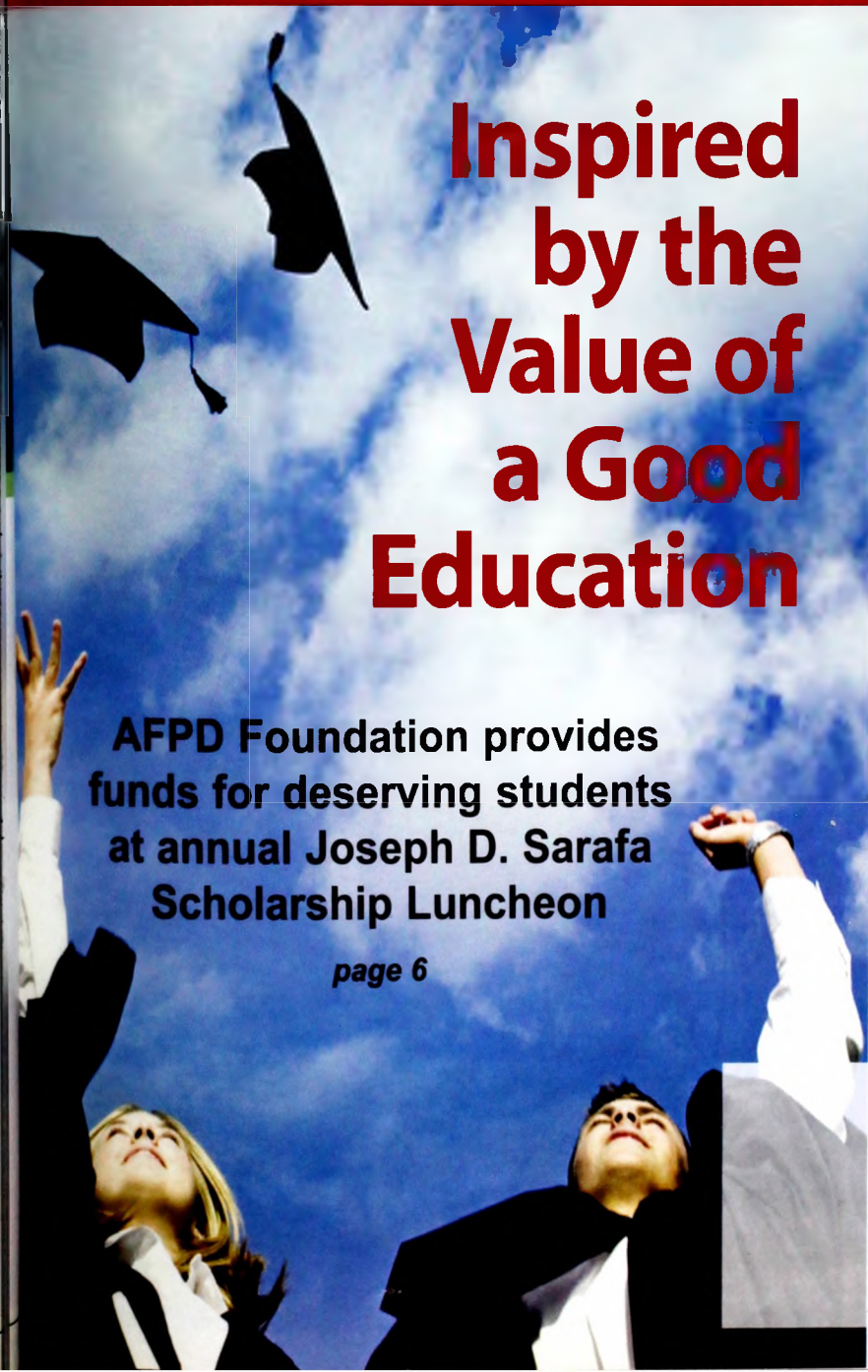


ASSOCIATED **AFPD**
FOOD & PETROLEUM DEALERS, INC.

FOOD & PETROLEUM REPORT

VOL. 20, NO. 9

SEPTEMBER 2009



Inspired by the Value of a Good Education

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It's Good to Get Fresh

In my visits to stores, I talk to a lot of store operators, and for some, business is not always where they want it to be. I ask what they are doing differently to freshen things up.

Here are some ideas from my more successful store customers:

- **Re-merchandise the sales floor.** Move your displays and product locations; things can get "tired looking" if left in the same spot too long. Challenge your customers a bit; force them to walk to a different location in your store. They might end up buying more than they planned to on this shopping trip because they see something new.
- **Take a critical look at the signs in your windows, on your shelves, and around your displays.** Are they faded? Are they updated? Are they eye-catching? Rundown signage signals to the customer that there is nothing new going on in your business. On the flip side: Do you have too much signage? This tends to look tacky and makes your business cluttered and confusing. Decide what looks best in your store and be consistent in rotating your signs.
- **Do something creative to drive traffic to your store.** A hot dog wagon? A car wash? A fundraiser for the community? (See the Retailer



Chris ZEBARI
AFPD Chairman

Spotlight on Romulus Marketplace on page 24 to learn how supporting the community has worked out for them.) Give your customers a reason to want to be a customer. Ask good customers what the neighborhood would respond to.

• **Talk to the sales professionals who call on you.** Ask what other stores are doing. Good sales people are in 15-20 stores a day, and most of them would be willing to share other stores' ideas. In addition, ask sales people what's new with the companies they represent. Take time to look at new items to put in your store. Be willing to take the advice of these people. Make them your business consultant. That's what they are there for.

Think about it: What have you done differently at your store lately? Two-thirds of 2009 is already behind us; now is a good opportunity to look at how things are going in your business (or your personal life, for that matter). How might freshening up a bit impact your store's performance for the rest of the year?

I've always believed in setting goals for this kind of thing. Here's how I approach the effort to make change in my life or business:

- 1) Set your goals.
- 2) Make them attainable.
- 3) Stretch yourself to your limits.

4) Take time to gauge your progress.

5) Re-calibrate when necessary.

Remember: Business as usual could put you out of business. A little change has always been good.

What have you done differently at your store lately? Business as usual could put you out of business.

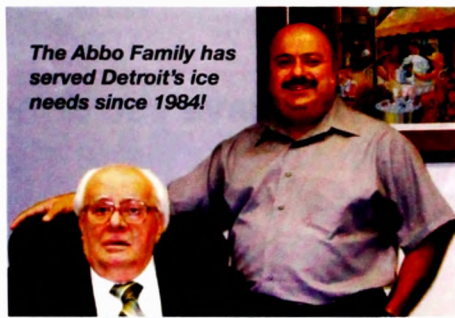
AFPD Prepares to Celebrate a Century of Service

Plans are heating up for AFPD's celebration of its 100th anniversary in 2010. We have formed a committee that is working very hard to make this a celebration like no other. Please let us know if you have a valuable piece of AFPD history to share for this event. Whether it's an old photo, an advertisement from the past, old invoices—whatever you can find. We're interested in your ideas on how to make AFPD's 100th anniversary memorable.

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1-800-666-6233

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
1-800-666-6233

Statement of Ownership

The AFPD Food & Petroleum Report (USPS 082-970; ISSN 0894-3567) is published monthly by ARION Media Services for the Associated Food & Petroleum Dealers (AFPD) at 30415 W. 13 Mile, Farmington Hills, MI 48334. Material contained within The AFPD Food & Petroleum Report may not be reproduced without written permission from AFPD.

The opinions expressed in this magazine are not necessarily those of ARION or AFPD; its Board of Directors, staff members or consultants. Bylined articles reflect the opinions of the writer.

POSTMASTER: Send address changes to AFPD, 30415 W. 13 Mile, Farmington Hills, MI 48334.

ADVERTISERS: For information on advertising rates and data, contact AFPD, Anthony Kalogeridis, 30415 W. 13 Mile, Farmington Hills, MI 48334, (800) 666-6233.

AFPD works closely with the following associations:



MICHIGAN UPDATES

- **Grocers tax incentives.** AFPD met with the Michigan Department of Agriculture to discuss PA 231, which provides Michigan grocers tax incentives and abatements for expanding and improving their existing locations or opening a new one.
- **Food policy.** AFPD attended the full Michigan Food Policy Council meeting to discuss food policy issues.
- **MUST Legislation.** AFPD met with Michigan Representative Andy Neumann (D-106th District) to support his proposed legislation to move Michigan Underground Storage Tank (MUST) compliance requirements from the MDEQ to the Michigan Fire Marshal's office. USTs were under the jurisdiction of the Fire Marshal in the past, and AFPD feels it would be in the best interest of our gasoline retailers to have UST jurisdiction returned to the Fire Marshal's office.
- **MUSTR.** AFPD participated in a monthly meeting with Michigan DEQ UST Division to review and rewrite Michigan Underground Storage Rules (MUSTR).
- **Flammable/Combustible Liquids Rules.** AFPD participated in a Flammable/Combustible Liquids Rules stakeholders meeting with the UST division of MI-DEQ.
- **Cigarette tax.** AFPD participated in a meeting with Michigan retailers and wholesalers to address the potential of an increase in the Michigan cigarette tax.
- **Safety conference.** AFPD's certified safety specialist participated in a three-day conference called Managing Retail Food Safety put on by the International Food Protection Training Institute and the FDA.
- **Training.** AFPD conducted six TIPS training classes.
- **Quality control.** AFPD's certified safety specialist conducted 14 quality control evaluations.
- **Food safety.** AFPD attended the Michigan Department of Agriculture's Food Safety Alliance meeting. AFPD also conducted a four-hour Manager's Food Safety class.

AFPD CORNER

- **New milk program.** AFPD negotiated a new milk program with Prairie Farms to provide special pricing and rebates to members.
- **Marketing Michigan products.** AFPD has been attending Department of Agriculture Select Michigan Advisory Committee Meetings to discuss better marketing of Michigan products.
- **Detroit Senior Picnic.** AFPD was a sponsor at Detroit City Council President Ken Cockrel's Senior Picnic.
- **Feeding the needy.** AFPD provided food to the Detroit Police Chaplains to feed the homeless and the needy.
- **Crime Stoppers.** AFPD met with Crime Stoppers to discuss a potential partnership to solve crimes and develop safety measures for business owners.

OHIO UPDATES

- **Commercial Activity Tax.** AFPD has been successful in getting legislation passed that will penalize suppliers that are violating the CAT tax rules by documenting CAT tax charges on invoices.
- **Ohio BUSTR.** AFPD participated in meetings with stakeholders regarding the Ohio Bureau of Underground Storage Tank Rules (BUSTR) that are being rewritten by the Ohio Fire Marshal's office. AFPD discussed proposed changes to the BUSTR rules that would result in "fuel delivery prohibition" to retailers and wholesalers.
- **Workers' Compensation Rates.** Ohio Bureau of Workers' Compensation is attempting to lower the maximum workers' compensation group rating for 2010. It appears they are asking for a maximum rate of 65 percent, down from the 2009 rate of 77 percent.
- **Ohio Lottery.** AFPD recently met with the director of sales for the Ohio Lottery. Several issues were discussed, including the fact that retail agents have not had an increase in commissions since the mid-1990s.
- **New programs.** AFPD continues to develop new and exciting member programs that will help grow your profit margins with rebates and discounts.

AFPD
ASSOCIATED
FOOD & PETROLEUM DEALERS, INC.

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Petroleum News & Views

Information of Interest to Petroleum Retailers, and Allied Trades

Michigan Prepaid Gasoline Sales Tax Increases on September 1st

The Michigan Department of Treasury has announced that the Prepaid Gasoline Sales Tax Rate will change to 12.4 cents per gallon on September 1, 2009. The current rate is 9.8 cents.

Public Act 556 of 2008 requires a review of the rate every three months, and a possible adjustment of the rate if the statewide average retail price has changed at least 10 percent from the last change. The most recent review examined the statewide average retail price of self-serve, unleaded regular gasoline for the three-month period starting on April 1, 2009 and ending June 30, 2009.

Michigan Motor Fuel Retail Outlet License

Reminder to all Michigan gasoline retailers: Your Michigan Motor Fuel Retail License must be renewed annually before it expires on November 30th of each year.

Retailers must obtain a Motor Fuel Retail License from the Michigan Department of Agriculture for each retail outlet owned by an individual or business. Licenses are non-transferable. A change in ownership or location will require a new license. A retail outlet is identified as an establishment at which motor fuel is sold or offered for sale to the public.

The original and renewal fees are the same: \$100 for each location, payable by check or money order payable to the State of Michigan. Questions can be answered by the Michigan Department of Agriculture at (517) 241-6666.

Application forms can be obtained online at www.michigan.gov/documents/mda/motorfuels_255127_7.pdf and when completed, mailed to: Michigan Department of Agriculture, Laboratory Division, P. O. Box 30776, Lansing, MI 48909.

Protect Your Pumps from Credit Card Skimming

Credit card skimming can be a real threat to your retail gasoline business, especially at "pay-at-the-pump". Skimming is the capture of magnetic stripe data by swiping a legitimate card through a small device. The device can be handheld or can be installed inside the POS card-reader at the pump. The captured card data can then be used to re-emboss and re-encode fraudulent cards with "valid" data. Each year millions of dollars in fraudulent charges are attributed to skimming.

Protect your business and consider these steps to help prevent skimming at your store:

- 1) **Know who your employees really are.** Do background checks before hiring and educate your employees about skimming.
- 2) **Be suspicious of devices not part of your normal business activities.** A skimming device able to capture card information is often small enough to be hidden in a hand.
- 3) **Observe your employees' actions.** Pay particular attention to suspicious or secretive activities.
- 4) **Be wary of non-employee visitors to your employees.** Visitors could be meeting with your employees to make a payoff or pick up compromised card information.
- 5) **Ensure confidentiality of customer information.** Review customer information guidelines with employees on a regular basis.

Here are some recommended steps to prevent skimming at your fuel pumps:

- 1) **Utilize unique locks and keys for POS panels at the fuel pumps.** POS panel keys that are keyed the same create an opportunity for fraud.
- 2) **Apply security tape to POS panels on fuel pumps and check frequently for tampering.** If security tape



Ed WEGLARZ
AFPD Executive Vice President,
Petroleum

has been tampered with, it could alert you to a potential skimmer installation.

3) **Watch for suspicious activity at pumps farthest from the station.** Activity at a far-off pump late at night could be a person installing or picking up a skimming device. "Out of Sight" pumps are targeted by criminals for tampering at night due to low usage by true customers and because they are located out of the cashier's sight.

Since many gas stations have changed their POS panel locks, the fraudsters are approaching employees to sell them keys. Consider restricting access to the POS device panel keys. In addition, inspect your pumps regularly for signs of tampering with the POS device panels or security tape.

Very recently, Bluetooth skimmers started showing up in fuel pump POS devices. Once a Bluetooth skimmer is installed in a fuel pump POS device, the criminal does not need to remove the skimmer to obtain the card information. Large amounts of card data can be compromised with this technology. Once the criminal has obtained the compromised card data from the skimmer, gift cards can be re-encoded with the compromised

data to commit their fraud schemes. This procedure can be used in lieu of manufacturing or using white plastic.

Be vigilant, train and monitor your employees, and contact the local police as soon as you

suspect a skimming operation is going on at your place of business. Because the police can be aware of fraudulent activity in a wider area, notifying them ASAP may make it possible to shut down the entire skimming operation without putting you, your employees, or your customers at risk.

Bottom line: Be vigilant and observant of what's going on in and around your station.

Be vigilant, train and monitor your employees, and contact the local police as soon as you suspect a skimming operation is going on at your place of business.



AFPD Endorsed Insurance Program

Financial Responsibility under Ohio BUSTR Are you in compliance?

Financial responsibility is similar to mandatory automobile insurance. Like owners of automobiles, owners of petroleum underground storage tanks (USTs) must assure that they have the financial ability to pay for the damage their USTs may cause.

Who must show Financial Responsibility?

Either owner or operator of a UST must meet the financial responsibility rule. If neither shows financial responsibility, both are in violation of the law and may be liable for the penalties of noncompliance.

How to Comply

To satisfy Ohio's financial responsibility requirements, all petroleum UST system owners and operators must do two things:

- **Participate in the Ohio Financial Assurance Fund** (administered by the Petroleum UST Release Compensation Board PUSTRCB) to obtain coverage above a deductible amount.
- **Demonstrate Financial Responsibility** for the amount of the deductible by using one of the 6 methods cited in Ohio Revised Code (OAC) 1301.7-9-05.

The six financial responsibility mechanisms include:

- 1. Test of Self-Insurance.** Owners/operators must demonstrate tangible net worth using specially prepared financial statements that satisfy the rules' strict criteria.
- 2. Guarantee and Standby Trust Fund.** Owners/operators must obtain a guarantee from an insurance company. A stand-by trust must be obtained from an authorized Ohio insurer.

Owners/operators are required to pay a deductible amount if corrective actions are needed.

- 3. Surety Bond and Standby Trust Fund.** Owners/operators must obtain a surety bond from a surety company. Owners/operators are required to pay the deductible amount if corrective actions are needed.

- 4. Letter of Credit and Standby Trust Fund.** Owners/operators must obtain a letter of credit from a financial institution. A stand-by trust must be obtained from a financial business licensed to conduct trust business in Ohio. Owners/operators are required to pay the deductible amount if corrective actions are needed.

- 5. Trust Fund.** Owners/operators must obtain a trust fund from a financial business licensed to conduct trust business in Ohio and deposit the required deductible amount. Owners/operators are required to pay the deductible amount if corrective actions are needed.

- 6. Insurance (Available from this AFPD Program!).** Owner/operators obtain UST deductible coverage for the deductible amount from an insurance company. This is a specific policy and must be specifically written (or endorsed) for UST deductible coverage. The insurance company will pay the deductible amount if corrective actions are needed.



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For more information regarding tank regulations visit: Bureau of Underground Storage Tank Regulations (BUSTR) at www.com.state.oh.us/SFM/bustr/
Petroleum Underground Storage Tank Regulations (PUSTR) at www.petroboard.com/



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JOSEPH D. SARAFI

ANNUAL SCHOLARSHIP LUNCHEON

Inspired by the value of a good education, about ten years ago Joseph D. Sarafa led the effort to establish the AFPD Foundation Scholarship Program. Each year the AFPD Foundation awards \$1,500 academic scholarships to extraordinary and deserving students from Michigan and Ohio who are attending an accredited public college, private college, or university. With the help of major sponsors such as Pepsi Bottling Group and DTE Energy, the AFPD Foundation has distributed more than \$300,000 in scholarship funds to the employees and family members of AFPD member businesses, their customers, and financially disadvantaged youth.

At the special scholarship awards luncheon held at the Detroit Athletic Club (DAC) on August 6, 2009, Sarafa told the scholars and their sponsors that while his parents were wonderful people, they couldn't afford to send him away for college. Consequently, he obtained his business degree from the University of Michigan in Dearborn and a law degree from the University of Detroit. "This should have been a seven year program, but it took me 11 years," he recalls. "I took classes every fall, winter, spring, and summer, but I had to work in the store from 9:00 to 5:00, take classes from 6:00 to 9:00 in the evening, and then go back and close the store."

"So my point is, with the help of this scholarship program, you have a chance to do something special. To lead by example for your children, your grandchildren, and for future generations. Please take full advantage of this opportunity. You will never regret it."



Pepsi Bottling Group and DTE Energy were recognized for their contributions to the AFPD Foundation of \$500,000 and \$75,000 respectively.



Joseph D. Sarafa was recognized for his contributions to AFPD and the AFPD Foundation with a special award.



AFPD leaders past and present celebrated with the scholars at the luncheon. Left to right: Past President Mike Sarafa, current COO Auday Arabo, current President and CEO Jane Shallal and Past President Joe Sarafa.

Scholars Express their Gratitude

"When I arrived at the luncheon and received as much hospitality as I did, I realized that AFPD is a wonderful organization, and I would love to be associated with them in the future."—Katherine Bailey

"I very much enjoyed the luncheon and the event location. The Detroit Athletic Club was a very neat building, the food was excellent, and everyone was extremely nice."

—Tyler Fisher

"The luncheon event was exceptional. I plan to apply for this scholarship again next year. I have several years of college ahead of me, and I can use all the financial assistance I can get."

—Jessica Ozimek

"The money is a tremendous help towards my scholastic career, and I had a fabulous time at the luncheon."—Amanda Quartz

"I enjoyed the luncheon very much. The speeches were very meaningful!"

—Stephanie Jalaba

Special Thanks to Our Wonderful Sponsors

- Pepsi Bottling Group
- DTE Energy
- Frank G. Arcori Foundation
- Aziz Shallal Memorial Scholarship
- Isam Gorgis Arabo Memorial Scholarship
- Lee and Maxine Peck Foundation
- Michael Hermiz Hesano Memorial Scholarship
- Blue Cross Blue Shield of Michigan Foundation
- Peter J. Bellanca Memorial Scholarship
- The Michael J. George Charity
- Forgotten Harvest
- Gleaners Community Food Bank

In addition, a portion of the sponsorship funds from the AFPD annual golf tournaments in Michigan and Ohio benefitted the Joseph D. Sarafa Scholarship Program.

Ohio Scholarship Winners

The following students in Ohio are recipients of AFPD's \$1,000 Anthony E. Procaccini, Jr Memorial Scholarship:

- Islam Dayem from J J's Food and Deli, Cleveland, Ohio, who is entering Cuyahoga Community College.
- Tamer I. Shtayyeh, son of Imad Shtayyeh, of CFX Management, Beavercreek, Ohio, who will be a junior at Ohio State University.
- Leilla Dameh, daughter of Mary Dameh, from North Main BP, Akron, Ohio, who will attend the University of Akron.
- Rebecca Schmitt, daughter of Robert Schmitt, from Schmitt Family Food Mart, Cuyahoga Falls, Ohio, who will be a junior at University of Akron.

Congratulations to all the awardees, and may your scholarship help with your higher education.

Caela Hesano

Sponsored by Michael Hermiz Hesano Memorial Scholarship



Jordan Kormak

Sponsored by The Frank G. Arcori Foundation
(Photo taken with family members)



Kristen Hesano

Sponsored by Aziz Shallal Memorial Scholarship



Katherine Bailey

Sponsored by Blue Cross Blue Shield of MI Foundation



Elizabeth Lillie

Sponsored by The Frank G. Arcori Foundation
(Photo taken with her mother)



Laura Matto

Sponsored by AFPD Foundation



Jeremy Farida

Sponsored by Michael J. George Charity



Vincent Dawisha

Sponsored by Pepsi Bottling Group

Tyler Fisher

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Melanie Hampton

Sponsored by DTE Energy



Neal Warner

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Madalyn Muncy

Sponsored by Forgotten Harvest



Kenny Ibrahim: 'We Put Money Back in Members' Pockets'

When Kenny Ibrahim joined AFPD in March as a Michigan Membership Services representative, he was immediately at home in his new job. "I feel for the members because I was recently in their shoes," he says.

As a former owner of two liquor stores and a pizzeria dough company, Ibrahim understands how hard it is for small retailers to profit in

today's business climate—that's why he was so excited to join AFPD's team. "It's great to be part of the AFPD membership services team because we offer exactly what the members are looking for right now," he explains. "Every time I visit a member or poten-



tial member, they talk about how their profit margins are down. And then I talk to them about what a powerful force AFPD can be in their business because we can offer them rebates and great deals to put money back in their pockets. In fact, the savings from the programs

we offer covers the cost of membership many times over."

Ibrahim says he loves educating AFPD members and potential members about who the association is and what it does. "Even when new members are first hesitant to pay the membership fee, by the time I've introduced all the new programs to them, they realize that the AFPD member benefits are going to address many of their biggest challenges," he explains.

Ibrahim is a consummate sales man. "When I had my liquor store, customers used to walk in to buy a \$5 pack of cigarettes, and they'd walk out with that plus \$50 in beer and good wine," he laughs. "Sales is just a part of me. But I do it the right way, and I am straightforward on how AFPD can help the store owner."

"That's why I took this job with AFPD. The value is truly there. AFPD delivers what we promise and we stand behind our guarantees. It's so easy to help people when you know you have exactly what they need."

Ibrahim's vision for AFPD is already materializing, he says. "I see AFPD becoming one giant supply chain that allows us to provide rebates and discounts in nearly all major areas of our customers' businesses," he says. "I'm so excited to be part of this great effort on behalf of our members."



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

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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

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'We Card' Free Online Training Available 24/7

The Coalition for Responsible Tobacco Retailing is committed to helping retailers enforce minimum age laws for the purchase of tobacco products. What began as a small training and education program in a few states blossomed into a nationwide training effort for retailers.

"We Card" has held more than 2,000 classroom training sessions in all 50 states. Nearly 200,000 owners, managers, and frontline employees have been trained, and over 1 million "We Card" kits have been distributed to retailers nationwide.

While most of materials apply to tobacco law, many work for other age-restricted products (i.e. alcohol). To learn more, register to take the "We Card" Free Behind-the-Counter Online Training available 24/7. For signage, age-calculation and training materials visit www.wecard.org.

Sherwood's Ishbia Named Master Entrepreneur of the Year

A well-known AFPD board member has been honored with the prestigious Ernst & Young Master Entrepreneur of the Year Award—and he's got a shot at being named the national winner, too.

By Patricia E. Steding

Earl Ishbia, president and CEO of Sherwood Food Distributors and AFPD board member, is a perfect example of the old adage that hard work pays off. Ishbia recently won the prestigious Ernst & Young Master Entrepreneur of the Year award and will be travelling to Palm Springs, Calif., this November to find out if he will be honored as the national winner.

A veteran in the meat distributing business, Ishbia started his career as a bookkeeper for a small meat distributor in Detroit while working his way through college. After learning many different aspects of the business, Ishbia and his business partner, Alex Karp, started Sherwood Food Distributors in 1969 (originally called Regal Packing). During the company's early years, Ishbia did everything from accounting to deliveries to loading trucks—while at the same time looking for opportunities to grow his business.

And grow it he did. In fact, the company—started on a \$10,000 investment—distributes some 15 million pounds of meat per week and has become a national enterprise with more than a billion dollars in annual sales.

The secret to Ishbia's success is pretty simple: He had a good business idea at the right time, a mentor who supported and guided him, and he was willing to work hard to make it happen.

Secrets to Success—Ishbia Style

One important part of Ishbia's management style is to understand every aspect of his business.

Another important part of his strategy includes using automation and technology to improve efficiency. Ishbia says he uses automation wherever it makes sense in his business operations (which he fully understands because he pays attention to the business' day-to-day activities). Automation and technology, he says, can reduce human error and increase quality if used properly, allowing business owners and manag-

ers to focus on other business process improvements.

"As business owners, you have to be on top of your business," Ishbia says. "People who pay close attention to day-to-day operations will be much better off when making business decisions."

Award History

Ernst & Young began the Entrepreneur of the Year award program 23 years ago with the mission to honor those who build companies that help make the world a better place.

Award finalists are a prestigious group of individuals chosen because of their ability to create new products and services, transform organizations, enrich lives, and contribute to the vibrancy of national economies.

Past recipients of the national award include Jeff Bezos of Amazon.com, Sergey Brin and Larry Page of Google, Inc., Arthur Blank of Home Depot, Pierre Omidyar of eBay, and Howard Schultz of Starbucks Corporation.

The Entrepreneur of the Year awards begin each year with programs across the United States. Seven to 10 winners in varying award categories in each program are selected by a panel of judges from a group of nominees. Ishbia



Earl Ishbia, president and CEO,
Sherwood Food Distributors

was a regional recipient of the award this year, winning in the category of Master Entrepreneur of the Year.

All regional award recipients are contenders for the national award. National winners are chosen in each of 10 national categories by independent judging panels under the direction of the Ewing Marion Kauffman Foundation. From these winners, the judges narrow their selection to

one individual whose accomplishments set him or her apart from the others. This individual is honored as the Ernst & Young Entrepreneur of the Year and represents the United States at the World Entrepreneur of the Year event.

The national award ceremony is a culminating event of the Ernst & Young Strategic Growth Forum. As part of the event, the regional and national winners are also inducted into the elite Entrepreneur of the Year Hall of Fame, which is on permanent display at Ernst & Young's U.S. headquarters building at 5 Times Square in New York.

"We congratulate these entrepreneurs on their significant achievements," said Frank Maselli, Ernst & Young LLP Entrepreneur of the Year program director for the Central Great Lakes region. "The Entrepreneur of the Year award salutes their efforts in business excellence and community improvement. We would all do well to emulate their determination and enthusiasm."

"Earl Ishbia is a respected and hard-working member of the AFPD board of directors and someone who sets a great example for our members and our industry," says Jane Shallal, president and CEO of AFPD. "Our entire organization congratulates him on this wonderful achievement and wishes him the best of luck in the national competition."

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

"People who pay close attention to day-to-day operations will be much better off when making business decisions."

—Earl Ishbia

AFPD **Fights for Industry** *in Ohio Budget*

Like many states across the nation, Ohio faced considerable difficulties balancing its biennial budget (HB1) in a historically challenging economic environment. A campaign promise made by Governor Ted Strickland to fix school funding, and commitments from both chambers and the administration to not raise taxes, further compounded the need for tough decisions and bipartisan cooperation to keep state government working for the residents of Ohio.

After two interim budgets and a much deliberated compromise on Video Lottery Terminals at Ohio Racetracks, the Ohio Legislature passed a balanced two-year operating budget in mid-June. The governor made use of his executive veto power on a number of contentious provisions and signed into law a budget that includes cuts across state government, new and increased fees, and more than \$2 billion less in General Revenue Fund appropriations than the previous biennium.

During the budget process, many topics were addressed by the administration and the legislature in which AFPD was actively involved. Below is a description of these issues, the negotiations that took place and the final results affected largely by the participation of AFPD.

CAT Penalty Amendment

Ohio's Commercial Activity Tax (CAT) continues to be a source of revenue depletion for those involved in the petroleum industry across the state. While AFPD continues to work hard to have the CAT reexamined, the association is also actively involved in the fight to ensure that its members are being treated fairly under the current law.

After various meetings with the Department of Taxation, AFPD determined that even though it is illegal under the Ohio Revised Code to directly invoice another party for the cost of the CAT, there was no authority given to leverage a penalty when a violation was found. Upon discovering this defi-

ciency in state law, AFPD worked hard to have this corrected as an amendment to the state budget. Through numerous meetings and discussions with key legislative leaders, budget staff, and the Department of Taxation, AFPD was successful in having its amendment included in the final version of the budget.

Under the newly enacted law, when an invoice is provided that illegally itemizes the CAT as described in the Ohio Revised Code, the first-time offending individual or business responsible for sending the invoice will receive a written notification from the Department of Taxation. Each subsequent violation of the law will result in a \$500 penalty.

AFPD will be sending out specific instructions on how to handle this situation in the very near future.

Task Force on Transportation Funding and Fuel Taxes

Despite the ultimate removal of language originally included in the budget by the Ohio senate to create a task force to consider current transportation funding, transportation funding needs, and funding options, AFPD is pleased with the

positive feedback provided during the process. Many members of the legislature are willing to reevaluate these issues and work towards a comprehensive and modern solution to the challenges of funding transportation needs in an era filled with new emerging energy options.

AFPD will continue to actively encourage further discussion with the state's legislature and will fight to be involved in any future task force or forum dedicated to addressing these issues.

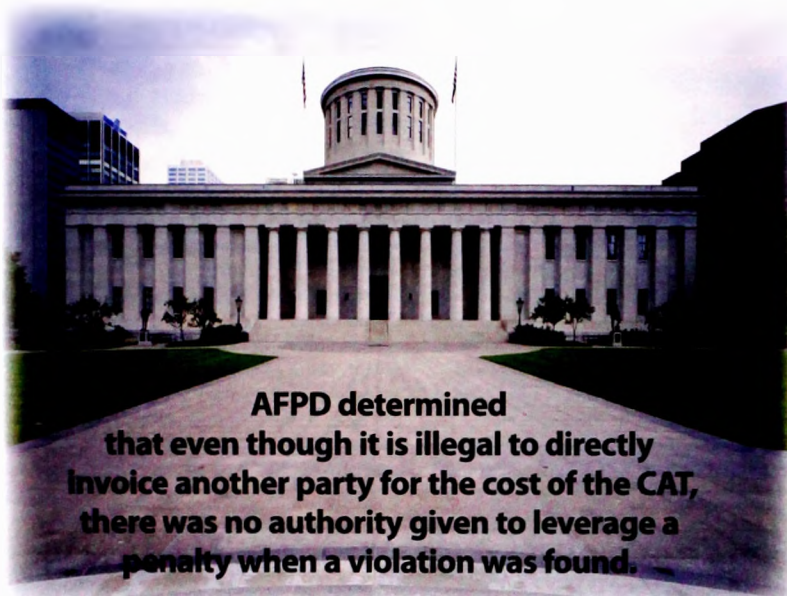
Retail Tobacco License Fees

As a means to boost revenue to the state, the enacted budget includes an increase in the licensing fee for wholesale and retail distributors of tobacco products. While AFPD and other affected organizations were unable to have the fee increase

lessened or eliminated due to the economic troubles Ohio faced, we were assured that the fees will be imposed uniformly for all retail establishments to prevent any unfair advantages. The annual retail cigarette license application fee will increase from \$30 to \$125 for each physical place of business and take. The fee increases take effect January 1, 2010 and will be applicable for the next May renewal date. AFPD will continue to keep members informed about these and other fee increases or changes.

Increased Fees for Scales

Language was included in the executive version of the budget by the Department of Agriculture that outlined new and increased fees for the use of specific types of scales. AFPD determined that the implementation of this language could have an adverse financial effect on its members. Joining with other interested parties including the Ohio Grocers Association, Ohio Council of Retail Merchants, and members of the petroleum industry, AFPD voiced opposition to the fees and was successful in having the legislature remove the language from the enacted version of the budget.



**AFPD determined
that even though it is illegal to directly
invoice another party for the cost of the CAT,
there was no authority given to leverage a
penalty when a violation was found.**



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Right to Repair Act Levels Playing Field for Small Businesses

Passage of the Motor Vehicle Owners' Right to Repair Act (HR 2057) will allow small businesses to compete on a level playing field and ensure the long-term survival of a competitive automotive repair industry, according to Paul Fiore, executive vice president of the Service Station Dealers of America and Allied Trades.

"Millions of car owners trust local repair shops to provide affordable and convenient automotive repair service," he continued. "The Right to Repair Act ensures that these small businesses can compete fairly by requiring equitable access to the tools, software, safety alerts, and repair information required to diagnose and repair today's vehicles."

"For years, car owners and independent auto repair shops have faced a common threat: A growing monopoly on auto repairs and maintenance," wrote Pete Kischak in the *Yonkers Tribune*. Kischak serves as president of the board of the Service Station Dealers of Greater New York, representing about 1,000 auto repair shops in New York state. "The computerization of modern vehicles has given auto manufacturers the ability to essentially lock car owners and independent repair shops out of the inner workings of the cars they build. This forces car and truck owners to their dealership for repairs and maintenance that might otherwise be done — at a lower price — by their local garage."

The National Independent Automobile Dealers Association (NIADA), a national trade association representing independent automobile dealers, has also declared its support of the Motor Vehicle Owners' Right to Repair Act (HR 2057) and strongly urged Congress to pass the legislation.

"NIADA shares the belief that specialized equipment, information and materials should be available to all repair facilities who wish to pursue repair opportunities and should not be restricted to just those who are affiliated with a manufacturer," said Michael R. Linn, CEO of NIADA. "Right to Repair ensures that our members' customers can have their vehicles serviced at the repair shop of their choice."

Because vehicles are becoming increasingly sophisticated with virtu-

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

owners and their trusted repair facilities by making it illegal for vehicle manufacturers to withhold information necessary to diagnose, service, or repair motor vehicles.

"We encourage our members and all motorists to visit www.righttorepair.org to send a letter to their congress-

sional representatives, urging them to support the Right to Repair Act," said Linn.

A complete list of Congressional co-sponsors and a copy of the Motor Vehicle Owners' Right to Repair Act (HR 2057) can be found by visiting www.righttorepair.org.

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Ohio has Highest Rate of Tobacco Sales to Minors

The sale of tobacco products to minors is at historic lows across the nation, but Ohio leads the pack in retailer infractions, according to a recent national study by the federal government.

The report from the Substance Abuse and Mental Health Services Administration, which tracks states' compliance with federal enforcement requirements, found a continuation of a more than decade-long national decline in tobacco retailer violation rates. Ohio's numbers have remained fairly consistent over the years, according to Department of Alcohol and Drug Addiction Services. But the report on Synar Amendment compliance in federal fiscal year 2008 found the state dead last with 17 percent of its tobacco retailers having sold products to youth under the age of 18.

Lindsay Komlanc, spokeswoman for the Department of Public Safety, said various factors effect how states line up in the compliance ratings, including population, the number of urban versus rural areas, and different regulations on which establishments can sell tobacco. Her agency monitors sales practices at 24,000 liquor permit

establishments in Ohio.

The latest statistics from SAMHSA, a division of the U.S. Department of Health and Human Services, comes as an Ohio judge put a permanent freeze on the state's use of more than \$230 million in disputed former anti-tobacco money. The funds, once controlled by the Ohio Tobacco Prevention Foundation, were diverted by the state for other budgetary purposes last year when policymakers concurrently decided to abolish the former tobacco settlement-funded group. The abolishment of OTPF marked the end of various planned anti-tobacco programs in Ohio, where officials over several years repeatedly diverted Master Settlement Agreement money previously designated for tobacco prevention and control into the depleted general revenue fund.

John Hocht, chief government relations office for the American Cancer Society's Ohio Chapter, said he sees a direct correlation between the elimination of OTPF and the state's poor showing in the federal report. "The lack of funded programs at the prevention end leads

to more problems with children trying to obtain tobacco," he said. "The enforcement piece is just one component of a comprehensive strategy."

"These are extraordinary economic times, and while our agencies have experienced some budget reductions, we remain committed to educating tobacco retailers and the public about Ohio's tobacco laws," ODADAS spokesman Eric Wandersleben said. Compliance with the federal requirement is a joint responsibility of ODADAS, ODPS and the Department of Health, he said. The ODPS Investigative Unit conducts the inspections and provides related online educational materials.

Under the Synar Amendment, named after the late Congressman Mike Synar of Oklahoma, states are required to periodically inspect tobacco sellers by sending minors to attempt purchases. States must maintain a retailer compliance rate of 80 percent or lose federal block grant funding. Wandersleben said Ohio has never had any federal funding jeopardized as a result of its Synar score, and full compliance is expected to continue moving forward.



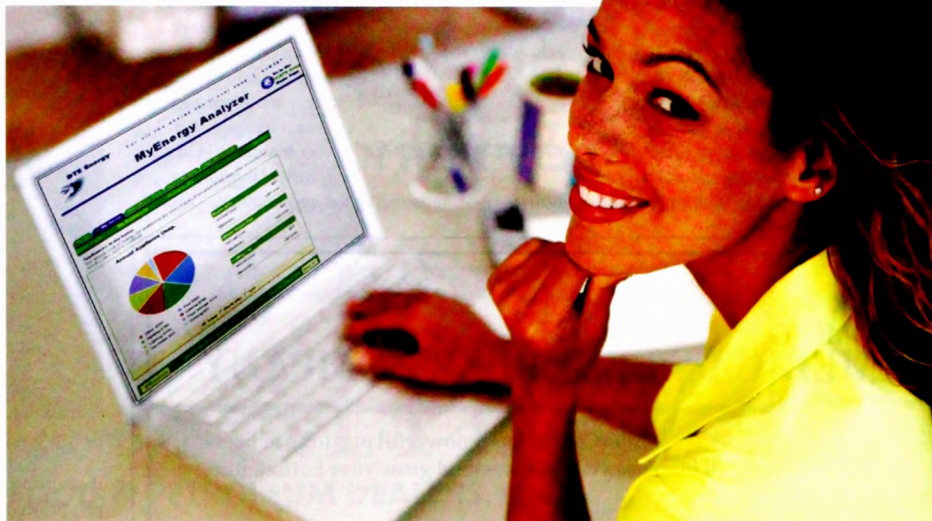
"Various factors could have an effect on how states line up in terms of the compliance ratings, including population, the number of urban versus rural areas, and different regulations on what type of establishments can sell tobacco."



Ohio Golf Outing Helps Raise \$4,000 for AFPD Foundation

About 130 retailers, wholesalers, manufacturers, and service providers joined together at the annual AFPD/Liberty USA Golf Outing at the Weymouth Golf Club in Ohio on July 23rd to have a little competitive fun and benefit AFPD's student scholars. Special thanks to title sponsor, Liberty USA, as well as sponsor North Pointe Insurance.





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Kathleen Burke Named New Ohio Lottery Director

Ohio Gov. Ted Strickland appointed northeast Ohio attorney Kathleen Burke to serve as executive director of the Ohio Lottery Commission. Burke, who took on the position on Aug. 24, is a partner at Jones Day in Cleveland, where she has been an attorney since 1973. She replaces Michael Dolan, who resigned recently.

She was also the first woman president of the Ohio State Bar Association. Burke will make \$129,500 in the state job.

"Kathy has established herself as an attorney with impeccable integri-



ty and credentials through her work as a partner at one of the nation's largest law firms and as a leader in her community," Gov. Strickland said in announcing the appointment. "Kathy



Kathleen Burke

is accustomed to managing people, projects, and organizations and achieving results. Her role as a corporate litigator has required her to repeatedly take on very complex cases with high monetary stakes. I am confident that Kathy's character, skills and commitment to service will be of great value to the Ohio Lottery Commission."

Burke is charged with implementing budget language that authorizes the installation of thousands of video slot machines at Ohio horse tracks. The lottery also recently changed the vendor that runs its online games. Dolan, who oversaw the transition from vendor GTech to Intralot, will serve in an advisory role for two months.

"I am grateful to Governor Strickland for giving me his confidence and the opportunity to take on this new responsibility in service to the state," Burke said in a statement released by the governor's office. "I believe that leadership involves providing strategic direction to an organization, inspiring people to do their best and setting an ethical tone," she added. "Along with the ongoing operations of the Ohio Lottery, we have a lot of work to do between now and May of next year. It is important that we not only get the job done, but that we do it in a way that assures the confidence of the people of Ohio."

Burke earned her bachelor's and law degrees from St. John's University. Before entering law school, she was a reporter for the Yonkers Herald Statesman and worked at CBS Network News.



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'Select Michigan' Week Planned During September

People who want the healthiest, freshest, best-tasting fruits and vegetables should buy ones grown right here in Michigan, said Don Koivisto, director of the Michigan Department of Agriculture. Koivisto made his remarks in delivering a recent radio address on behalf of Michigan Governor Jennifer M. Granholm.

"People today are eating healthier by including more fruits and vegetables in their diets," Koivisto said. "Locally grown food is healthier than



food shipped long distances because many fruits and vegetables can lose up to half of their nutrients in just five days. And the best-tasting fruits

and vegetables are the ones that ripen close to your home."

Koivisto said Select Michigan, a brand identification program to promote Michigan-grown food, can help people find food produced in the state. The Select Michigan logo can be found on Michigan food products sold at grocery stores, farmers markets and on individual farms.

"To help introduce the public to all of the wonderful food we produce in Michigan, we periodically set up Select Michigan farmers markets where locally-grown food products are featured," Koivisto said. "The next one will be September 17 in Lansing in front of the State Capitol."

In addition, in celebration of Michigan's agricultural diversity and heritage and the bounty of the season's harvest, Governor Jennifer M. Granholm is expected to proclaim September 13-19, 2009 as "Select Michigan Week." Although no official announcement has been made to date, Governor Granholm has proclaimed a special week in September as Select Michigan Week for several years now.

Increasingly, consumers are buying locally in search of fresher, high-quality foods. "As the voice of the food and beverage industry in Michigan, AFPD members are in an excellent position to promote and meet consumer demand for Michigan-grown and -processed foods across the state," said Jane Shallal, AFPD president and CEO. "As independent grocers and business owners, AFPD members truly understand advantages of buying locally and sell many local products in their stores."

According to Select Michigan, if every Michigan household spent just \$10 per week on Michigan-produced food, it would generate nearly \$40 million every week. The Select Michigan logo can be found on Michigan products sold at retail grocery stores, farmers' markets, and on-farm markets statewide.

Koivisto urged Michigantians to look for Michigan-grown blueberries, peaches, corn, tomatoes, and other fruits and vegetables. "You'll be buying local food that's fresher, healthier and tastes better, and you'll also be helping the Michigan economy."

For more information, visit www.selectmichigan.org.

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Regulators Reject Automatic Temperature Compensation Proposals

On July 15, 2009, by an overwhelming majority vote, the National Conference on Weights and Measures (NCWM) withdrew two proposals that would have mandated or permitted the use of automatic temperature compensation (ATC) devices on retail fuel dispensers. The recommendation was made by a unanimous vote in the Laws and Regulations Committee. The Conference voted to approve the recommendation: 36 to 2 in the House

of Representatives and 30 to 8 in the House of Delegates.

This is a significant victory for retailers and consumers. After several years of debate and several analyses of costs and benefits, the states' regulators finally determined there is insufficient justification to support



a change in the way motor fuels are sold. NCWM determined that ATC will result in higher costs for consumers while providing little to no benefit. The vote of the entire conference confirms that consensus has coalesced against implementing ATC at retail

During the open hearing on the topic, at least 47 individuals spoke to the issue. Of those, more than 40 — including industry representatives and state officials — voiced opposition to the proposals. Meanwhile, those speaking in favor were two consultants (one hired by the plaintiffs in the ongoing litigation) and three individuals from various areas in the state of California.

NCWM operates as a consensus organization. Given the overwhelming opposition expressed against these proposals, the conference realized that it was impossible to move forward with the issue. By withdrawing the proposals, the conference affirmatively removed the issue from the conference agenda. This can be considered a full repudiation of the 'hot gas' allegations and the ATC issue in general.

The final report adopted by the Conference stated: "Primary reasons for the Committee's decision were conference consensus against ATC, economic cost factors, lack of benefit to consumers, absence of uniformity in the marketplace, and the additional cost to Weights and Measures officials and service companies. Due to the current economic situation, states have decreasing budgets which limits their resources for additional testing time and equipment. Consumers may have to incur the cost for the implementation of ATC and would have to deal with the possibility of fewer retailers in the marketplace."

There was also concern with retailers in rural areas and how this additional burden would be a financial and economic hardship. A few stakeholders expressed that making it permissive and/or mandatory would be anti-competitive. There was concern about educating consumers on ATC. Consumers would have to know the difference between purchasing gas in today's market and an ATC market in order to make a value comparison.

NACS, NATSO, PMAA and SIGMA, along with a host of state associations, have been working for years to educate the weights and measures officials about the costs associated with ATC and the consumer benefits of the current method of sale. The efforts of several state associations, including AFPD, have been applauded for their tireless work with their local officials to secure enough opposition to kill these anti-consumer proposals.

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

Lottery Game Show Returns!



M. Scott BOWEN
Michigan Lottery Commissioner

This fall, the Lottery will introduce a new television special called "Make Me Rich!" Four million dollars will be given away in the inaugural show. Scheduled to air on Lottery

broadcast stations across the state on October 16, 2009, "Make Me Rich!" will feature four drawings. One will award \$2 million to one of five finalists who won \$1,000 on one of the Lottery's \$20 instant tickets. A second drawing will pay \$1 million to one of five finalists randomly selected from entrants in the \$1,000,000 Sweepstakes™ instant game. A third lucky player, out of five finalists randomly selected, will win \$1 million in the Lottery's Instant Replay™ contest

And the fourth lucky winner, selected from three, will win a brand new, Michigan-made 2010 Ford Mustang GT, the grand prize in the Lottery's Dream Cruise™ instant ticket.

Given the frequent inquiries the Lottery receives about whether we will be airing a game show again, "Make Me Rich!" is sure to be a hit. We anticipate the game show will air on a quarterly basis with drawings to consist of various second-chance contests going on at the time.

Good luck to all the finalists that have been chosen to participate in the show and special thanks to you, our retailers, for promoting the instant tickets and the second-chance drawings.

Lucky 7s Raffle™

The Lucky 7s Raffle is scheduled to be drawn on or after September 16, so make sure you remind your customers about the ticket that features more than \$5 million in prizes. One million seven-digit tickets beginning with 0000001 are being issued in numerical

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.



order as sales occur across the state. When ticket number 1,000,000 is purchased, sales will close. At the time the raffle is drawn, 19,820 winning tickets will be selected. Feature prizes include two top cash prizes worth \$700,000 each, 18 cash prizes worth \$70,000 each, 1,800 cash prizes worth \$700 each, and 18,000 prizes worth \$70 each. Tickets are available

at all Lottery retailers, including Club Keno locations.

New Instant Tickets

Instant tickets arriving on September 21 include Lady Bucks™ for \$1, Whole Lotta Wild Time™ and Ghost Green™ for \$2, and Instant Gas™ (also \$2) featuring instant win gas cards worth \$2,000. The release date for these tickets is subject to change.

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Filing Deadline Looms for Special Refunds

Time is running out for many small businesses wishing to take advantage of the expanded business loss carry back option included in this year's recovery law. Eligible individuals have until Oct. 15 to choose this expanded carry back option. Eligible calendar-year corporations have until Sept. 15.

This carry back provision offers small businesses that lost money in 2008 an excellent way to quickly get some much needed cash if they were profitable in previous years. This option is only available for a limited time, so small businesses should consider it carefully and act before it's too late.

Under the American Recovery and Reinvestment Act (ARRA) enacted in February, many small businesses that had expenses exceeding their income for 2008 can choose to carry the resulting loss back for up to five years, instead of the usual two. This means that a business that had a net operating loss (NOL) in 2008 could carry that loss as far back as tax-year 2003, rather than the usual 2006. Not only could this mean a special tax refund, but also the refund could be larger, because the loss is being spread over as many as five tax years.

This option may be particularly helpful to any eligible small business with a large loss in 2008. A small business that chooses this option can benefit by

- Offsetting the loss against income earned in up to five prior tax years.
- Getting a refund of taxes paid up to five years ago; and
- Using up part or all of the loss now, rather than waiting to claim it on future tax returns.

The option is available for an eligible small business (ESB) that has no more than an average of \$15 million in gross receipts over a three-year period ending with the tax year of the NOL. This choice may be made for only one tax year.

Individuals can accelerate a refund by filing Form 1045, Application for Tentative Refund. Similarly, corporations with NOLs may use Form 1139, Corporation Application for Tentative Refund. Normally, refunds are issued within 45 days. These forms, and other details, can be found at www.irs.gov.

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The Produce Department: Gateway to your Store

The produce department is your best opportunity to make a good first impression with customers.

By Dan Reeves

Many consumers put great emphasis on the produce department. In fact, nine out of ten market designers put the produce section up front. Nothing promotes consumer confidence like rows upon rows of fresh, appealing fruits and vegetables. Shoppers feel that a well-stocked, well-maintained, clean produce counter reflects the quality of the entire enterprise.

So how does an operator go about creating consumer confidence in the produce section?

- By displaying clean, fresh fruits and vegetables from reputable suppliers;
- By presenting displays that are appealingly arranged; and
- By paying attention to area client needs.

Begin with Clean

Of course, primary concerns are cleanliness issues. First, know your suppliers. Do they purchase their fruits and vegetables from reputable growers? Do they ship in a timely and appropriate manner? Second, when the produce is delivered to your operation, you should inspect it for spoilage and pest infestation. Then, remove outer layer dirt or withered leaves from whole foods. Store pro-



duce in a refrigerated walk-in.

For prepared foods, such as salads or cut melons, the same food safety procedures must be followed as in the deli or meat department. For instance, avoid cross contamination by keeping knives and cutting boards clean and separate and by using gloves to prevent bare hand contact. Keep produce cool, between 35 and 45 degrees Fahrenheit. When you are ready to display the produce for sale, make sure the shelves, cases, and racks are clean. If you have mirrors or glass behind your display, make sure they are immaculate: All of your care will be for naught if you are reflecting dirt back on your arrangement.

After you have displayed your fresh fruits and vegetables, keep an eye on the display. Rotate the vegetables periodically to keep the display looking fresh and well-stocked. Cull any produce that becomes shopworn. Remove any item that does not reflect high standards of quality.

Prepare your Presentation

Once you are sure that your produce is fresh and clean, presentation is your next concern.

A colorful, artistically arranged display enhances the appeal of vegetables, drawing customer interest and encouraging purchase.

Information cards that describe new fruits and vegetables and recipe cards that demonstrate how to prepare and serve them also create customer confidence, leading to repeat purchases. Last year AFPD partnered with Select Michigan, a Michigan Department of Agriculture initiative to promote Michigan-grown agricultural products. Representatives demonstrated recipes using Michigan cherries, apples, and other fruits and vegetables, introducing custom-

ers to new items and methods of preparation. This successful initiative drew attention to Michigan's abundant variety of food products. Because the federal government now mandates the labeling of country of origin for all food products, a store can use the label to educate the consumer about new or exotic products or new uses for more familiar items. Add a recipe or show a "suggested serving" photograph. Educate your staff so that they will be able to knowledgeably discuss produce with your customers.

Figure Out What Customers Need

Finally, a successful operator pays attention to customers' needs. Ask customers what fruits and vegetables they want you to stock. If your customer base is ethnic, make sure you stock items that they use in their traditional recipes. Pay attention to popular recipe websites, magazines, and health channels. When a food product is cited for its health benefits, label it, and display it prominently in your store.

The produce department is the gateway to your store, giving you an opportunity to make a good first impression. Make the most of it. Draw attention to the freshness, the cleanliness, and the attention to customer needs that you want to promote.

—Dan Reeves is executive vice president food & beverage for AFPD



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Romulus Market Place Revives a Town



(left to right) Robert Kasgorgis, Shabib Kasgorgis, and Ray Khami.

By Carla Kalogeridis

In 2001, Alan Lambert was running for mayor of Romulus, Michigan. The downtown area was not thriving. The town's only grocery store had closed down—not that the people liked the former IGA in the first place—but now, they had nowhere to shop for food. Taking center stage on Lambert's campaign platform was a promise to bring a successful store back to Romulus.

About that time, Robert Kasgorgis, his father, Shabib Kasgorgis, and his brother-in-law, Ray Khami, were shopping around for a new place to open a store. Lifelong independent grocers, the family had bought, renovated, and sold numerous stores since 1971. But the time had come to find a new community to serve. "We needed to leave Detroit," says Robert Kasgorgis. "I had been robbed more than once and even shot. It was time to go."

Their real estate agent found the closed-down Romulus IGA store in shambles. Nevertheless, the Kasgorgis family liked that Romulus was a family town. They saw how desperately the people needed a thriving marketplace. And the new mayor, Alan Lambert, was committed to making sure they would have everything they needed to be successful.

The Kasgorgis family sold their store in Detroit and invested everything they had in the new venture—Romulus Market Place. They spent \$750,000 in interior renovations and advertised aggressively to the community. They adopted a new slogan: "The difference is the meat." Then they created the freshest, highest-quality

meat department—second to none. But despite the beautiful fresh new produce and the sparkling clean store, in the beginning, few people came inside.

They invested another \$250,000 renovating the store-front, complete with a new logo and sign, new parking lot, new doors. "Things got really bad," Robert Kasgorgis says. "I thought the store wasn't going to make it. We had many customers who could easily walk to our store from their homes, and none of them shopped with us."

So Kasgorgis switched his strategy and began focusing on becoming part of the community. He hired people from the neighborhood, people with close community ties. Romulus Market Place sponsored the local softball and basketball teams. They sponsored the town's outdoor fests and gave away samples of their food. They supplied the burgers for a fundraiser. Soon everything turned around. Kasgorgis and his family became recognizable. They listened to what the people wanted and did their best to provide it.

"I tell my staff to treat everyone who comes through our doors like you would treat your mother," Kasgorgis says. "This is a small town. Whether you're good or bad, the news spreads fast."

Today the store is thriving. Mayor Lambert credits Romulus Market Place with saving the downtown business district. In fact, customers drive from a five-city area, past several well-known, well-stocked national chain grocers, to buy meat and produce from Romulus Market Place. The meats are so good that some people come from more than an hour away to stock up. And when they stop in for meat, guess what? They buy lots of other stuff, too.

"You can offer the same Tide, Pepsi, Coke, etc. and a ten-cent price difference up or down doesn't matter much to people," Kasgorgis says. "Our strategy is aggressive buying and selling of choice meats on a very low margin. We knew if we built the meat base, the rest would come."

He makes it sound simple, but their marketing strategy is one that leaves no stone unturned. Romulus Market Place advertises heavily in local sales papers and door-to-door mail circulars—the circulars themselves feature a unique design that maximizes the life of the piece to two weeks. "And for anyone who shops with us outside our advertising area, we hand address the circular and mail it to them," says Kasgorgis. "Our ad is designed to bring people in day in and day out with a different sale each day. Romulus Market Place becomes a destination for them. I put some items on special, even below cost. If they pick up two more regularly priced items while they're here, we're good."

"People aren't loyal to stores, they are loyal to the dollar," says Kasgorgis. "But in our case, our customers stay loyal to us."

"This is the 24th store I've bought," adds Shabib Kasgorgis. "But this place we found is home."



The butchers of Romulus Market Place

"People aren't loyal to stores, they are loyal to the dollar," says Kasgorgis. "But in our case, our customers stay loyal to us."



Romulus Market Place cashier delivers groceries to home-bound senior citizens (free of charge) who phone in their orders.

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Do Safety Programs Really Reduce Costs?

Most insurance and safety professionals agree that the direct costs of accidents — insurance premiums, deductibles, direct payments — can be multiplied by four to 10 times to calculate the indirect costs of the same instance. In other words, if the direct cost of an accident is \$2,500, an additional indirect loss of \$10,000 to \$25,000 can be expected.

Think about it this way: That means if your company is operating at a five percent profit margin, up to \$500,000 in new sales would be needed just to pay for this one loss. How many of those incidents could your business handle in one year?

A well-established, management-supported, and documented safety program can have a huge impact on the overall bottom line of a store or business. Preventing incidents — whether they are injuries to employees or visitors, fires, motor vehicle collisions, environmental incidents, or similar occurrences — can reduce losses and thereby improve profits. The direct cost of insurance, as well as many indirect costs, such as lost work time, productivity, damaged materials, etc., can upset what may otherwise have been a profitable year.

Workplace safety is about preventing injury and illness to employees in the workplace. Therefore, it's about protecting your most valuable asset — your people. By protecting the employees' well-being, an organization reduces the amount of money paid out in health insurance benefits, workers' compensation benefits, and the cost of wages for tempo-

rary help. Also, factor in time spent in orienting temporary help and the services you offer customers that may suffer, and stress on those workers who are picking up the absent workers' share — and it's obvious that preventing safety and health hazards in the workplace is a much better plan.

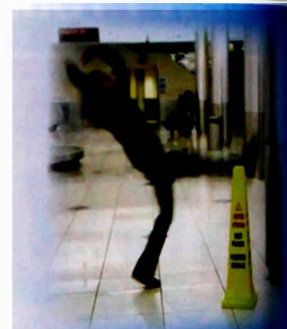
To make the workplace safer, the organization has to acknowledge which potential health and safety hazards are present. In addition, the business must determine where and what and how a worker is likely to become injured or ill. It starts with analyzing individual workstations for hazards — the potential for harm — be it a frayed electrical cord, repetitive motion, toxic chemicals, mold, lead paint or lifting heavy objects.

So, the answer is yes, effective safety programs minimize costs in several ways. The following are a few examples:

- Administrative time
- Schedule disruptions
- Production losses
- Equipment or product losses
- Inefficiency of replacement workers
- Training replacement workers

Effective safety programs also increase morale, increase productivity, decrease absenteeism, and minimize wasted time.

For further information, contact AFPD insurance program partner Frank Gates at (800) 777-4283.



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U.S. Ice Celebrates 25 Years of Trusted Service

Saad Abbo, owner and chief operator of U.S. Ice in Detroit, Mich., says his secret to 25 years of successful business is simple: He knows his business and he knows his customers.

"We know ice," says Abbo. "It's all we do. And after 25 years in business, we have also learned a few things. Due to our years of experience, we can put out a better product and provide better service to our customers."

Abbo started the business with his father in 1984, after discovering that there was a need for an ice company with a high level of customer service. He really does know what his customers' needs are because he used to walk in their shoes. Abbo and his father owned three different stores prior to starting U.S. Ice. One was a small market, the second was a larger market, and the third was a drugstore. During the years he was a store

owner, Abbo says, he experienced less-than-favorable customer service when trying to stock his stores with ice. This experience gave him the business idea for U.S. Ice.

When Abbo started the business, he had 50 custom-

ers and made 10,000 lbs. of ice per day. Today, U.S. Ice has 2,000 customers and puts out 800,000 lbs. of ice daily. And the company continues to grow.

"Although we have felt the effects of the downturn in the

economy, we are still optimistic about our company's future," says Abbo. "We are still adding from 50 to 100 customers per year."

Abbo attributes this growth to his company's high level of customer service and his ability to seek customers in many different business sectors. It isn't just convenience stores who need an ice distributor; restaurants, food distributors, and even laboratories need ice as well.

"We have succeeded because we have a high level of customer service," says Abbo. "I actually know personally many of my customers. I talk to them and get to know them and ask them what they need."

Abbo says that he is teaching his sons how to run the business successfully so that they may take over someday. And why not? He expects his company will be around for a very long time.



U.S. Ice's extensive fleet of delivery trucks keeps the Metro Detroit area on ice.



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

WINE & SPIRITS COMPANIES

Bacardi Imports, Inc.	(734) 459-2764
Beam Global	(248) 471-2280
Brown-Forman Beverage Co.	(734) 433-9989
Diageo	1-800-462-6504
E & J Gallo Winery	(248) 647-0010
Shaw-Ross International Importers	(313) 873-7677
Sky Spirits	(248) 709-2007

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

Add Steps to Your Day

Exercise doesn't have to be a rigid, time-consuming activity. In fact, it shouldn't be thought of in terms of one activity. That is why we like the 10,000 steps-a-day concept so much – walking your dog, walking with your child to the park, walking to and from the parking lot, taking the stairs

instead of the elevator – can all be parts of a daily exercise routine that together add up to 10,000 steps.

The challenge is to think creatively about ways you might add "steps" to your day. Here are just a few ideas:

- Take the stairs as often as possible.
- Park several blocks away from

your destination or park to the rear of the parking lot.

- Walk the last few blocks instead of riding the bus all the way to work.
- Get off the elevator below your destination and walk a couple of flights of stairs.
- Park at the opposite end of the mall

from where you need to shop.

- Walk to do shopping and other errands.

Consider adding other walking routines to your day by organizing a lunchtime walking group at work, or a before- or after-work group with friends and neighbors. Instead of watching television after dinner, get the whole family outside for a game of tag, Frisbee, or a walk around the block. Try not to get stuck in the "all or nothing" rut – even if you don't have time for a long walk, you might be able to squeeze in a short one or at least take the stairs.

Walking Basics

Before you start your walking program, be sure to follow a few basic principles that will keep you safe and comfortable:

1. If you have a health condition or have not done any regular physical activity for a long time (men over 40, women over 50), talk with your doctor before starting any new exercise program.
2. Choose comfortable, supportive shoes such as running, walking, or cross-training shoes or light hiking boots.
3. If you're going for a longer walk, warm up with stretching exercises and include a cool-down period to reduce stress on your heart and muscles.
4. Maintain a brisk pace. You should work hard to keep up your pace, but still be able to talk while walking.
5. Practice correct posture – head upright, arms bent at the elbow, and swing as you stride.
6. Drink plenty of water before, during, and after walking to cool working muscles and keep your body hydrated.

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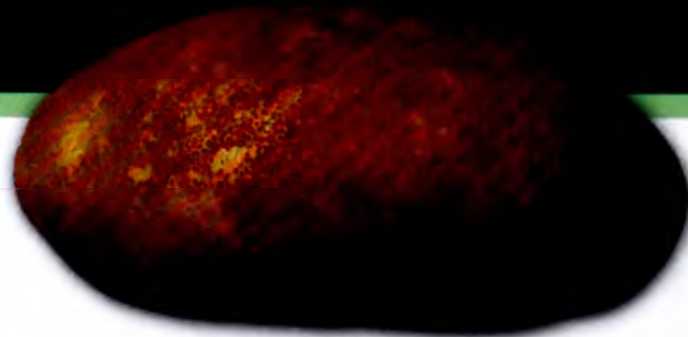
Adding Steps to Your Day? Let us Hear from You!

If you discover an interesting way to add steps to your day that might help inspire your fellow AFPD members, email Carla Kalogeridis, editor of *AFPD Food & Petroleum Report*, at reachcarla@comcast.net. Your picture and idea may appear in the next issue of this magazine!

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