

**AFPD**

# Bottom Line

ASSOCIATED FOOD & PETROLEUM DEALERS *Working to Improve Your Bottom Line* VOL. 21, NO. 4 APRIL 2010

## The Meat of the Matter

What's Impacting  
Your Meat Sales?

### PLUS:

Can Gen Y Spend  
Us Into Recovery?

Loss Prevention  
in Tough Times

AFPD Testifies on  
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# AFPD Bottom Line

April 2011



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## Battling Shrink in Tough Times

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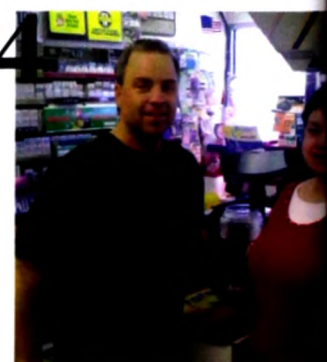
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## Chairman's Message



**James HOOKS**  
AFPD Chairman

# AFPD Trade Shows—Backbone of Your Business Development

**A**s retailers scramble to harness the opportunities in marketing their stores and product lines through social media, there's a temptation to feel overwhelmed—that times have changed and that the small retailer may not have the resources and the know-how to keep up.

But social media is just a technology—it is not knowledge, it is not salesmanship, it is not character, or even personality. Yes, social media can help you communicate these things, but it cannot help you develop them. That, you still have to do the old-fashioned way.

In the business-to-business sales arena, all least among small- and medium-size retailers, people still buy from people. That's why AFPD's spring trade shows in Michigan and Ohio continue to be so well attended, by buyers and sellers alike (See pages 19 and 29 for more information). Yes, even in a down economy (perhaps even more so), retailers travel to the AFPD trade show nearest them in search of new products and money-saving deals. And suppliers and service providers know that displaying the best they have to offer will not only yield sales at the show, but also will give them the chance to cement those relationships—face to face—with more retailers than they could ever hope to see in two days on their own.

So while social media marketing is something we need to be investigating if we want to reach new-generation shoppers (see "Can Generation Y Spend Us Into Recovery?" on p. 18), it's the in-person interaction between retailer and supplier that will continue to be the backbone of your business development. After all, if you don't have the right products at the right price, there will be nothing worth saying about you on Twitter anyway. ■■■■

## Introducing the New AFPD Bottom Line

AFPD is proud to debut its new magazine, *AFPD Bottom Line*, which replaces the *Food & Petroleum Report* as your new monthly resource on AFPD activities and initiatives, industry news, and consumer and retail trends.

You will find much of the same popular content from *Food & Petroleum Report* in the new magazine, as well as some additional features and columns that we hope you will value and enjoy.

We welcome feedback on your new member magazine!



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## Michigan Updates

- **MI FOOD POLICY COUNCIL.** AFPD attended the Michigan Food Policy Council meeting where development of a zoning and planning guide for community gardens was discussed. A community partner plan designed to help DHS increase outreach and support for the food assistance program, grow the economy, and feed hungry families was outlined. And most important to AFPD members was expanding Michigan's once-a-month SNAP payments over a greater number of days each month.

- **MI FOOD SAFETY ALLIANCE.** AFPD attended the Michigan Food Safety Alliance meeting in Lansing to receive updates on a number of initiatives developed by the Michigan Department of Agriculture. Topics included recent food recalls, an update on the Geally Laboratory Manager Certification, and the International Food Protection Institute.

**MI PETROLEUM ASSOCIATION.** AFPD met with the Michigan Petroleum Association (MPA) and the Associated Petroleum Industries (API) to discuss issues related to the merger of the Michigan Department of Environmental Quality (M-DEQ) and the Michigan Department of Natural Resources (M-DNR) into a new Michigan Department of Natural Resources and Environment (M-DNRE). We concluded that the merged department will be beneficial.

- **2010 LEGISLATIVE ISSUES.** AFPD met with representatives of MPA, API, Marathon Petroleum, British Petroleum, and Michigan jobbers to discuss legislative issues facing us in 2010. Road taxes, tobacco taxes, environmental releases and cleanups, and the Michigan Underground Storage Tank Fund collection fees were discussed.

**UST INSURANCE.** AFPD met with representatives of Hylant Group to discuss insuring all Michigan Underground Storage Tanks with funds from the MUSTFA fee collected by the state. This program would satisfy the retailer's financial responsibility to the government and relieve the retailer of the burden of UST insurance. Furthermore, the retailer would enjoy a benefit from the MUSTFA fee paid on each gallon of refined petroleum.

- **GROCERY STORE ATTRACTION PROGRAM.** AFPD met with representatives of the Detroit Economic Growth Corporation to discuss the progress of the Grocery Store Attraction Program and potential funding for stores in the future. Also discussed was assembling a business manual for grocers on city permits, regulations, and other requirements.

- **MI LIQUOR CONTROL.** AFPD met with the Michigan Liquor Control Commission to discuss recent inquiries and demand for documents from various retailers.

- **REP. LAMAR LEMMONS.** AFPD met with Rep. Lamar Lemmons in Detroit to discuss how retailers and the surrounding community can assist each other.

- **REVERSE VENDING MACHINES.** AFPD met with the Dept. of Treasury and other interested parties regarding reverse vending machines and rollout for border counties to retrofit their machines with technology that will reject foreign containers. Also discussed were procedures to obtain state funding for such retrofits.

**LIBERTY-USA TRADE SHOW.** AFPD attended the Liberty-USA Trade Show in Pittsburgh, where we manned a booth to recruit new members. Several new members joined AFPD.

- **QUALITY CONTROL.** AFPD conducted 16 Quality Control evaluations.

- **TIPS CLASSES.** AFPD taught and certified 32 students in TIP classes.

**TESTIMONY.** AFPD provided testimony before the Mt. Clemens Zoning Board of Appeals concerning an illegal convenience store operating without state or city licenses.

- **CERTIFICATION.** AFPD conducted a SuperSafeMark food manager certification class and administered the National Registry of Food Safety Professionals exam.

- **DECA STATE FINALS.** AFPD attended the Distributive Education Clubs of America (DECA) Michigan state finals. AFPD's Dan Reeves judged in the Food Marketing category that involved scenarios dealing with management functions and tasks in food establishments.

## Ohio Updates

**HB 272 LIQUOR PERMIT FEES.** AFPD is working to defeat HB 272, which would increase the annual fee for the C-1, C-2, and C-2X liquor permits to \$2,500.

- **HB 273 LIQUOR PERMIT TRANSFERS.** AFPD is working to defeat HB 273, which prohibits the transfer of ownership or the transfer of location of a C-1, C-2, or C-2X liquor permit in, or to a premises located in, a municipal corporation or the unincorporated area of a township in which the number of that class of permits allowed to be issued under population quota restrictions is exceeded.

- **SB 62 LIQUOR SALES.** AFPD is working to defeat SB 62, which prohibits the Division of Liquor control from issuing a retail liquor permit or entering into an agency liquor contract if the permit location or liquor agency store is proposed to be located within 500 feet from a school, church, library, public playground, or township park.

**OHIO LOTTERY ADVISORY BOARD.** AFPD has selected 18 members to serve on the Ohio Lottery Advisory Board. Of the nine Lottery Regions of Ohio, two AFPD members will serve from each region.

**WORKERS' COMP GROUP RATING.** AFPD was able to save its participating members more than \$70,000 in administrative fees. In addition, AFPD's new Third Party Administrator (CareWorks Consultants, Inc.) is supplying new programs to AFPD members that were previously unavailable before the change.

- **OTHER OHIO ISSUES.** AFPD is actively monitoring issues such as Fuel Quality Testing, Credit Card Fees, Gasoline Shrinkage Allowances, Ohio Lottery Sales Agent Fees, Commercial Activity Tax, and other legislation impacting our industry.



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## Tea it Up!

More c-store customers are chugging back ready-to-drink (RTD) iced tea, sometimes in place of carbonated soft drinks and even bottled water. "Bottled tea does well here -- it's coming close to replacing bottled soft drinks for some of our health-conscious customers," said Cindy Fisher, operations manager for West Texas Gas Inc. with 18 stores. "Bottled water is also pretty flat. There's more growth in teas and energy drinks."

It's not a majority sub-segment for the c-store channel—RTD tea accounted for 5 percent of packaged beverage dollar sales and 5.7 percent of packaged beverage unit volume, according to *Convenience Store News* Market Research, 2009. However, even in a down economy, ready-to-drink iced tea did see its average sales per store increase slightly (1.1 percent) in 2008.

Additionally, tea sales at convenience stores climbed 49 percent during 2006-2008, reaching \$1.8 billion, partly driven by an increase in tea consumption among younger consumers, according to Mintel, a market research firm in Chicago, in its *Tea and RTD Teas 2009* report.

And due to the rapidly rising trendy, on-the-go RTD teas, convenience stores steadily gained retail tea market share from 2003 to 2008, primarily at the expense of supermarkets, ending the period at 28 percent, says Packaged Facts in its December 2009 report, "Tea in the

U.S." While the channel lost a percentage point share in 2009, c-store trends still favor tea expansion, according to Packaged Facts. In 2009, convenience stores accounted for 27 percent of tea sales, up from less than 25 percent a few years ago, the research firm reported.

It is the 99-cent price point that has really grown the category for Folk Oil Co. in Homer, Mich., with 21 stores. "Bottled tea is growing here but it's mostly price-point driven," said Mike Schenk, marketing manager. "Our customers are finding the value in the 99-cent pre-priced Arizona teas and some of its competitors now. Arizona green tea is my No. 1 SKU. I watched it cannibalize Lipton at the \$1.50 price point."

—By Renee M. Covino.  
Excerpted with permission from Convenience Store News.

## Wal-Mart Taking Hits Over Price, Selection

Wal-Mart Stores is having a tougher go of it since the economy began to rebound, in part because it has gone too far with its SKU reduction efforts and because a wide variety of competitors have found ways to beat the world's largest retailer on price, according to several recent published accounts.

A Bloomberg article cites a number of product categories, including cereal, health and beauty care products, laundry detergent, pet treats and soda. According to the piece, Wal-Mart cut inventories in its U.S. stores by 7.6 percent while increasing sales by 1.1 percent.

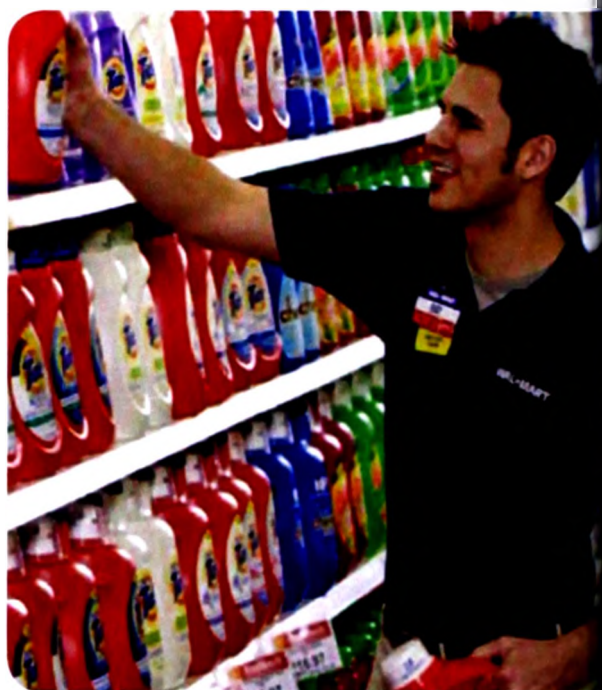
"Wal-Mart cut too deep and now they're going back to manufacturers," Michael Kantor, chief executive officer of the Promotion Optimization Institute, told

Bloomberg in an interview.

"In some instances, we are returning SKUs to the floor; it is evolutionary and ongoing," said Linda Blakley, a Wal-Mart spokesperson. "Based on customers' response, we may return an item to the shelf. At the end of the day, we want to have what she wants at a good price."

Kantar Retail's Management Ventures has been tracking prices on 40 items sold in Wal-Mart and Target stores. Target has beaten Wal-Mart in two of the three surveys taken to date. In the latest comparison, Target came in 2.5 percent lower than Wal-Mart or \$7 in real money.

Burt Flickinger, principal of consult-



ing firm Strategic Resource Group, said he also saw Wal-Mart losing ground to conventional supermarkets who offer superior selection and cut prices in key categories to drive traffic.

"The consumer has figured out that Wal-Mart's prices are too high in key categories.... The consumer is confused. When Sam Walton and Doug Degen [who formerly ran merchandising for Walmart's grocery products] ran things, the consumer understood she would save in every category every day," Mr. Flickinger told *Advertising Age*.

—George Anderson, editor in chief and associate publisher, *RetailWire*, L (www.retailwire.com)

More INDUSTRY NEWS, see page



**If we say it once,  
we'll say it a million times:**

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**Congratulations to the following retailers for achieving \$1,000,000  
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**Duffy's of Flushing  
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**Glass Bottle Shoppe  
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**Sana Mini Mart  
Detroit**

**Sex Discount  
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**Scotia Stop Food Store  
Oak Park**

**Seven Star Food Center  
Detroit**

**Short Stop Depot  
Saginaw**

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**Tommy Brann's  
Steak House  
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**Town & Country Liquor  
Southfield**

**Variety Foods Mini Mart  
Dearborn**

**MICHIGAN**



**LOTTERY**



## Consumers Alter Shopping Habits Based on Food Safety Concerns

A study being conducted by Michigan State University (MSU) on behalf of DNV, an international certification body, finds that U.S. consumers are highly aware of food safety issues, and they have high recognition of third-party certification as an effective signal of food safety assurance. The consumers strongly prefer to see products labeled as safety certified.

"Consumers are not only aware of food safety issues, they are actually changing their shopping habits due to food safety concerns," says Dr. Chris Peterson, director of the Product Center at MSU. "Nearly half of the consumers we surveyed indicated a change in shopping patterns."

These and other findings are the results of more than 400 consumers surveyed across the country representing a wide variety of



demographics, education, and income levels. Under the guidance of the MSU team, the surveys were conducted online by an independent research firm.

"We are conducting a two-phase study with MSU," says Kathy Wybourn, director of food safety solutions for DNV. "This first phase reflects consumer perceptions of food safety and third party food safety certification. We are moving into phase two where we'll be interviewing various food industry professionals to get their pulse on

the business processes and various auditing schemes that relate to food safety."

In addition to indicating a high sensitivity to food safety issues, U.S. consumers say they want to see evidence on product labels that the food they are buying has passed some kind of independent safety certification process. Moreover, slightly more than one-third of consumers indicate a willingness to pay a premium upwards of 30 percent more.

"It is interesting and important to note that higher price alone is not a direct signal of safer food," says Dr. Peterson. "Even brand name recognition is not the most powerful indicator of safety. Voluntary third-party certification compares favorably with mandatory government inspection and slightly ahead of traceability labeling in the mind of the consumer."

Phase two of the food safety and safety certification research study is expected to be completed in mid-April with findings available shortly thereafter. ■■■■

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



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



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**Ed  
WEGLARZ**  
*Executive VP, Petroleum*

## Differentiate Your Business to Improve It

**W**ord-of-mouth advertising is one of the cheapest and most effective types of advertising your business can invest in, but how do you generate buzz about your business?

Perhaps you go to a Chamber of Commerce business card exchange, a small business networking event, or any other peer-to-peer meet and greet with dozens or even hundreds of other people trying to promote their company or service, and you attempt to promote your business or service as well. However, by making just a few simple changes to your approach, you can become a center of influence in any room, and in effect, generate significant word of mouth advertising.

One of the biggest mistakes that people make is that once they get even a hint of interest from the person they are talking to, the sales person fangs come out. Unfortunately, all you are doing in a situation like this is pushing your prospect away. Here are some tips to help you network (and ultimately, sell) your products more successfully.

People do business with and refer people to people they know, like, and trust (peer to peer networking.) So while your goal during a trade show is to sell, your goal during a networking function is to get more people to know you, like you, and trust you. That way, they are more likely to buy from you in the future or refer people to you.

People like other people who are interested in them. The most important topic to anyone you are speaking to is himself or herself. And since they are at the meeting to promote their product or service, if you help them do that better, they are going to like and trust you more. The following questions are things that you can ask someone at a networking function:

- What do you do?
- Do you travel much? What territory do you work in? Any question about location.
- What makes you or your company unique or different from your competition? Let them brag.
- What is your position in your marketplace? Let them brag some more.

- How would I know if someone I was talking to would be a good prospect for you? This one question can make you more money than any other you can ask.

These questions will help you really get to know the person and what he or she can do. With this type of information at your fingertips (and it is a good idea to write the information down, possibly on the back of a business card) as you network, eventually you will come across someone who would be a good prospect for that person. The moment you introduce those two people, you become a center of influence. Do this just a couple of times, and the word will spread very quickly about how you are the person that everyone needs to know.

What makes this process so successful is the third-party endorsement. The person who you are helping to promote his or her product or service is no longer struggling to find a warm prospect; now they are receiving a third-party endorsement from you. That gives that per-

**Help someone sell by giving their product a third-party endorsement, and they will return the favor to you ten-fold.**

son tremendous credibility to the prospect. You are helping both parties. These people tend to remember this type of help, and they return the favor ten-fold.

These techniques work whether you are selling on the trade show floor or at a smaller gathering designed for networking only. Eventually, you'll walk into a room, and people you have never even met before will begin bringing prospects to you. The key to making this process work is consistency and the ability to catalogue information about the people you meet. If you create a system that works for you, you will dramatically increase the word-of-mouth advertising about your business. ■■■



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Representative for Details.**





# The Meat of the Matter

**A new study finds that the recession continues to impact purchasing and consumption behavior in the meat department, as well as other areas.**

The fifth edition of the *Power of Meat*, a joint study by the American Meat Institute and the Food Marketing Institute, finds that the recession is continuing to impact food purchasing and consumption behavior, including the meat department.

While meat consumption measured in tonnage was up significantly in 2009, the dollars are lagging behind as shoppers opt for cheaper cuts and prices dropped in 2009. Forty percent of shoppers say they have changed the way they purchase meat and poultry compared to before the recession, down from 51 percent in 2009. This is also significantly less than the 50 percent who are spending less on groceries overall, signifying the strength of meat and poultry in the total food consumption.

Yet the impact of income cannot be underestimated, as 62 percent of shoppers who saw a significant drop in household income have altered their meat shopping. More customers are also cooking at home versus eating out, leading to an increase in meat purchases at supermarkets and other retail outlets.

The report details the findings of a national online poll of 1,174 consumers conducted in November 2009. The American Meat Institute (AMI) and the Food Marketing

Institute (FMI) published the research, which was sponsored by Sealed Air's Cryovac Food Packaging Division.

## **Saving Money in the Meat Case**

Consumers take a wide variety of money-saving measures including bulk purchasing, buying on deal, trading down, substituting and eliminating groceries in general, and meat and poultry specifically. Pre-store research has become routine for many shoppers:

- 78 percent read grocery flyers to find the best price per pound;
- 73 percent buy cheaper cuts of meat and poultry; and
- 74 percent take advantage of sales promotions.

Others are finding ways to stretch their meat dollar by cooking casseroles and pasta dishes as well as meatless meals.

## **Marketing with In-Store Signage**

When rating six purchase influences, price ranked first with a score of 4.5 on a 6-point scale, well ahead of appearance. Using circulars and newspaper advertisements, 66 percent of shoppers compare meat and poultry prices at different stores and 86 percent compare prices of different brands and cuts once in the store.



As a result, in-store signage and in-store promotions are enormously important sales drivers of meat and poultry. While nutrition information and recipes play a role in the purchasing decision, it is price that for many shoppers ultimately decides where they shop, what they buy, how much they buy and if the meat is natural/organic or conventional.

While some shoppers state that quality and variety would prompt them to increase their meat purchases at their primary store, the most frequently mentioned suggestions in this year's survey revolve around price. Shoppers are asking for sales promotions, meal deals, and price cuts.

The share of shoppers to whom brand is unimportant is up to 74 percent for fresh meat and 62 percent for processed meat.

### Meat Consumption and Meal Preparation

On an average week, shoppers prepare four evening meals that include a meat item. These meals may range from frozen entrees to meals cooked from scratch. Chicken and beef continue to dominate the American dinner plate,

with pork and fish a distant third and fourth. The vast majority of shoppers (78 percent) prepare fresh meat at least once a week and most even three times a week (53 percent).

### Meat Case vs. the Service Counter

With 73 percent of all shoppers aware of case-ready meat, many believe the quality of pre-packaged meat and poultry is equal to or better than that cut and packaged in the store. This high level of trust in case-ready meat translates into a median of 90 percent of meat and poultry purchases originating from the self-service case. More than one-quarter of shoppers buy case-ready meat exclusively.

Reasons prompting shoppers to use the full-service counter include specialty cuts, special occasions and quantities not avail-

able in the meat case. Shoppers refer to family gatherings, holidays, barbecues and other special occasions for using the full-service counter.

### Econo-Sizing Meets Rightsizing?

Despite the economic factors, health and well-being are still highly valued in today's society, and food plays a major role. Almost two-thirds of shoppers put some (45 percent) or a lot (25 percent) of effort into eating healthy, but the rate of success is much lower. Despite best intentions to eat better, 42 percent say they succeed in doing so less than half of the time.

As part of shoppers' healthy-eating strategies, they are the most likely to cut back on meat/poultry portion sizes or second helpings, followed by selecting low-sodium processed meats and eating fish or seafood more regularly. Some shoppers are cutting back on their meat intake both from a savings point of view and as a strategy to improve their diets. In terms of ingredients, shoppers' focus is back to fat, sodium and calories.

### Organic and Natural Meat

A steady 18 percent of shoppers have purchased organic or natural meats in the past three months, with younger shoppers most likely to purchase organic meat and poultry. Natural and organic store formats continue to lose market share to supermarkets and farmer's markets, and the conventional supermarket remains the main outlet for organic and natural meat at 50 percent.

The positive long-term health effects and nutritional value are the top two reasons cited by shoppers for purchasing organic meat and poultry. As shoppers associate either immediate or long-term health benefits with organic products, they may be more willing to give up goods they perceive as luxury, rather than foods they see as essential to their health.

*(Reprinted with permission from American Meat Institute, [www.meatamtl.com](http://www.meatamtl.com))*





By Sarah Mahoney

Don't look to Baby Boomers to lead the way in consumer spending in the months ahead. A new report from PricewaterhouseCoopers LLP and Retail Forward, says that this recovery—unlike those in last few decades—will be shaped by the values of tech-loving Generation Y, and to a lesser degree, affluent members of Generation X.

"Boomers have lost the most in terms of retirement and savings, and they have very different spending parameters today," Lisa Feigen Dugal, PricewaterhouseCoopers U.S. retail and consumer practice leader, tells Marketing Daily.

"Gen Y, and to a degree, Gen X, have disposable income in a way Boomers don't. And they spend very differently. They are still trading down, but are using many different ways to seek out bargains."

Called "The New Consumer Behavior Paradigm: Permanent Fleeting?" the report also finds that while the frantic frugalism of the early recession has faded away, it has been replaced by "practical consumerism," a more pervasive series of behavioral changes. Shoppers are habitually much more methodical in the ways they save -- using coupons, mobile applications, comparison-shopping sites, and rewards programs. "Retailers need to adapt their strategies to appeal to this new generation of consumers," she says.

While there is evidence of "frugal fatigue," the report says 20 percent of consumers continue



See GEN Y on page 2

## How to Reach Your Customers Online

Nielsen recently released a report detailing the shopping habits of four major age demographics:

1. The Greatest Generation: born prior to 1946 (64 + years of age in 2009)
2. Boomers: 1946-1964 (45 to 63)
3. Gen X: 1965-1976 (33 to 44)
4. Gen Y: 1977-1994 (15 to 32).

Not surprisingly, each generation is unique in terms of the volume of money they spend, where they spend (online and off), and what they spend it on:

• **The Greatest Generation.** These savvy shoppers spend most of their online time using email and message boards, providing two ready avenues for delivering targeted offers and initiating value-add discussions about health issues and special wellness programs. Grocers—this is your target market, and they are waiting for you online. While not necessarily as active as Boomers,

Gen X, and Gen Y across social networks, seniors are certainly online, and their activity level across all platforms is increasing. They rely heavily on personal interaction and word-of-mouth referrals.

• **Boomers.** Boomers are big online shoppers, comfortable using email and messaging to stay in touch. Twitter is a huge untapped outlet for reaching Boomers, who increased utilization of this micro-blogging tool 469 percent during 2009. Reach one and you reach their entire follower base with product info and special offers. There are as many 45-54 year olds as there are 25-34 year olds across social networks, and that number is growing. Boomers are buying into social media and the Twitter statistic highlighted above is, frankly, shocking.

• **Gen X.** More than 80 percent are online checking out Facebook, MySpace and Twitter, shopping and price checking online

and texting or emailing friends. Deliver quick hit info and offers using new media for fast results.

• **Gen Y.** These visually oriented shoppers will tweet and text about special deals real-time from the store aisles about what looks good today, where to meet-up, and anything cool that catches their eye on site. If you're lucky, you'll hit a quirky Gen Y sweet spot, and they'll YouTube or Hulu a video of a helpful employee or unusual in-store promotion.

Long story short, if you want to attract a cash-carrying American between the ages of 15 and 44, you must have a presence on Facebook, Twitter, YouTube, and soon, FourSquare.

— By Pat Morrell, an account manager at [www.threeshipsmedia.com](http://www.threeshipsmedia.com), which helps organizations create and implement social media marketing strategies. ■■■





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# Retailers Battle Shrink in Tough Times

**A new report says that small retailers are troubled more by employee theft, large retailers by consumer theft.**

In this brutal economy—with external pressures on gross margin driven by the highly promotional environment and excess inventories, and the need to conserve working capital—more retailers than ever say loss prevention is a rising priority in their organizations.

According to the latest edition of the annual report from Retail Systems Research (RSR) and the Retail Industry Leadership Association (RILA) titled, *Loss Prevention 2010: Retailers Battling Shrink in Tough Times*, retailers say their best opportunities to combat shrink are at checkout, stock room and back room, receiving areas and loading docks. The report includes responses from 83 retailers taken from September through October 2009.

## Business Challenges

Retailers are most concerned about becoming larger targets for shrink as they grow, particularly for lower tier-one retailers. For smaller retailers, employee-related shrink remains a top concern. Yet as revenue rises, so does trust in employees. Sixty percent of retailers with annual revenue greater than \$5 billion rate organized retail crime (ORC) as a top-three business challenge vs. 33 percent of the smallest and 36 percent of mid-market retailers. In short, small retailers are troubled more by employee theft, large retailers by consumer theft.

## Organizational Inhibitors

For the total response pool, manpower expense has become a much larger concern in 2009. More retailers report that having the staff required to review loss preventions and audit data is a sig-

nificant inhibitor to their ability to adopt new initiatives. For others, however, the ability to execute is the enemy. Twenty-five percent report that they have a good loss prevention plan but need to improve execution. The key to overcoming these inhibitors, says the report, lies in better business intelligence tools.

from improved automation. Business intelligence remains key.

## Bootstrap Recommendations

Any technology refresh must eliminate the mundane work of balancing, cross-checking, and low-level data analysis—the essential value of business

## SOURCES OF SHRINK



## Technology Enablers

Retailers are focused on getting at the emerging value of their existing investments without adding people to review detail data, including both high and low-tech tools. Video surveillance, pre-employment screening systems, sales audit, returns and void management, exception analysis reporting, and cash management systems could benefit most

intelligence layered on top of existing investments. It is also long overdue that retailers get their inventory systems under control, says the report. It is simply not possible to get a handle on shrink when the data is only available by department or category.

Further, as it relates to organized retail crime, the smallest retailers are often the biggest targets, but don't often recognize it as such. All retailers

**Twenty-five percent of retailers report that they have a good loss prevention plan but need to further improve execution of the plan.**



## Can't Buy What We Can't Manage

When surveyed retailers were asked what the major inhibitors that keep them from implementing greater loss prevention tools and technology, the list of challenges included:

- Expense—86 %
- Can't prove the return on investment—53%
- Lack of staff to review loss prevention and audit data—41%
- Our inventory systems are so inaccurate, it's hard to get our hands around what we're losing—36%
- Past initiatives have not generated desired results—17%
- We're got a good loss prevention plan but don't execute well—13%
- The wrong person is in charge of loss prevention at our store(s)—10%

Source: RSR Research, December 2009

would work more with local law enforcement and stay up-to-date on the tools and techniques used by the largest retailers, the report advises. Because loss prevention is one of the rare components of retail not seen as competitive, there are myriad opportunities for retailers to learn from one another's experiences. And while the keys to having a better perpetual inventory system may be closely guarded, the tools and techniques to keep employees in line and customers honest are openly discussed, particularly at well-attended industry events.

Finally, keeping loss prevention up-to-date and shrink under control requires a continuous commitment with constant improvements. With difficult economic conditions, high unemployment, and technology advances, thieves aren't going anywhere, they are only more desperate and sophisticated.

On the one hand, high unemployment levels improves the talent pool available for in-store employees, concludes the report. But on the other hand, desperate times breed desperate people, and desperate people tend to do bad things. ■■■

(Editor's note: You can download the entire report at [www.retailsystemsresearch.com/document/summary\\_1037](http://www.retailsystemsresearch.com/document/summary_1037).)

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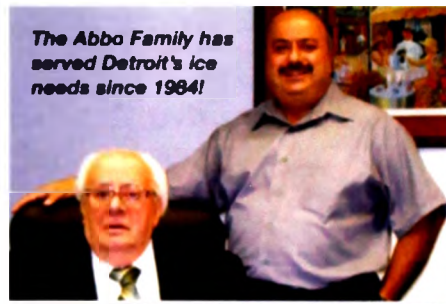
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Members with Questions Call: Auday Arabo at the AFPD Office at 1-800-666-6233!



### Meet Derek Dickow: AFPD's New Business Development Consultant

Derek Dickow has joined AFPD as a business development consultant. His primary responsibilities include:

- Spreading the word about AFPD to potential new members;
- Developing relationships with supplier to increase AFPD program offerings for member retailers;
- Assisting in fundraising events for the AFPD Political Action Committee (PAC);
- Increasing advertising in *AFPD Bottom Line* magazine;
- Promoting attendance at all AFPD's events; and
- Giving back to the community that has supported AFPD members.

Prior to joining AFPD, Dickow was a team coordinator for an international telecommunications company responsible for recruiting, field training, and delivering weekly presentations.

Dickow graduated from Oakland University in 2002 with majors in political science and philosophy. Since graduation, he has worked on several marketing and public relations projects, including Chaldean Night Live, My Cuzin's Comedy Show, Miss Chaldean, and several successful fundraising events for the Chaldean Federation of America.

"I am new to AFPD, but not to the standard of putting people first," Dickow says. "I learned long ago that when you have an opportunity to do good in any situation, it becomes your duty to fulfill it. Because of my eternal optimism and innate ability to think proactively rather than reactively, AFPD members will find that I will always keep their interests in mind." ■■■



## GEN Y

continued from page 18

say no to items that seem too expensive, 33 percent will only buy things they truly need, and about 25 percent buy fewer things and shop less often. There's increasing evidence that do-it-yourself products—such as spa treatments or restaurant-style meals that can be prepared at home—are increasingly viewed as “good enough.” And consumers continue to be open to private-label brands.

But there are considerable generational differences. Among Gen Y consumers surveyed for this report, just 25 percent say the economy has significantly changed their shopping behavior. Among Gen X, it's 36 percent, and among Boomers, 37 percent.

**There's increasing evidence that do-it-yourself products—such as restaurant-style meals that can be prepared at home—are increasingly viewed as “good enough.”**

“In the early 1990s, the Baby Boomers were at a life stage characterized by high spending, and their appetite for material goods seemed insatiable. During the post-dot com bust at the start of this decade,

many Baby Boomers were in prime earning years and able to resume pre-recession spending behaviors relatively quickly after that less severe downturn.”

Today, the median wealth of Boomer households has shriveled, falling from \$315,000 in 2004 to \$160,000 in 2009 among 55- to 64-year-olds, and from \$172,000 to \$94,000 among 45- to 54-year-olds. “Without the Boomers leading us out,” Dugal says, “we don't have history to rely on. So now marketers are going to have to look to Gen Y and Gen X, groups that are smaller and behave differently.”

*Sarah Mahoney is a staff writer for MediaPost Marketing Daily. Reprinted with permission.*

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# Born to the Shell Dream

A brother-sister team carry on the c-store dream of their parents' original family business.

By Beverly Sturtevant

Remember when a major oil company would build a station just for you? And the whole family participated in making it a success?

In 1969, Shell built the Daymut family's first service station in Cleveland's historic district near Pearl and Denison – four auto care bays where Stephen J. Daymut serviced cars and his wife, Gloria, managed the books. Their children – Sherry, Nancy, and Steve – all helped out because if you wanted something back then, the only option was to work for it.

Stephen and Gloria Daymut ran the business while their family grew up. Sherry went to college and became a nurse, while Steve joined the Marines and served in the Gulf War. Nancy tried different jobs, finally deciding that working at the family Shell station was the way to go.

In the early 1990s, Shell expanded the station to 1,200 square feet, adding a carwash and food mart. In 1993, Steve returned from the service and joined his sister again in the family business. In 1997, when Stephen Daymut died, the family rallied around the store and kept it going.

Meanwhile, five miles down the road at East 55th and St. Clair, another family had a 3,000 square foot station rebuilt by Shell from a three-bay auto care center in 1970. Thirty-three years later in 2003, Steve and Nancy took over that station. With two stores to their name, today, the Daymut family's "Shell dream" lives on.

Two locations, they say, is just right for this family business. "We like the fact that with only two locations, the family has complete control," says Steve. He manages one store while Kathy manages the other; the two businesses are just five miles apart. For the time being, there are no plans to acquire additional stores, although an expansion



Steve Daymut and his sister, Nancy Sedlacek

for the store area at the Pearl/Denison location is likely, he adds.

Between the two businesses, the Daymuts have 17 employees. Even before the recession, there was very little turnover and many team members have been there for years.

"We've been fortunate to continue doing well, even during the downturn," says Steve. "It's partly because of good locations and partly because we've been here forever."

The Daymuts say the stores don't really have a "specialty" that draws people in, but they believe the longevity of their business in the community has built a loyal customer

base. "Our customers know us well," says Steve. Both stores offer ATM, bill pay, and money orders. The car wash is popular at the 55th Street location, and the lottery is very successful at both locations.

The Daymuts have been AFPD members for about 10 years. "We particularly appreciate the power of group buying like in the AFPD workers' compensation program," says Steve, "as well as the benefits of AFPD programs for Edy's ice cream, credit cards, and Frito-Lay."

"I also really appreciate the work that AFPD does to support its members on legislative matters, such as working to increase the lottery bonuses for retailers," he adds.

Recently, Steve and his wife, Kendra, learned that they have won a trip to Kuala Lumpur Malaysia in May. This reward from Shell for their success in 2009 cited the Daymuts for "the highest standards of leadership, commitment, customer focus, and teamwork."

"We've been part of the Shell family for a very long time," says Steve, "and our hope is to continue being Shell dealers and servicing our community." ■■■■

*Beverly Sturtevant is assistant editor of AFPD Bottom Line.*





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# Attorney General's Top 10 Consumer Complaints Include Retail and Gasoline

Michigan Attorney General Mike Cox says financial scams top the list of Michigan consumer complaints received by his department's Consumer Protection Division in 2009. The annual Top 10 Consumer Complaints list, which was released during National Consumer Protection Week, is compiled from more than 17,000 written complaints and more than 77,000 calls the Consumer Protection Division received in 2009.

"Because of Michigan's economic crisis, it is no surprise that credit and financial concerns top the list of complaints," said Cox. "Scam artists are looking for any opportunity to put your money in their pockets."

Complaints involving retailers and gasoline prices were numbers four and five on the list, respectively. Lottery-related scams also made the Top 10 list, coming in at number seven.



Here are the Top 10 Consumer Complaint categories of 2009:

**1. Credit and Financial Concerns.** Complaints range from credit and collection companies to mortgage bankers, brokers, and predatory lending matters.

**2. Telecommunications and Cable or Satellite TV.** Moving up from the number-three position last year, this category includes cable and satellite TV services, telemarketing, do-not-call violations, cell phone issues and unauthorized charges or switch of a service provider.

- 3. Internet.** Moving up from the number-five position last year, this category includes Internet purchases and auctions, failure to deliver or refund, fraudulent e-mail solicitations, and Internet service provider complaints.
- 4. Retail.** Extended warranties, the quality of merchandise, rebates, and scanner or pricing errors comprise this category.
- 5. Gasoline/Fuel/Energy.** This category dropped two spots because gasoline prices stabilized more in 2009; however, late in 2009, propane prices became an increasing concern. Cox says the attorney general's office continues to monitor prices in the gasoline and propane markets.
- 6. Motor Vehicle or Automobile.** This category includes complaints about lemon law violations, advertising, warranty, quality, and misrepresentation.
- 7. Mail Order.** Failures to deliver merchandise, unsolicited merchandise, and contest deceptions make up this category. Lottery and fraudulent check scams are also included in this category and continue to target seniors.
- 8. Personal Service Providers.** Failures to refund, cancel a contract, or deliver services are included in this category.
- 9. Unauthorized Services to Small Businesses.** This category includes unauthorized advertising and directory publications, unsolicited faxes and leases for business equipment that cannot be cancelled.
- 10. Contractors and Home Improvement.** This category includes dissatisfaction with contractors, failure to deliver, and problems with warranty issues.

Cox said consumers and businesses must be cautious when making financial arrangements. "I urge people to take great care when entering into financial transactions. Do your homework, ask questions and feel free to call our office when you are unsure. If someone offers you a deal that sounds too good to be true, it probably is," said Cox. ■■■

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# Clarence Mingo: 'We're Here for Consumers and Retailers'

Clarence Mingo's life and career have been about service to his country, community and family. As Franklin County (OH) Auditor, Mingo says he is prepared to lead and to serve as he always has—with integrity and honor.

After high school graduation, Mingo served honorably in Kuwait during the 1991 Persian Gulf War. When his military service concluded, Clarence completed a bachelor of arts degree in Political Science at Ohio State University, then earned his law degree from the Moritz (Ohio State University) College of Law.



Clarence Mingo, Franklin County Auditor

Mingo began his private legal practice protecting children in abusive situations, serving as a Guardian ad Litem in domestic and juvenile law cases. He also volunteered for the Legal Aid Society of Columbus' Neighborhood Services project, where he helped indigent county residents with legal issues.

In 2007, Mingo was appointed commissioner in the Ohio Court of Claims, administering cash awards to victims of crime from the Supreme Court's victims of crime fund. Mingo, a Republican, is the first African-American county audi-

tor in Ohio history.

As Franklin County Auditor, Mingo oversees the Franklin County Budget Commission, which provides a wide range of services to both individuals and businesses, including many that are critical to Ohio's AFPD members:

- **Weights & Measures.** This includes Weights & Measures inspections and certifications for all commercial weighing and measuring devices, such as gasoline pumps, price scanner, and retail scales. Weights

& Measures inspectors work to protect consumers and merchants by ensuring that the weighing and measuring devices are correct and follow up on consumer complaints concerning measuring and weighing devices.

- **Vendor Licenses.** Vendor's licenses that enable business owners to collect sales tax for the State of Ohio and are required for any business that makes retail sales.
- **Retail Cigarette Dealers License.** This license is required for anyone who distributes, stores, or sells cigarettes in the State of Ohio.

Below, Mingo explains how the Auditor's office interacts with AFPD member businesses.

**AFPD: How does the County Auditor's office directly affect AFPD members through things such as regulations?**

**Mingo:** Every year, Franklin County inspectors test more than 5,300 pumps at 2,500 gas stations. Each pump has to be accurate within a few tablespoons for every five gallons it dispenses. The inspectors also make sure the pumps haven't been tampered with since the last check-up.

**AFPD: You have met with representatives from AFPD and indicated that you wanted to continue the relationship formed by Joe Testa, the former Franklin County auditor. What can AFPD or its members do to further the relationship?**

**Mingo:** Maintain communication with the auditor and his or her staff. There are several staffers in each division (for example, cigarette licenses, vendor's licenses, weights and measures) who can address your questions and concerns. We are willing to meet with our constituency, and we encourage your input. We are here for you. We're always ready to give a helping hand whenever possible.

**AFPD: How does your office balance its assistance to both consumers and retailers?**

**Mingo:** We're out there for consumers as well as businessmen. We don't want to see the consumer losing any money, paying more than what they're paying for. And we don't want to see businesses losing money on their business as well. It's critical because it ensures that merchants and consumers trust one another so that a consumer knows they're going to get exactly what they pay for. ■■■■





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**M. Scott  
BOWEN**

*Michigan Lottery Commissioner*

## Lucky Lines is on Its Way

**T**he Lottery's newest online game, Lucky Lines, goes on sale April 25 and will be available wherever Michigan Lottery tickets are sold. Lucky Lines combines the thrill of winning instantly, bingo play, and the chance to win a big jackpot all in one fun and exciting game.

To start, players will select or can Easy Pick seven numbers between 1 and 49. Like bingo, players have to match their numbers together horizontally, vertically or diagonally with the numbers on the game board to win.

The great thing about Lucky Lines is the player gets to determine how much they want to wager. Players can buy a ticket \$1, \$2, \$3, \$4, \$5, \$10, or \$20. The more you wager, the more you can win. If a player bets \$20 and matches all seven numbers, they could win \$10 million instantly. But smaller wagers can still win players big money. A \$1 wager wins \$500,000; \$2 wins \$1,000,000 million; \$3 wins \$1,500,000; \$4 wins \$2,000,000; \$5 wins \$2,500,000; \$10 wins \$5,000,000; and as mentioned above, \$20 wins \$10,000,000.

Like other Lottery online games, players can also win by matching 3, 4, 5, or 6 numbers together as well. The prize pay-

outs for Lucky Lines are as follows:

Further information on Lucky Lines can be found in the April addition of Game Line.

### Make Me Rich!

The third episode of "Make Me Rich!" is schedule to air on June 4, where the Michigan Lottery will give away \$3 million as well as a Michigan-made 2010 Chevy Traverse. Players can win a chance to appear in the third episode of "Make Me Rich!" by playing a variety of instant tickets from the Michigan Lottery, including the \$10 Million Dollar Mega Play and most of the current \$20 games. Members of Player City, the Lottery's VIP website, also have a chance to appear on the show. As with previous broadcasts, the June 4 edition of "Make Me Rich!" will feature a text-to-win component for the viewing audience. During the show, details on how to win one of five \$1,000 prizes will be announced.

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

- **\$20 Instant Games.** If a player claims a \$1,000 prize from Big Money Spectacular™, Casino Royal™, \$2,000,000 Diamond Doubler™, Lucky Game Book™, or

\$2,000,000 Club™, they will be automatically entered into a drawing to become a finalist. Players must file their \$1,000 claim by April 14 to be eligible for the April 16 finalist drawing. At that time, five lucky players will be selected to be part of the June 4 broadcast, in which they will have a chance to win \$2,000,000.

- **Million Dollar Mega Play.** When players claim a \$1,000 prize from Million Dollar Mega Play™ (game #322), they will be automatically entered into the April 16 finalist draw.

*See MICHIGAN LOTTERY, page 38*



**Over 95 cents of every dollar spent on Lottery tickets is returned to the state in contributions to the state School Aid Fund, prizes to players and commissions to retailers.**

**In fiscal year 2009, the contribution to schools was more than \$724.5 million.**

**Since its inception in 1972, the Lottery has contributed more than \$15 billion to education in Michigan. For more information, visit the Lottery's website at [www.michigan.gov/lottery](http://www.michigan.gov/lottery).**

Match	\$1	\$2	\$3	\$4	\$5	\$10	\$20
7	\$500,000	\$1,000,000	\$1,500,000	\$2,000,000	\$2,500,000	\$5,000,000	\$10,000,000
6	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$50,000	\$100,000
4 & 3	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$5,000	\$10,000
5	\$50	\$100	\$150	\$200	\$250	\$500	\$1,000
3 & 3	\$10	\$20	\$30	\$40	\$50	\$100	\$200
4	\$5	\$10	\$15	\$20	\$25	\$50	\$100
3	\$1	\$2	\$3	\$4	\$5	\$10	\$20



**NEW!**  
**On Sale April 25**

# LUCKY \$ LINES



**Instant Wins!**  
**Big Jackpots!**  
**Fun of Bingo!**

**Everything your players love  
in a single game!**

There's a new kind of game in your Michigan Lottery lineup: Lucky Lines. For players who love instant games, Lucky Lines has instant wins along with the same great odds of winning. Bingo players will love matching numbers together in horizontal, vertical, and diagonal lines. And everyone will love Lucky Lines' huge prizes! It offers players 6 ways to win \$1 million or more – up to \$10 million instantly!

In addition to regular sales and bonus commissions, retailers receive \$5,000 on each valid Lucky Lines ticket winning \$1 million or more sold in their store and redeemed for payment. So get ready for Lucky Lines, the brand new game **that's all the fun in one!**

To learn more: [playluckylinespromo.com](http://playluckylinespromo.com)

Odds of winning: match 3: 1 in 5,441; match 4: 1 in 79; match 3x3: 1 in 367; match 5: 1 in 1,619; match 4x3: 1 in 11,099; match 6: 1 in 56,663; match 7: 1 in 5,386,787. Overall odds: 1 in 5. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.





**Kim A.  
RHEAD**

*Partner, Karoub and Associates*

## AFPD Testifies on Federal Desert Oasis Act

**Thanks in part to the efforts of AFPD, the legislature is starting to pay attention to the challenges of providing fresh fruit and vegetables to the inner city poor.**

**A**FPD recently testified before the Michigan House Urban Policy Committee concerning House Concurrent Resolution 41 (HCR 41). The resolution was introduced by Representative Bert Johnson (D-Highland Park) and urges Congress to pass the Federal Desert Oasis Act.

The federal legislation would provide federal aid to grocery stores in urban centers in an effort to increase the amount of fresh fruit and vegetables for customers to purchase.

Our testimony was direct concerning this issue, as we stated that the challenges of providing fresh produce in urban centers is much more complex than simply throwing federal funds at the problem. Those comments sparked a discussion that lasted over half an hour, and resulted in an outstanding exchange of ideas between the committee members and AFPD.

Transportation problems for inner city residents started the discussion, with committee members asking if the main problem was getting fresh produce to the store, or was it more of an issue with customers finding transportation to the store? Opinions were mixed, with a number of inner-city legislators saying that they didn't think transportation to and from the store was a major problem.

### Twice a Month Food Stamps?

Representative Jimmy Womack (D-Detroit) then raised the issue of once a month disbursement of food stamps. He stated that in his opinion, once a month disbursement of food benefits was the leading reason that inner city customers did not purchase fresh fruit and vegetables. Womack correctly stated, as has AFPD on numerous occasions, that almost all customers use their entire amount of benefits when they first receive them, and this results in them buying canned goods and processed or frozen foods, which store longer through the month.

We expanded upon the representative's comments, pointing out that such buying habits also make it almost impossible for grocery stores to stock fresh produce. Spoilage of fresh fruit and vegetables is a huge problem in all grocery stores, but particularly in areas where many customers depend on food assistance which is depleted early in the month.

Committee Chairman Gabe Leland (D-Detroit) expressed an interest in exploring the idea of issuing food assistance on a twice-monthly basis. AFPD updated the committee on past efforts to implement a twice-monthly disbursement system.

After more debate, the decision was made to have the committee staff review the issue with the hope that the committee could consider changes in the current disbursement system at some future date.

### A Terrible Waste

The discussion then shifted to how much fresh fruit and vegetables are thrown away by grocery stores because of spoilage. After the committee meeting, Jane Shallal, AFPD president and CEO, contacted Dijural Felder, food donor relations manager for Forgotten Harvest. Felder reported that Forgotten Harvest did not track the dollar amount of food that is wasted because of spoilage, but that her organization estimates that 96 billion pounds of food is wasted each year. Much of that total is comprised of fresh fruits and vegetables. She went on to explain that 96 billion pounds is equal to 25 percent of all food produced in the world annually.

Once the discussion ended, the committee voted to support HCR 41 and sent the resolution to the floor for approval. Passage of the resolution is symbolic; the federal government must pass the Food Desert Oasis Act for local grocery stores to see any federal funding.

Important as that funding might be, perhaps of more importance is the fact that someone in the legislature is starting to pay attention to the challenges of providing and maintaining fresh fruit and vegetables in certain areas. The list of social problems that result from poor diet in urban America is long, and the effects cost our country billions of dollars in health care and other social programs.

AFPD looks forward to working together with the Urban Policy Committee and other leaders in Michigan to seek solutions to this complex problem. Our appearance at this legislative committee meeting will not result in resolving this problem, but perhaps it will result in future discussions, and hopefully solutions, based upon knowledge and fact. AFPD stands ready to work with the legislature and to be the source of the knowledge and facts required to make positive change for our retailers and the customers that they serve.

*— Kim Rhead is partner with Karoub Associates, the lobbyist firm that represents the interests of AFPD and its members in Michigan. ■■■*



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# Retailers Recognize Need to Inspire Shoppers

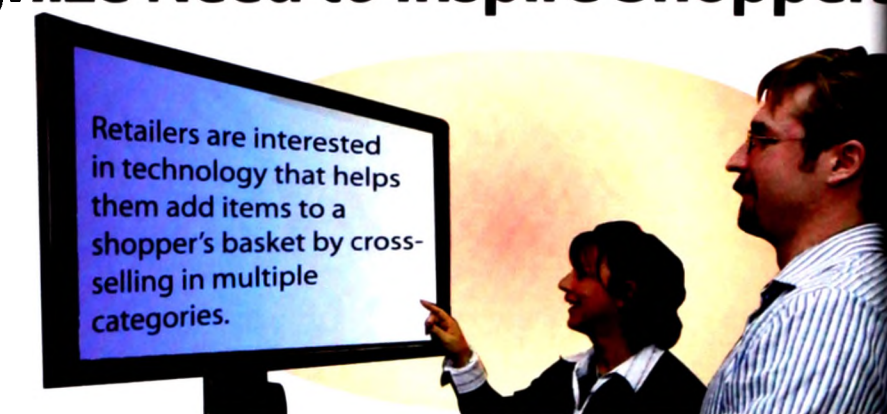
By Troy Carroll

**A**s I crisscross the country talking to retailers of every stripe, there's a sense the economy is coming back. I would describe the mood as "unexpected optimism."

And yet, the dominant theme from retailers is the need to inspire shoppers. Retailers are seeking technologies that do for any product category what mannequins do for apparel — show the customer how to bring many items together into a compelling, personalized solution.

Shoppers need to be inspired and guided to a final solution. Retailers understand that addressing a consumer's end goal is the key to driving more sales; yet, doing this with human interactions is expensive. Therefore, expect to see increasingly sophisticated shopper-assistance tools emerge from the simple product selectors of today. Retailers are keenly focused on the problem, and a few are ready to test solutions.

Closely related to inspiration is the idea of cross-selling. Retailers are interested in technology that helps them add items to a shopper's basket by reaching across the store to cross-sell many product categories. Customer-facing technologies that



draw upon in-store and online inventories to automatically suggest the best complementary goods will likely be tested.

Finally, with recessionary pressures on staffing levels, retailers want to make the most out of their store staff through sales-process automation. For the 80 percent of any selling process that is the same for every customer, retailers are looking for technological solutions that do this work, letting store associates handle more customers in a given period of time. In a sense, self-checkout was only the beginning. The phrase I have heard is "moving customers from questions to the counter" as quickly as possible. I personally view this as challenging to execute in practice

and anticipate some failed trials, given the need for seamless integration between store personnel and in-store technology. However, the first retailer to do it will reap significant rewards and set the stage for the future of retail.

The future is shaping up to be an exciting one for in-store technologies. Recession-induced paralysis seems to be over, and retailers seem to have a clear view of how they want to move forward. If they succeed in deploying the right solutions, it will be a winning year for everyone — shoppers, retailers and even technology suppliers.

— Troy Carroll is CEO of Intava, a provider of interactive retail technology.

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



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service to the community.

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That's why we believe employee volunteerism, contributions and sponsorships, community involvement and environmental stewardship are so important.

At DTE Energy, enhancing the communities we serve is not just a chapter in our book — it's a never-ending story.

**DTE Energy**



The Power of Your Community • **DTE**



## Kathleen BURKE

Ohio Lottery Commissioner

### It's All About Powerball

**P**lans for Powerball continue, with a tentative launch date of Friday,

April 16, followed by Ohio's first Powerball drawing April 17. By this publication's deadline, a few necessary steps should have taken place to bring Powerball to Ohio. In the meantime, we're preparing staff and retailers alike with information and in-store material to support the game launch.

Ohio's multi-state game Mega Millions has contributed significantly to Ohio Lottery profits. In fact, more than 1.5 billion Mega Millions tickets have been sold in Ohio since 2002, earning Ohio retailers more than \$80 million in sales commissions. We think Powerball will be another winner for Ohio retailers.

Once launched, Ohio retailers can look forward to a prize bonus for selling jack-

pot and second-tier level prizes. For selling a Powerball jackpot prize, the bonus is set at a rate of \$1,000 per million, based upon the jackpot amount won in Ohio. A retailer's maximum bonus is \$100,000. If more than one Ohio retailer sells a jackpot-winning ticket, the bonus is split equally. Minimum bonus is \$1,000. Ohio retailers also earn \$1,000 for selling a Powerball ticket with a 5-of-5 match prize.

#### EZPLAY Spring into Summer

This month, the Ohio Lottery will release its \$2 Spring into Summer EZPLAY Game. The game offers a top prize of \$20,000 and overall odds of winning a prize of 1 in 3.38. Spring into Summer joins six other EZPLAY Games on sale at Ohio Lottery retailers. Post a sample tick-

et by your terminal and have your customers join in the fun!

#### Instant Games

On April 30, the Ohio Lottery releases the \$1 Neon 9s and \$2 Sunny Money instant games. Neon 9s offers a \$999 top prize, with a percentage payout rate of 61 percent. The game, which has an eight million ticket print, includes more than \$4.8 million in total prizes. Sunny Money offers a \$10,000 top prize, with a percentage payout rate of 65 percent. The game, which has a six million ticket print, includes more than \$7.8 million in total prizes. Let your customers know about these newest instant games.

It's an exciting time for the Ohio Lottery and for Ohio Lottery retailers. Thank you for your ongoing support. ■■■

## Proudly Supporting Local MICHIGAN Farmers



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

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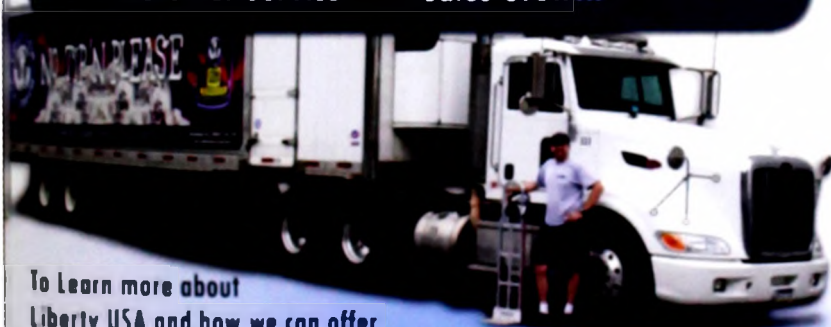
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## How do Petroleum Companies Score on Sustainability?

Petroleum companies are struggling to distinguish their sustainability efforts from each other, says a new report from Two Tomorrows, a sustainability consulting firm. The report studied how the ten largest oil and gas companies in the world manage their most pressing social and environmental issues.

Todd Cort, CEO of Two Tomorrows North America Inc., who led the research, says, "Performance on energy security and climate change has evolved, but progress remains incremental and the associated fundamental challenges remain unsolved. The first company to demonstrate a tangible step-change in addressing these issues is bound to emerge as the new sustainability leader in the industry."

Although BP emerged this year as the leading petroleum company, the margin was narrow. There is now great parity between the top seven companies in the way that they manage and report on sustainability commitments. The Tomorrows' Value Rating results in the following oil and gas ranking:

- |                   |                           |
|-------------------|---------------------------|
| 1. BP             | 6. ENI                    |
| 2. Shell          | 7. Chevron                |
| 3. ExxonMobil     | 8. Gazprom                |
| 4. ConocoPhillips | 9. Sinopec                |
| 5. Total          | 10. China Nat'l Petroleum |

Innovation is where the largest oil and gas companies show strongest leadership, yet a great discrepancy still lies between them and other industries such as utilities and telecoms, in how they address social and environmental concerns. Oil and gas sector discussion appears limited to a small number of important yet fragmented applications: alternative energy technologies, more efficient methods for finding and extracting petroleum resources, and chemistry innovations for safer and more efficient products.

Even so, Dr. Cort says petroleum companies are pursuing product improvements that reduce environmental impacts, looking for less invasive ways of finding and extracting petroleum, and getting involved in researching and rolling out new energy technologies. For example, the report highlights exemplary initiatives including Chevron's leadership in geothermal energy, ConocoPhillips' business in lubricants to improve fuel efficiency, and ExxonMobil's extensive support of research programs for low carbon energy.

*(Printed with permission, Two Tomorrows Group Limited, [www.tomorrowvaluating.com](http://www.tomorrowvaluating.com))*

## MICHIGAN LOTTERY

*Continued from page 30*

ing. During the drawing, three finalists will be selected to appear on the game show for a chance to win \$1,000,000. Players must file their \$1,000 claims by April 14.

- **Player City Money Match.** Members of the Lottery's VIP website, [www.playercity.net](http://www.playercity.net), can submit 30,000 Player City points to automatically be entered into a drawing to become a finalist to appear on "Make Me Rich!" Three finalists will be selected on April 26 to appear on the game show for the chance to win a Michigan-made 2010 Chevy Traverse. Players have until April 22, to submit points and be entered into the finalist drawing.

More information on how players can become a contestant on the third installment of "Make Me Rich!" can be found at [www.michigan.gov/lottery](http://www.michigan.gov/lottery).

### Lotto Soul

The Lottery's limited edition ticket, Lotto Soul™ for \$2, went on sale on March 29. The ticket celebrates Michigan and the city of Detroit's Motown heritage with four different ticket scenes, including Freda Payne, The Dramatics, The Four Tops, and Marvin Gaye. With a \$45,000 top prize and more than \$4 million in total cash prizes, the ticket is sure to be a hit.

### New Instant Tickets

New instant tickets scheduled to go on sale April 19 include 3 Cheers™ for \$1; Mom's A Winner™ for \$5; and Vegas VIP™ for \$10. The release date for these tickets is subject to change.

### Problem Gambling Awareness Week

The 8th Annual Problem Gambling Awareness Week Campaign was recognized on March 7-13, 2010 by Governor Jennifer Granholm. The goal of the campaign is to educate the general public and health care professionals about the warning signs of problem gambling and raise awareness about the help that is available both locally and nationally.

Compulsive gambling can be treated. If you know someone who needs help or would like to learn more about the programs available, please give them information on where to call. The Michigan 24-Hour Help Line at (800) 270-7117 or the Michigan Association on Problem Gambling at (517) 242-0655 are available to anyone who needs assistance. ■■■■

# OVER 100 YEARS OF QUALITY

For over 100 years, Absopure has offered the highest quality water products to customers. Now there are more choices than ever. From our convenient 8-ounce size to our economical gallon and 2.5 gallon bottles, there is a size for every thirst. Absopure's all-new Eco-Pak bottles, made from recycled bottles, are the latest Absopure innovation.

The unique new bottle promotes recycling – protecting the environment and creating jobs through increased recycling – while offering consumers a more responsible choice in the bottled water aisle.

With so many products to choose from, Absopure Water makes it easy for everyone to enjoy delicious, refreshing water anywhere you go.



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### Savory Choice Chicken Liquid Broth Concentrate

Savory Choice has introduced a new Liquid Broth Concentrate. Gluten free and no MSG, 1 cup contains just 360mg of sodium and 1g of fat.

### Jamba Juice Frozen Fruit Sorbet and Yogurt Bars

Jamba Juice Company and Oregon Cream announced a new line of frozen fruit sorbet and frozen fruit



sorbet & Yogurt Bars, hitting select retail centers across the United States. The frozen novelty bars are available in five fla-

vors, all natural, made with real fruit, provide a good source of Vitamin C, and contain pre-biotic fiber — allowing customers to satisfy their sweet tooth without feeling guilty. Each box contains four 2.5 ounce bars and retails for around \$3.99.

The Frozen Fruit Sorbet Bars, available in two flavors including Peach Blackberry Smash and Strawberry Lemonade Swirl, are 70 calories per bar, an excellent source of Vitamin C, and are cholesterol free. All natural and non-fat, the Jamba Fruit Sorbet Bars are a healthy, non-dairy alternative for fans looking for a tangy treat. The Jamba Frozen Fruit Sorbet & Yogurt Bars, which come in Vanilla Strawberry Jubilation, Vanilla Blueberry Pomegranate Perfection, and Coconut Pineapple Passion Smashin', are 80-90 calories per bar, a good source of Vitamin C, and contain four probiotic yogurt cultures. Jamba's Fruit Sorbet & Yogurt Bars are also all natural and low-fat.



### Santa Barbara Bay All Natural Yogurt Dip—Zesty Ranch Flavor

Santa Barbara Bay All Natural Greek Yogurt Dip is a healthy alternative to full-fat Ranch-style dressing. It has only 60 calories, 5g of fat (which is less than half the norm for ranch dressing), and just 180mg of sodium.

### Beanitos Pinto Beans & Flax Chips



Beanitos are made from pinto beans, whole brown flax seed, and whole grain rice. Just one ounce or about 10 chips has 1200 mg of omega threes — twice as much as cooked salmon. Gluten free, corn free, and a com-

plete protein, this chip is perfect for dipping or just eating out of the bag. The back of the package explains in detail the benefits for each of the manufacturer's claims.

### New Depends Look More Like Underwear

Kimberly-Clark is introducing two new versions of its Depend brand incontinence undergarment that are packaged and designed like high-end underwear. They come in a variety pack of six colored and printed underwear, solid and striped patterns for men; pastel solids and florals for women.

Called "Depend Underwear for Men" and "Depend Underwear for Women," the new line debuts this month. The idea behind the new product is to get away from Depend's white "adult diapers" image and move the brand closer to regular underwear.

A company spokesman said that Kimberly-Clark is preparing for an influx of Baby Boomers, now 50 and older. The new look comes with a premium, about 50 percent above the traditional package, which holds 18 pairs. The six-piece package of the new SKU costs between \$6 and \$7.



### World's First 100% Pure Honey Candy

Island Abbey Foods Ltd. has introduced the world's first 100 percent pure honey candy called Honey Delights, a product of Prince Edward Island. Made from Hombie brand honey, Honey Delights contains no added sugar, artificial coloring, flavoring or preservatives. They are available in two flavors: Pure Honey and Pure Honey with a hint of lemon.

"Honey Delights are a truly delicious treat made from one natural ingredient: honey, compared to other honey candies which are simply honey flavored because sugar is the main ingredient," explains John Rowe, president.

With only 14 calories per a 3.5g piece, Honey Delights are available for foodservice and retailers in bulk cases of 250, 500 and 1,000 pieces or in packages of 20 (bag 70g) and 300 (candy jar 1Kg) pieces. ■■■

To have your New Product announcements considered for this department in the next issue of *AFPD Bottom Line*, please send to Carla Kalogendis, editor, at [reachcarla@comcast.net](mailto:reachcarla@comcast.net).

## Manage Your Cholesterol

Too much saturated fat and cholesterol in your diet can cause a fatty build-up in your arteries, obstructing blood flow to your heart and putting you at greater risk for heart disease. Unfortunately, high cholesterol has no symptoms. Generally, lifestyle changes are the first steps to improving cholesterol levels.

### A Healthy Meal Plan

Following a healthy diet is one of the best things you can do to improve your cholesterol levels. A healthy meal plan for lowering cholesterol levels should include:

- Limiting your intake of saturated fats to less than seven percent of calories.
- Decreasing cholesterol intake to less than 200 mg per day.
- Limiting trans fats.
- Keeping total fat intake between 25 percent and 35 percent of calories.
- Eating more fiber. Total fiber should add up to 20 to 30 grams a day.

Other helpful habits include eating smaller, more frequent meals throughout the day, which research has linked to lower total and LDL cholesterol levels.

### How Exercise Helps

Exercise helps keep blood sugar in control and prevents heart disease. It also strengthens the heart and counteracts stress, high blood pressure, and obesity. According to the American Heart Association, an exercise program should include aerobic activity at least 30 minutes a day or 30 to 60 minutes four to six times weekly. Weight training two or three times a week is also beneficial. Check with your primary care physician to find out what's best for you.

### BCN Resources

Blue Cross Network's Weigh to Go™ program, in partnership with the Michigan Institute for Health Enhancement, is designed to help adult members (18 years or older) overcome the challenges. To see if you're eligible to join, call (248) 475-4880. In addition, you can call the BCN BlueHealthConnection® message line at (800) 637-2972, and ask for the self-help guide "Taking Control of Your Cholesterol." ■■■



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From groceries and fitness gear to yoga and gym packages, Blues members can find promotions on everything they need to support a healthy, balanced lifestyle.



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According to Auday P. Arabo, Esq., Chief Operating Officer, AFPD, "There is not a company that even compares to Chase Paymentech when it comes to service, price and overall satisfaction with getting the job done at the store level."

**For more information, please contact us at 866.428.4966.**

\* Pricing for AFPD members is proportionate to the number of members enrolled in the AFPD/Chase Paymentech exclusive program. The more AFPD members that sign up with Chase Paymentech, the more likely it is for your processing rates to decrease. Current pricing at interchange pass through plus \$0.07 per authorization. Additional fees may apply. All rates subject to change without notice.

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# "BE COUNTED IN 2010"

*The U.S. Census Bureau is issuing a call to action for every resident of our nation*

## **The Census: A Snapshot**

**What:** The Census is a count of everyone residing in the United States.

**Who:** All U.S. residents must be counted – people of all races and ethnic groups, both citizens and non-citizens.

**When:** Census Day is April 1, 2010

## **A Complete Count: The Importance of Census Data**

Every year, the federal government can allocate more than \$400 billion to states and communities based, in part, on census data.

## **2010 Census Questionnaire: Quick, Easy and Confidential**

With only 10 questions, the 2010 Census questionnaire is one of the shortest questionnaires in history and takes just 10 minutes to complete. The questionnaire includes simple questions such as your name, gender, age, race and whether you rent or own your home.

By law, the Census Bureau cannot share an individual's census questionnaire responses with anyone, including other federal agencies and law enforcement entities.

## **2010 Census:**

In 2010, the U.S. census will define who we are as a nation. Taken every 10 years, the census affects political representation and directs the allocation of millions of dollars in government funding to our state.

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IT'S IN OUR HANDS





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## ATM

ATM of America (248) 932-5400  
Elite Bank Card ATM's (248) 594-3322

## BAKERIES

Great Lakes Baking Co (313) 865-6360  
Interstate Brands/Wonder Bread/Hostess (248) 588-3954  
Michigan Baking Co - Hearth Oven Bakers (313) 875-7246

## BANKING & INVESTING

Bank of Michigan (248) 865-1300  
Huntington Bank (248) 626-3970  
Lincoln Financial Advisors (248) 948-5124  
Paramount Bank (248) 538-8600  
Peoples State Bank (248) 548-2900

## BEER COMPANIES

MillerCoors (847) 264-3800

## BEER DISTRIBUTORS

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

## BOOKKEEPING/ACCOUNTING CPA

Alkamano & Associates (248) 865-8500  
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  
Walton Business Management Solutions (248) 320-2545

## CHECK CASHING SYSTEMS

Secure Check Cashing (248) 548-3020

## CHICKEN SUPPLIERS

Knsky Krunchy Chicken (248) 821-1721  
Taylor Freezer (734) 525-2535

## CHIPS, SNACKS & CANDY

**AFPD Frito-Lay, Inc.** 1-800-359-5914  
Better Made Snack Foods (313) 925-4774  
Detroit Popcorn Company (313) 835-3600  
Energy Club (586) 246-4969  
Kar's Nut Products Company (248) 588-1903  
Motown Snacks (Jays, Cape Cod) (313) 931-3205  
Snyder's of Hanover (734) 326-5971  
Uncle Ray's Potato Chips 1-800-800-3286

## COFFEE DISTRIBUTOR

**AFPD New England Coffee Co.** (717) 733-4036

## CONSTRUCTION & BUILDING

DKI Demolition & General Construction (248) 538-9910

## CONSULTING

Flynn Environmental, Inc (330) 499-1000

## CREDIT CARD PROCESSING

**AFPD Chase Paymentech** 1-866-428-4966

## DISPLAYS & KIOSKS

DVDNow Kiosks 1-877-849-4272

## EGG SUPPLIER

Linwood Egg Company (248) 524-9550

## ENERGY, LIGHTING & UTILITIES

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

## FOOD EQUIPMENT & MACHINERY

Culinary Products (989) 754-2457

## 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

Certified Oil (614) 421-7500  
Gilligan Oil Co. of Columbus, Inc 1-800-355-9342  
PAP Oil Company (934) 667-1166  
Ullman Oil, Inc (440) 543-5195

## GREETING CARDS

**AFPD Leanin' Tree** 1-800-556-7819 ext. 4183

## GROCERY & TOBACCO DISTRIBUTORS

**AFPD Liberty USA** (412) 461-2700  
H.T. Hackney-Grand Rapids 1-800-874-5550  
United Custom Distribution (248) 356-7300

## GROCERY WHOLESALE & DISTRIBUTORS

Affiliated Foods Midwest (262) 654-6311  
Capital Sales Company (248) 542-4400  
Cateraid, Inc (517) 546-8211  
D&B Grocers Wholesale (734) 513-1711  
Fun Energy Foods (269) 934-7000  
General Wholesale (248) 355-0900  
George Enterprises, Inc (248) 851-6990  
Great North Foods (989) 356-2280  
HKJ, Inc - Wholesale Grocery (248) 930-3200  
Jerusalem Foods (313) 846-1700  
MGL Select (734) 524-0100  
Nash Finch (989) 746-0940  
Spartan Stores, Inc (616) 878-2240  
SUPERVALU (937) 374-7600  
Universal Wholesale (248) 559-7700

## ICE CREAM SUPPLIERS

**AFPD Nestle/Edy's Grand Ice Cream** 1-800-328-3397 ext. 14001  
Frosty Products (734) 454-0900  
Pars Ice Cream Co (313) 291-7277

## ICE PRODUCTS

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

## INSURANCE SERVICES

**AFPD North Pointe Insurance** 1-800-229-6742  
**AFPD BCBS of Michigan** 1-800-666-6231  
**AFPD CareWorks Consultants** (614) 210-5491  
**AFPD Cox Specialty Markets (North Pointe)** 1-800-648-0351  
**Underground Storage Tank Insurance**  
Benchmark Financial Ltd (248) 642-0700  
Bencivenga Insurance (Agent John Bencivenga) (248) 931-1000  
CIA Financial Group (586) 799-6000  
Danno Insurance Agency (248) 649-1700  
Farm Bureau/Jason Schoeberlein (517) 522-3200  
Frank McBride Jr, Inc (586) 445-2300  
Gadaletto, Ramsby & Assoc 1-800-263-3700  
Great Northern Insurance Agency (248) 856-9000  
Hedman Anglin Bara & Associates Agency (614) 486-7300  
Merem Insurance Services (248) 921-1920  
Paul Jaboro (East West Insurance Group) (586) 291-6022  
Rocky Husaynu & Associates (248) 851-2220  
Underwriters Group, Inc (248) 855-2600

**AFPD** indicates supplier program that has been endorsed by AFPD.

\* Indicates supplier only available in Michigan

\*\* Indicates supplier only available in Ohio



# SUPPORT THESE AFPD SUPPLIER MEMBERS

## INVENTORY SERVICES

CS Inventory	1-888-303-8482
etail Inventory Services, Ltd.	(586) 977-3435
arget Inventory	(586) 718-4695

## LEGAL SERVICES

<b>AFPD</b> *Bellanca, Beattie, DeLisle	(313) 882-1100
<b>AFPD</b> **Pepple & Waggoner, Ltd.	(216) 520-0088
ikson, Need & Allen	(248) 540-7400
ickies, Gadd & Silver, PC	(734) 354-8600
skani, Crow, Mekani, Shailal & Hinds P.C.	(248) 223-9830

## LOTTERY

ech Corporation	(517) 272-3302
chigan Lottery	(517) 335-5648
io Lottery	1-800-589-6446

## MAGAZINE & TRADE PUBLICATION

alidean News	(248) 932-3100
alidean Times	(248) 865-2890
etroit Free Press	(313) 222-6400
etroit News	(313) 222-2000
ews	(586) 978-7986
chigan Chronicle	(313) 963-5522
urban News—Southfield	(248) 945-4900

## EAT & DELI DISTRIBUTORS

Roy & Sons	(810) 387-3975
ry Fresh Foods	(313) 295-6300
arbon Sausage	(313) 475-0048
an Foods	(586) 447-3500
uette Market	(313) 875-5531
erwood Foods Distributors	(313) 659-7300
eks Food Corp	(586) 727-3535
ilvern Packing Company	(313) 259-7500

## MILK, DAIRY & CHEESE PRODUCTS

<b>AFPD</b> *Prairie Farms Dairy Co.	(248) 399-6300
<b>AFPD</b> **Dairymens	(216) 214-7342
<b>AFPD</b> **H. Meyer Dairy	(513) 948-8811
<b>AFPD</b> **Modern Foods	(606) 255-6045
untry Fresh/Melody Farms	1-800-748-0480
ndale Products	(313) 834-4190

## MISCELLANEOUS

7 Brothers Dish LLC	(248) 747-3474
Bellanca Brothers, LLC	(313) 882-1100
Image Hair Design	(586) 258-3488
Rite Way Hardware	(313) 894-5500
Southfield Funeral Home	(248) 569-8080

## MONEY ORDERS/MONEY TRANSFER/ BILL PAYMENT

<b>AFPD</b> MoneyGram International	Michigan (517) 292-1434
	Ohio (614) 878-7172

## OFFICE SUPPLIES

<b>AFPD</b> Staples	1-800-693-9900 ext. 584
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## PHONE/CELLULAR/PHONE CARDS

<b>AFPD</b> Wireless Experts	1-800-944-CELL
	(AirVoice cell phones)
Clear Rate Communications	(248) 556-4537
Communications Warehouse	1-888-549-2355

## PIZZA SUPPLIERS

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

## POINT OF SALE/REGISTERS

BMC	(517) 485-1732
Great Lakes Data Systems	(248) 356-4100

## PRINTING & PUBLISHING

Michigan Logos	(517) 337-2267
Wall Kempster Graphics	(586) 775-7528

## PRODUCE DISTRIBUTORS

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

## PROPANE

AmerGas Propane	(231) 924-8495
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## REAL ESTATE

Lighthouse Real Estate	(248) 210-8229
Signature Associates - Angela Arcan	(248) 359-3838
The Saleh Group	(614) 419-5678

## RECYCLING

WasteONE	(810) 624-9993
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## REFRIGERATION

Sky Services LLC	(586) 556-0083
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## RESTAURANTS

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

TOMRA Michigan	1-800-610-4866
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## SECURITY SURVEILLANCE/ COMPUTER SERVICES

Central Alarm Signal	(313) 864-8900
MIST Innovations	(313) 974-6786

## SODA POP, WATER, JUICES & OTHER BEVERAGES

<b>AFPD</b> *Intrastate Distributors	(313) 892-3000
7UP Bottling Group	(313) 937-3500
Absopure Water Co.	1-800-334-1064
Beverage Plus	(702) 586-0249
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
Pepsi-Cola Bottling Group	
	Detroit 1-800-368-9945
	Howell 1-800-878-8239
	Pontiac (248) 334-3512

## TOBACCO COMPANIES

Alma 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

## WINE & SPIRITS DISTRIBUTORS

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

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## AFPD Member Exclusive!!

### Greeting Card Program



## LEANIN' TREE

- ▲ Make 50% Profit Margin! Customize your space!
- ▲ AFPD Members will receive a **5% discount off wholesale on all orders!**
- ▲ All displays will be discounted. (Typical cost for a fixture ranges from \$5 to \$40 depending on the display.)
- ▲ Inline (4 foot linear) displays and a number of spinner display options are available.
- ▲ AFPD Members will receive free shipping on their initial order.
- ▲ AFPD Members will receive 90 day billing on initial order (with credit approval) and a Net 30 on reorders.
- ▲ AFPD Members will be able to participate in our return program that will allow AFPD Members to get full wholesale credit for damaged and/or slow-selling cards with every reorder.
- ▲ AFPD Members can place reorders via the Leanin' Tree Inside Sales department or through a local Field Representative.
- ▲ Local field representatives are here to serve you throughout the Midwest. They are more than happy to fully service your location!

To sign up for this program today, Call Steffani Hafner from Leanin' Tree at 1-800-556-7819 ext. 4183. *Be sure to let her know you are an AFPD Member!*

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

## Calendar



**April 14, 2010**

4th Annual Ohio Food & Petroleum Trade Show  
I-V Center  
One I-X Center Dr., Cleveland, OH

**April 27 & 28, 2010**

26th Annual Michigan Food & Petroleum Trade Show  
Rock Financial Showplace  
46100 Grand River Ave., Novi, MI

**July 14, 2010**

AFPD's Annual Michigan Golf Open  
Fox Hills Golf Course  
8768 N. Territorial, Plymouth, MI 48177

**July 22, 2010**

6th Annual AFPD/Liberty USA Golf Outing  
Weymouth Golf Club  
3946 Weymouth Rd., Medina, OH 44251

Call Lauren Kopitz—800-666-6233 for more information on all events

### Statement of Ownership

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We don't have to tell you that running your business is tough. We can help you make it...well, a little less tough. We offer everything you need to stay ahead of the competition, including over 40,000 competitively priced private label and national brands, and almost 100 different services. Call Jim Gohsman at 616-878-8088 or visit us at [www.spartanstores.com](http://www.spartanstores.com) to find your complete solution.

