

AFPD

Bottom Line

ASSOCIATED FOOD & PETROLEUM DEALERS *Working to Improve Your Bottom Line* VOL. 21, NO.12 DECEMBER 2010

What Will



Bring?

**Alcohol Energy
Drinks—Banned**

**Will New Labeling
Fight Obesity?**

**Midwest-Sourced
Products Lure
Customers**

Second in a two-part series

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Save the Date!

—February 11, 2011—

*Associated Food &
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*Invites you to join us
for our*

*95th Annual
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at six-thirty in the evening
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Black tie, please.

Call the AFPD Office at (800) 666-6233 or visit www.afpdonline.org
for information on sponsorships and to purchase tickets.



**James
HOOKS**
AFPD Chairman

Chairman's Message

You Helped Us, Help You

What an amazing year it has been! AFPD celebrated its 100th anniversary in February at a black tie bash that our members and guests raved about. The production of the 100th anniversary book, inserting AFPD artifacts and messages to future AFPD leaders into the time machine, the wonderful sponsors who stepped up and made everything possible, the parade of dignitaries that praised us, the tribute to our association's history and congratulatory messages in a special edition of the *AFPD Bottom Line*—it was truly a wonderful, year-long celebration.

No doubt, AFPD knows how to put on a party. But as great as celebrating our 100th anniversary was for our identity and branding in the marketplace, there have been several recent accomplishments that will mean so much more to our members' businesses. AFPD's Herculean effort during the months of September and October to raise money needed to change and improve the food stamp distribution system in Michigan was hugely successful. So many members stepped up and donated what they could, and the Michigan Department of Human Services provided matching funds to get the job done.

As a result, 1.9 million-plus program participants will benefit from better access to food on a month-to-month basis. And our AFPD member retailers will enjoy dramatically reduced costs and less headaches associated with labor and inventory management. It was a change that has needed to occur for quite a long time, and every AFPD member who stepped up and supported the initiative financially should be

commended and personally thanked (for a complete list of donors to date, see p. 9).

Another big event in our association's governance this year was the retirement of Jane Shallal as president and CEO. Jane should be commended for her thoughtful and systematic planning of the transition of her leadership to the new AFPD president and CEO, Auday Arabo. Jane identified Auday as a potential leader for our organization two years ago, when she recruited him to leave California and join us. The two leaders worked side-by-side as a dynamic duo until Jane was satisfied that the time had come to pass the reins.

Your board of directors is very excited about what Auday's determination, passion, and youthful energy can do for this association and its membership. I think it's going to be very interesting to see what he accomplishes in the coming months and years—with your support.

Speaking of support, this is the season of thanks, and I would like to take a moment to thank all of the companies and individuals in the Michigan and Ohio food and petroleum industries who continually support AFPD's events, charitable activities, and also, this publication. The *AFPD Bottom Line* has undergone tremendous improvements over the last 12 months and has become a very effective advertising and marketing tool for our members. Please make sure to support the companies that advertise in this magazine. It is their advertising dollars that help make this publication the strong member benefit that it is.

I wish you all a wonderful holiday season and New Year, and best wishes to you, your employees, and families. ■■■

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DTE Energy
congratulates AFPD
100 years of dedicated
service to the community.

Community Commitment... it speaks volumes.



At DTE Energy, being part of a community is more than simply doing business there. It's about doing our part to help the community and our customers thrive. We wrote the book on community commitment.

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



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AFPD and DHS Hold Press Conference to Announce Food Stamp Changes

The Michigan Department of Human Services (DHS) and the Associated Food & Petroleum Dealers (AFPD) held a press conference on November 4th to explain to the media and general public about the gradual change that will be taking place in the food benefit distribution system for Michigan participants. The changes, which AFPD has been working hard to implement for years, will make fresh food available all month to those families relying on food stamps.

"Most people spend their food benefits as soon as they receive them," explained Barbara Anders, DHS deputy director of financial and quality services, "and currently, that's in the first 10 days of the month. This gradual change will improve access to fresh foods, making it easier for people who rely on food assistance to make healthy food choices."

Nearly 1.9 million people in Michigan receive food assistance benefits, which are currently distributed at the beginning of each month. Beginning in January 2011, the date most clients receive those benefits will move back by one day each month, depending on the last digit of the recipient identification number. (Editor's note: For more on the new program changes, see "Food Assistance Distribution Change—Finally!" which appeared on pp. 10-12 of the *AFPD Bottom Line*, November 2010 issue.)

For example, a client whose recipient ID number ends in 4 will receive food assistance benefits on Jan. 7, Feb. 8, March 9, April 10, and on the 11th day of each month starting in May.

The initiative is expected to strengthen Michigan's grocery and farmers market industries, both of which are critical partners in the Food Assistance Program. The change in distribution will help grocers better manage their resources, says Auday Arabo, president and CEO of AFPD, which led the effort to raise funds through member donations to help communicate the changes to the program participants. The funds raised by AFPD member companies were matched by DHS.

The date change is a positive step for clients and retailers, said Arabo. "It's a win for customers because they don't have to wait in long lines at the beginning of the month and because they'll have more access to fresh fruit, produce, and other perishable items," he explained at the press conference. "And it's a win for retailers because they are going to have better control of their



AFPD's Auday Arabo says the food stamp date change will customers more access to fresh food.

inventory and labor through the month."

Michigan's food assistance clients spent more than \$2.1 billion in food purchases last year, and an additional \$293,000 at farmers' markets. More than 50 Michigan farmers markets accept food benefits on a Bridge card.

The significance of this figure is realized considering that every \$5 of food benefits generates about \$9.20 in economic activity in communities.

Jamal Abro, who with co-owner Mike Koza hosted the press conference at their Mike's Fresh Market store, said they welcome the change. "Service and quality is what matters most," Abro said. "This gradual change will allow us to better deliver quality food and good prices to our customers, no matter when they visit our stores."

Gleaners Community Food Bank applauded DHS' efforts to give people access to the food they need. Gleaners distributes food for more than 532,000 meals every week to local pantries, soup kitchens, and shelters. "As our hunger crisis deepens, many of our partner agencies are seeing dramatic increases in demand for emergency food," said John Kastler, a Gleaners vice president. "In this time of great need, we appreciate the efforts of DHS to get people the food they need, when they need it."

Jane Marshall, executive director of the Food Bank Council of Michigan, stressed that the distribution date is a gradual change and won't drastically impact clients. "However, if any client needs help with food, there is a strong network of food banks statewide," she added.

TEMPORARY AUTHORIZATION TO REVIEW INFORMATION

EMPLOYER SERVICES DEPARTMENT
 Ohio Bureau of Workers' Compensation
 c/o CAREWORKS CONSULTANTS INC.
 5500 Glendon Court
 Dublin, OH 43016
 800.837.3200, ext. 7188
 FAX 888.837.3288
www.careworksconsultants.com
info@cctpa.com

FROM:	Policy Number
	Company
	DBA
	Address

to certify that CAREWORKS CONSULTANTS INC. (ID NO. 150-80) and the Buckeye WC Alliance / Associated Food & Petroleum Dealers, Inc. (57000, 2011/2012, Code 11/26) including its agents or representatives identified to you has been retained to review and perform studies on certain workers' compensation matters on our behalf

Attached letter of authority provides access to the following types of information relating to our account

- (1) Risk files
- (2) Claim files
- (3) Merit-rated or non-merit rated experiences
- (4) Other associated data

Authorization does NOT include the authority to

- (1) Review protest letters
- (2) File protest letters
- (3) File form *Application for Handicap Reimbursement* (CHP-4),
- (4) Notice of Appeal (I-12) or
Application for Permanent Partial Reconsideration (IC-88);
- (5) File self-insurance applications
- (6) Represent the employer at hearings
- (7) Pursue other similar actions on behalf of the employer

Understand that this authorization is limited and temporary in nature and will expire on February 28, 2011 or automatically nine months from the date received by the Employer Services or Self-Insured Department, whichever is earlier. In either case, length of authorization will not exceed nine months.

Phone Number	Fax Number		E-mail Address
Name	Title	Signature	Date

Completion of the Temporary Authorization (AC-3) allows a third-party administrator (TPA) limited authority to view an employer's payroll and loss experience. By signing (form AC-3), the employer grants permission to the Ohio Bureau of Workers' Compensation (BWC) to release information to the employer's authorized representative(s). The Temporary Authorization allows a third-party representative to view an employer's information regarding payroll, claims and experience modification.

Attention Private Employer Group-Rating Prospects:

- Employer may complete the AC-3 for as many TPA or group rating sponsors as they feel are necessary to obtain quotes for a group-rating program.
- Group sponsors must notify all current group members who have made application for the next group-rating year if they will not be accepted. The deadline for this notification is December 1st of each year.
- All potential group rating prospects must have:
 - Active BWC coverage status as of the application deadline;
 - Active coverage from the application deadline through the group-rating year;
 - No outstanding balances;
 - Operations similar in nature to the other members of their group.
- Any changes to a group member's policy will affect the group policy. Changes can result in either debits or credits to each of the members.

Note:

For complete information on rules for group rating, see Rules 4123-1-61 through 4123-17-68 of the Ohio Administrative Code or your third-party administrator (TPA).

All group-rating applicants are subject to review by BWC Employer Programs Unit.

WE DID IT!!



AFPD graciously thanks these companies for their generous support in meeting our goal in the Food Stamp Distribution Initiative

RETAILERS:

Mile Foods
 Mile Foodland
 Mericano Market
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 anner Supermarket
 Airline Food Center
 Family Fare
 Family Foods - Harper Woods
 Family Foods Super Store
 Farm Fresh Market
 Farmer John Food Center
 Food 4 Less
 Food Express
 Food Giant Supermarket
 Food Max Supermarket
 Food Town Supermarket
 Gigante Prince Valley
 Glory Foods Supermarket
 8 Mile, Detroit
 Glory Foods Supermarket
 Outer Drive, Detroit
 Glory Foods Supermarket
 Telegraph, Detroit
 Glory Foods Supermarket
 Hamtramck
 Glory Foods Supermarket
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 Harper Food Center
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 Parkway Foods
 Pontiac Food Land
 Sak N Save
 Save A Lot - Conner, Detroit
 Save A Lot - Fenkell, Detroit
 Save A Lot - Grand River, Detroit
 Save A Lot - Gratiot, Detroit
 Save A Lot - Ecorse
 Save A Lot - Ferndale
 Save A Lot - Jackson
 Save A Lot - Madison Heights
 Save A Lot - Plymouth
 Save A Lot - Pontiac
 Save A Lot - Roseville
 Save A Lot - Southfield
 Save A Lot - Schaefer
 Save A Lot - S. Schaefer
 Save A Lot - Telex
 Save A Lot - Warren
 Save A Lot - Ypsilanti
 Savon Foods
 Save-Plus Super Store
 Seven Star Food
 Shopper's Market - Centerline
 Shopper's Market - Warren
 Thrifty Scot Supermarket

University Foods
 US Quality Supermarket
 Value Center Market - Clinton Twp.
 Value Center Market - Livonia
 Value Center Market - Warren
 Value Fresh Market - Warren
 Value Save -- Livernois
 Vegas Food Center

SUPPLIERS:

AFPD Foundation	\$25,000
SuperValu	\$15,000
Save A Lot Corporate	\$10,000
Affiliated Foods Midwest	\$5,000
Country Fresh	\$5,000
D & B Grocers Wholesale	\$5,000
DairyFresh	\$5,000
Prairie Farms Dairy Co.	\$5,000
Sherwood Food Distributors	\$5,000
Wolverine Packing Company	\$3,000
Everfresh - Sundance	\$2,500
Faygo Beverages	\$2,500
PepsiCo	\$2,500
Trade Source, Inc	\$2,000
Value Wholesale	\$2,000
American Paper & Supply	\$1,000
HMR Distributors	\$1,000
Intrastate Distributors	\$1,000
Kap's Wholesale Food Service	\$1,000
Mason's Bakery	\$1,000
Metropolitan Baking Co.	\$1,000
Tradewell Distributors	\$1,000
Kap's Retail	\$500
Universal Wholesale	\$500
Weeks Food Corporation	\$500
Piquette Market	\$300

DONATIONS RECEIVED AS OF PRINTING OF THIS ISSUE

Michigan Updates

AFPD Testifies to Reduce MUSTFA Extension

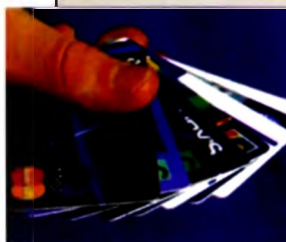
AFPD testified at a House Appropriations Committee hearing where the Michigan Underground Storage Tank (MUSTFA) collection of 7/8th of a cent per gallon extension was under consideration. The proposal was to extend the collection for five additional years after the December 31, 2010 expiration of the present legislation.

An amendment supported by AFPD reducing the extension to two years was submitted and approved by a split vote of the committee. A two-year extension keeps AFPD in the forefront of negotiating with the legislature and allows the Department of Natural Resources & Environment (DNRE) to get the proceeds redirected back to cleaning up underground storage tank petroleum releases. A significant amount of the proceeds collected is being used to plug gaps in the General Fund budget.

AFPD Monitors Food Safety Law Revisions

AFPD participated in two meetings where Michigan's food safety law revisions were addressed. The proposals will streamline the application process and reduce the time necessary to obtain original and renewal permits.

AFPD Participates in Federal Credit Card Fee Webinar



AFPD participated in a webinar addressing credit card fee issues. Now that the Federal Reserve and Congress have

shined a bright light on Debit Card fees, the amount charged merchants versus the actual cost to process has been exposed. The time is ripe to carry forward and lobby Federal and/or state officials to address this issue and help the consumer and the merchants.



AFPD Advises EPA to Proceed 'Cautiously' with Ethanol

Expanded use of ethanol in fuel is an objective of the U.S. Department of Agriculture and the U.S. Environmental Protection Agency. The EPA has approved the sale of E-15 for model year 2007 and newer light vehicles and is promoting blends of E-20 and E-30, while wanting to expand the population of applicable vehicles all the way back to the 2001 model year and newer.

AFPD, along with other associations, wants the agencies to proceed cautiously until adequate test results are obtained regarding the effect of ethanol blends on USTs, piping, dispensers, transports, and motorists' engines. AFPD will continue to be involved with these agencies to protect the interests of our members.

Paycheck Fairness Act Losing Steam

The Paycheck Fairness Act, which would require wide-ranging provisions limiting employers' ability to implement incentive pay and training wages, has lost traction in the U.S. Senate and will probably not be addressed before this Congress concludes its work this year.

Ohio Updates

Ohio Picked for Fuel Blender Pump Testing

Ohio has been designated as one of the handful of key states nationally to roll out early testing of renewable fuel blender pumps as a major impediment to the growth of the renewable fuel industry in the U.S. The U.S. EPA listed the E-10 blend wall to E-15 for newer vehicles. Soon after, Secretary Vilsack announced an initiative to incentivize the installation of 10,000 blender pumps nationwide in the next 10 years.



Ohio Receives \$55 Million to Help Small Businesses

Ohio learned in November that it will receive \$55 million in federal funds to help manufacturers, minor entrepreneurs, and other small business people that have had difficulty in securing bank loans. To qualify for the State Small Business Credit Initiative, part of the federal government's recently signed Small Business Jobs Act, states had to state that they could generate \$10 in private lending for every \$1 in federal lending. For Ohio, that means federal funds are expected to leverage about \$55 million in small business lending. For more information, contact the Ohio Department of Development at <http://www.ohioblcc.com>.

CAT Audits Continue

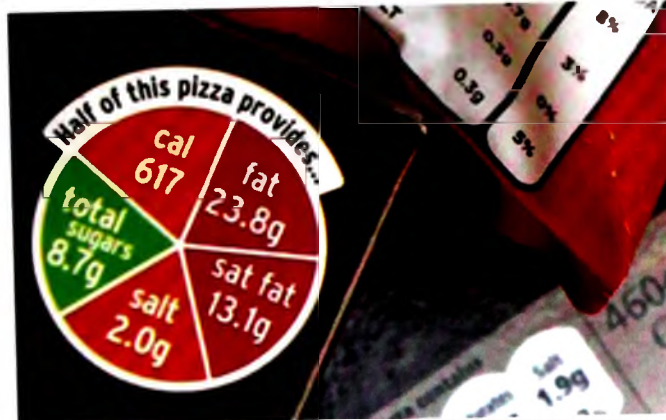
The Ohio Department of Taxation continues to audit businesses that are required to pay the Commercial Activity Tax (CAT).

AM/PM Brand Disappears from Ohio

The BP-owned AM/PM Convenient store brand soon will vanish from Central Ohio, replaced by Duchess Shoppes owned by Englefield Oil. The change will affect 25 retail locations. Englefield Oil already operates all 11 stores involved plus 103 stores that the Duke/Duchess Shoppe name.

New Labeling Helps Fight Obesity

America's leading food and beverage manufacturers and retailers have joined forces in the fight against obesity and announced their commitment to develop a new front-of-package nutrition labeling system. This unprecedented consumer initiative will make it easier for busy consumers to make informed choices when they



President and CEO Leslie G. Sarasin. "This unprecedented partnership with manufacturers will expand access to nutrition information for all Americans and give shoppers a powerful tool to assist them in selecting nutritious products."

"America's food retailers are proud to partner with manufacturers to combat obesity," said Ric Jurgens, chairman of the board, CEO,

this program will add important nutrition information on calories and other nutrients to limit to the front of the packages of many of the country's most popular food and beverage products. To appeal to busy consumers, the information will be presented in a fact-based, simple and easy-to-use format.

In the coming months, the Grocery Manufacturers Association (GMA) and the Food Marketing Institute (FMI) will finalize the details of the initiative, including technical and design elements. In addition, details will be finalized on how to provide consumers with information

and president of Hy-Vee, Inc., and current chairman of the FMI board of directors. "We live in a fast-paced world that gets busier by the day. By placing clear and straightforward nutrition information on the front of our packages, we are furthering our industry's commitment to helping our customers make healthy choices."

"This is a landmark step forward in the industry's commitment to help address the obesity challenge," said David Mackay, president and CEO of Kellogg Company. "It represents the most significant change to food labels in the United States in nearly 20 years. And our commitment to an ambitious consumer education campaign will amplify the impact the labeling change will have in households across the country."

To build consumer awareness and promote use of the new label, America's food and beverage manufacturers and retailers have agreed to support the change to their product labels with a \$50 million consumer education campaign. The campaign, to be launched in 2011, will be aimed at parents who are primary household shoppers.

"Through this initiative, we continue to deliver on our promise to our consumers and demonstrate that we are moving farther, faster in our ongoing effort to play a constructive and responsible role in the fight against obesity," concluded Bailey.

PER 100g	PER PACK
MED Fat	21.1g
HIGH Saturates	11.8g
MED Salt	2.8g
LOW Sugars	9.9g
Calories	471



nutrients needed to build a "nutrient-dense" diet and on "at-risk nutrients" that are under-consumed in the diets of most Americans. GMA and FMI will continue to consult stakeholders on these and other details in the coming weeks. The food and beverage industry is committed to empowering consumers by providing them with the products, services, and information they need to achieve and maintain a healthy diet," said GMA President and CEO Pamela G. Bailey. "This initiative comes on top of the 20,000 healthier product choices we have developed, the responsible marketing practices we have adopted, and the tens of billions of dollars we spend annually on healthy lifestyle promotion."

Consumers will begin to see the new label in the marketplace early next year.

Thanks to this initiative and many other innovative industry programs, consumers will now have access to more information about their food than ever before," said FMI

Training for Intervention Procedures

The challenges surrounding alcohol service have increased dramatically, with rising alcohol liability premiums, stricter dram shop laws, a more litigious environment, and sophisticated fake IDs.

Therefore, it's important that all of your employees understand their liability regarding alcohol service because being liable means having legal responsibilities. The failure of an employee to act in accordance with those laws could result in fines, loss of liquor license, closure of the business, or even imprisonment of the business owner.

There are generally two types of liability:

- (1) **Criminal Liability.** If found criminally liable for serving a minor or a customer who is or appears to be intoxicated, the server and/or the licensee can face fines, probation, or jail time depending on the state.
- (2) **Civil Liability.** If found civilly

TIPS®

liable for contributing to a guest's injury, the server, the owner/licensee, and the operation all face the possibility of large monetary settlements. Depending on the size of the judgment, this could result in bankruptcy and will most certainly bring hefty court fees.

Training is Your Best Protection

To help you comply, AFPD hosts Training for Intervention Procedures (TIPS) seminars that instruct you and your employees how to legally sell alcohol for on-premise (restaurants/bars) and off-premise (grocery and liquor stores) consumption. Dan Reeves, who has 28 years of experience teaching the TIPS seminars, says, "TIPS gives

retailers the knowledge and the skills to comply fully with the Liquor Control Commission rules and regulations so they do not endanger their license by selling to someone under age or who is intoxicated. TIPS is recognized in 50 states and 25 countries as one of the premier alcohol training programs in the world."

Protect your business, yourself, and your front-of-the-house staff by getting the proper responsible alcohol training. And talk to your insurance broker about credits or discounted rates on liquor liability insurance for having responsible alcohol service policies and procedures in place. ■■■

SuperSafeMark® Food Safety Training

The SuperSafeMark retail food safety training program is customized to meet the unique training needs of the retail food industry. The Food Marketing Institute (FMI) developed this program

iTIPS®

Training for Intervention Procedures

Attention SDD & SDM Retailers:

Don't Lose Your Liquor License Because...

- an employee sells to a minor
- an employee sells to an intoxicated person
- an employee does not check identification

Training your employees is the best protection!

The Associated Food & Petroleum Dealers offers TIPS training seminars, which will teach you how to sell alcohol for off-premise consumption – within the law. Upon completion of a short test you will be TIPS Certified.

The benefits of becoming TIPS certified are numerous. The Liquor Control Commission looks favorably upon stores with TIPS trained personnel. Trained employees can reduce and limit your liability. And you can reduce your liquor liability insurance premiums if at least 75% of your staff is certified.

The two and half hour training seminar is taught by a certified instructor and includes an audio visual presentation, a question and answer session and take home material.

AFPD Members \$35.00 • Non-Members \$50.00
(There is a 10-person minimum for classes held at your business)

To enroll or if you have questions, please call AFPD at 1-800-666-6233

working with experts who have trained food managers and employees for more than 25 years.

SuperSafeMark is a comprehensive food safety and sanitation training program that meets the new state requirements for manager certification. The regulations require a person in charge to demonstrate knowledge of food safety as outlined in the Michigan Food Code. The SuperSafeMark course helps supervisors and managers the knowledge needed to achieve food-safety certification through the updated National Registry of Food Safety Professionals companion exam. Furthermore, the Certified Food Safety Manager examination is accredited by the American National Standards Institute (ANSI) using standards set by the Conference for Food Protection. That accreditation makes National Registry's exam acceptable in all states and jurisdictions that recognize those standards.

Dan Reeves, an administrator for National Registry of Food Safety



Professionals, teaches the 8-hour SuperSafeMark class. "Anyone who watches television knows the damage that is caused by salmonella and E. coli," he says. "Training yourself and your employees in food safety procedures helps make sure that retailers are not putting the public in danger of a food-borne illness. Knowing and adhering to the Health Code rules makes inspection time much less stressful."

As a food safety professional, Reeves can also come to your store and evaluate your compliance with FDA food code standard operating procedures.

Train Yourself on How to Make a Great Impression

They say you never get a second chance to make a good first impression. While

most business owners embrace this concept with customers, many overlook the importance of this notion with new employees. High turnover and competition for qualified applicants often means that employees with little or no training are thrust onto the front lines to represent (or misrepresent) your business to the customer.

In alliance with Sunrise Basic Training LLC, AFPD has developed a new employee orientation program designed specifically for front-line staff at service stations, convenience stores, car washes, oil change operations, and other auto trade businesses.

This new, innovative program provides a positive introduction to the c-store and auto trade businesses, encourages positive attitudes and realistic job expectations, and establishes 10 essential work habits and job skills that employees need to be successful in the industry and in life.

The program is affordably priced at \$99 and can be purchased online or by calling (866) 309-1069. ■■■■



SUPERSAFEMARK® TRAINING

A comprehensive food safety and sanitation training program derived from retail's best practices and developed by the Food Marketing Institute.

Meets the State requirements for manager certification that have just been implemented!



TRAINING CLASSES:

Structured as a 1 or 2 day class, this combined training and exam program qualifies your employees for certification with the Food Marketing Institute and puts your business in compliance where applicable and/or at the head of food safety business practices and initiatives. All classes are exclusive, private, and require registration and pre-payment.

Current State regulations require a person in charge to demonstrate knowledge of food safety as outlined in the Michigan

Food Code. Passing the SuperSafeMark® course and the National Registry for Food Safety Professional exam is one way to meet this requirement.

The National Registry's Certified Food Safety Professional examination has been developed following the strictest test development procedures. The Certified Food Safety Manager examination is accredited by the American National Standards Institute using standards set by the Conference for Food Protection.

Register today by calling AFPD at 1-800-666-6233

AFPD: Remove Alcohol Energy Drinks—Now

AFPD encourages Michigan distributors, grocers, party stores and gas stations to pull caffeinated alcohol drinks off shelves immediately.

Both the Associated Food & Petroleum Dealers (AFPD) and the Michigan Beer & Wine Wholesalers Association (MBWWA) are urging their members to remove caffeinated alcohol beverages (CABs) such as Four Loko and Joose from retailers' shelves immediately.

Federal and state agencies have taken tough steps to remove the beverages. In November, the federal Food and Drug Administration called the beverages unsafe and gave the drinks' producers 15 days to change their recipes or face a ban. On Nov. 4th, the Michigan Liquor Control Commission (MLCC) decided to ban these beverages starting in early December. Immediately after the MLCC decision, AFPD and MBWWA made public statements applauding the action.

"In light of the state and federal decisions, Michigan's family owned beer and wine distributors will immediately remove all caffeinated alcohol beverages that have been identified as cause for concern," MBWWA President Mike Lashbrook said. "Michigan distributors applaud the Michigan Liquor Control Commission for its leadership on this issue, and we want to do our part to make sure we act immediately and without delay. With Michigan's effective system of alcohol regulations and territorial integrity, distributors can quickly identify



all products within their areas of distribution and get them out of the marketplace immediately."

"Food stores and retailers have deep roots in our neighborhoods, and we want to do our part to support the communities we serve," AFPD President Auday Arabo said. "Our member stores are ready to cooperate with Michigan distributors to identify the

affected products and get them off the shelves. We join Michigan distributors in urging all local businesses where these products are sold to assist us in this important effort."

The boards of MBWWA and AFPD officially adopted resolutions urging their members to remove caffeinated alcohol beverages from the market. MBWWA represents around 70 family owned beer and wine distributors across the state. AFPD represents nearly 4,000 retailers in Michigan and Ohio, including independent supermarkets, grocery stores, and service stations.

What Led to the Ban

MLCC notified all manufacturers of alcohol energy drinks on November 4th through a commission order of the product ban and were provided 30 days to remove these products from the State of Michigan.

The decision was made in light of several studies regarding alcohol energy

drinks, the widespread community concerns aired by substance abuse prevention groups, parent groups, and various members of the public, as

Ohio Liquor Control Calls for Ban on Alcohol Energy Drinks

The Ohio Department of Commerce Division of Liquor Control announced in mid-November that at the Division's request, the manufacturer of the alcohol energy drink "Four Loko" and the manufacturer of alcohol energy drink "Joose" have agreed to stop the distribution of these products in Ohio.

With no legal authority at this time to ban alcohol energy drinks, the Division reached out to Phusion Projects, United Brands Company, and all other manufacturers, suppliers, distributors, and retailers requesting that they cease marketing, promotion, manufacturing, and sale of all alcohol energy drinks in Ohio.

Alcohol energy drinks such as Four Loko and Joose are alcoholic beverages that also contain caffeine, taurine, ginkgo biloba, ginseng, or other stimulants or herbal stimulants. Alcohol energy drinks are often flavored in a way that masks the taste of alcohol, and they are increasingly popular among young adults.

"In recent months, the Division has become aware of serious health concerns associated with the use of alcohol energy drinks and believes that those products pose a significant threat to the public health of Ohio consumers," said Division Director Kimberly Zurz.

The Division has put the beverage industry on notice that failure to cooperate with its request to ban the distribution and sale of alcohol energy drinks in Ohio may lead to the passage of appropriate changes in Ohio law. Among a group of several states that have recently banned alcohol energy drinks, the Division requested that these products be removed from store shelves due to health concerns.

as the FDA's decision to further regulate these products. MLCC believes the packaging is misleading, and the products pose problems by appealing to a younger consumer, encouraging excessive consumption, while mixing alcohol with chemical and herbal stimulants. Recent events regarding minors in Michigan State and other concerns emergency room doctors quoted throughout the country have prompted person Nida Samona and Commissioner Patrick Gagliardi to take action.

"The Commission's concern for the health, safety, and welfare of Michigan residents and the fact that there is not enough research to validate that these products are safe for consumption made me believe that until further research is done by the FDA, they should no longer be on Michigan shelves," said Samona. "Alcohol has

been recognized as the number one drug problem among youth, and the popularity of alcohol energy drinks is increasing at an alarming rate among college students and underage drinkers."

A typical alcohol energy drink is 24 ounces and has a 12 percent alcohol content, compared to a 12 ounce can of beer, which normally has an alcohol content ranging from 4 to 5 percent. That's almost quadruple the alcohol content of a 12-ounce beer.

"One can, one serving, is enough to get you intoxicated. Alcohol energy drinks cost on average \$2-\$5 per can, making these products easily accessible and affordable," said Commissioner Patrick Gagliardi.

Enforcing the Order

According to MLCC's Public Information Officer Andrea Miller, the enforcement of the commission order

occurs on the following timeline:

- Michigan beer and wine wholesalers must remove products from retail accounts, both on and off premise, by December 3, 2010 at 12:00 a.m.
- Michigan retail accounts, both on and off premise, must cease sales of the products by December 3, 2010 at 12:00 a.m.

Licensees may submit a claim for recovery for beer taxes paid in accordance with MCL 436.1409 at www.michigan.gov/documents/. (Editor's note: For more information, visit www.michigan.gov/lcc/.)

"Michigan Alcohol Policy commends Chairwoman Samona and Commissioner Gagliardi on the attention and leadership they have given to this issue. Stimulants combined with alcohol is a dangerous combination, and this decision is a victory for all the citizens of Michigan," said Executive Director of Michigan Alcohol Policy, Mike Tobias. ■■■■

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What Will 2011 Bring?

As consumers try to support local businesses, AFPD members count on their Midwest-sourced products to be super-stars next year.

By Carla Kalogeridis

Whether you believe the Great Recession is alive and well—or even if you think we are now looking at it through our rearview mirrors—recent economic conditions have led to a recognizable recalibration of the retail industry.

"Retailers and their suppliers are finding more efficient ways to manage cash flow, inventory levels, and sales," says Jon Lucas, chief sales officer for CIT Trade Finance, at CIT Group Inc., a leading provider of financing to small businesses.

Suppliers are cautiously optimistic about their future, Lucas says, with 74 percent indicating that they anticipate revenue growth over the next 12 months and 55 percent saying investment in product development is the top strategy they will use to achieve this growth (based on recent CIT Group research). "Suppliers today are spending a lot of time and a lot of money on product innovation and product design. Product innovation is what the retailers are looking for today. It's got to be different to sell."

Food Price Inflation—Lowest Since 1992

In 2010, the Consumer Price Index (CPI) for all food is projected to increase 0.5 to 1.5 percent, the lowest annual food inflation rate since 1992. Food-at-home (grocery store) prices are also forecast to increase 0.5 to 1.5 percent, while food-away-from-home (restaurant) prices are forecast to increase 1 to 2 percent (see sidebar, "As Food Prices Rise, How will Retailers Respond?"). The all-food CPI increased 1.8 percent between 2008 and 2009. Food-at-home prices increased by

0.5 percent—the lowest annual increase since 1967—with dairy prices declining 6.4 percent and fresh produce prices dropping 4.6 percent.

A recent report from Fitch Ratings says that although the U.S. economy is still shaking off the effects of the recession and consumers are cautious about their spending, demand for packaged food has remained relatively stable. However, the margins of packaged food companies have come under pressure as overhead costs for such items as commodities have increased.

"Swiftly rising input costs have put packaged food companies in a situation where margins are being squeezed," said Judi M. Rossetti, senior director at the industry analysts. "It will take time for price increases implemented by the food companies to catch up with the commodity cost inflation they are already incurring."

Fitch Ratings expects the rating

outlook for the U.S. Packaged Food sector to remain stable in 2011 despite challenges including rising input costs, cutthroat competition and value-conscious consumers, according to the report.

In addition, in 2011 consumers are not likely to be as receptive to the higher retail prices as they were prior to the recession. Thus, volumes will be negatively impacted and switching to private label substitutes is expected to be prevalent. Growth in private label will be driven by consumers' desire for value, the proliferation of higher quality private-label food choices available, and the price increases that food companies are likely to implement to help offset rising commodity input costs, says the Fitch report.

Unfortunately, even with price increases and cost-cutting initiatives, packaged food companies are not likely to retain the margin improvement they attained earlier this year, the report predicts, looking for flat or slightly lower profitability in the near term 2011.

Although inflation has been relatively weak for most of 2009 and 2010, high food commodity and energy prices are now exerting pressure on wholesale and retail food prices. The USDA is predicting that food inflation will accelerate during the first half of 2011, leading to a forecast of 2 to 3 percent food price inflation in 2011.

CPG Predictions for 2011

The research firm Mintel has released a new report on consumer packaged goods (CPG) predictions for 2011, which it characterizes as "continuations of

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www.AFPD.com



Midwest-Sourced Products Appeal to Local Consumers

Affiliated Foods Midwest. Affiliated Foods Midwest (AFM) began in 1931 when a handful of independent grocers formed a wholesale buying group. Since then, the company has expanded to serve 16 states (including Michigan and Ohio) with support, programs, products, and logistics, including state-of-the-art distribution centers. Affiliated credits this growth to its independent retailers and the benefits they receive as member-owners of the cooperative. The company supports its independent shareholders by maintaining low costs and efficient operations and doesn't compete against its retailers by owning corporate-owned stores. In addition to fresh produce and meats, deli and bakery items, dairy, frozen goods, and household/general merchandise, AFM offers two first tier store brands programs, IGA® and Topco®/Shurfine®; a second tier Valu Time® program; a premium Dining In™ Meal Solution Program; and a wide range of business services. Affiliated focuses on stocking variety, uses category management data to track what they sell as well as what the competition is selling, and offers assortment models that allow a store to fine tune a product mix specific to their market.



Arctic Glacier Inc. Arctic Glacier, based in Grand Rapids, Mich., is among the largest producers of packaged ice in the United States, serving 19 states. With 39 production and 48 distribution facilities, the company employs more than 1,100 people year-round and increases to more than 2,400 employees during the summer to meet increased seasonal demand. The company's current production capacity is approximately 11,000 tons of ice per day. Arctic Glacier® Premium Ice for human consumption is sold in various package sizes ranging from 5 to 40 pounds, where it is used by consumers as a refrigerant to keep perishables cold and as a food product to chill their favorite beverages. Packaged ice products are also supplied to commercial users including bakeries and meat processors. Arctic Glacier® Premium Ice is used as an ingredient in many bakery products containing yeast, such as bread. The ice is used to chill the water used in the dough and control the rate at which the dough rises to ensure optimum quality and taste. Arctic Glacier® Premium Ice is also used in the production of many processed meat products such as sausage. Ice is used during the production process to achieve the optimum temperature range for grinding, mixing and binding the ingredients together.



Dairy Fresh Foods, Inc. Dairy Fresh Foods in Taylor, Mich., is a leading wholesale food supplier in Michigan, Ohio, Indiana, and Illinois. Founded in 1933, the company provides food stores,

restaurants, and vending companies with a wide variety of products, specializing in dairy, deli, bakery, frozen fish and seafood. The company also sells many grocery items including cookies, juice drinks, bulk candy and snack items.



Dairymens. Dairymens has supplied local communities with quality products and world-class service since 1923. Based in Cleveland, Ohio, the company sponsors AFPD's Ohio milk program, which allows members to take advantage of AFPD's group purchasing power. This means that when it comes to dairy sales, independent retail members can compete with the larger chains. Benefits include rebates, a \$125 minimum milk delivery, and free products for new participants. The company provides a marketing plan, promotional signage, and updated retail pricing to help members increase sales. In addition, Dairymens now offers three exciting new tastes of brewed sweet tea. It's naturally flavored and has no high fructose corn syrup.



Faygo Beverages Inc. Faygo Beverages Inc. is a regional soft drink bottling company based in Detroit, Michigan, that distributes its products to stores in 33 states, with Michigan, Ohio, Indiana, and western Pennsylvania its primary sales area. In addition to sodas, Faygo also makes non-carbonated sweetened fruit-flavored drinks and seltzer waters. Faygo products are sold at a lower price than national brands, and many flavors are directly inspired by popular competitors such as Mountain Dew, Dr. Pepper, Vernors, and Canada Dry Ginger Ale. Recently, Just Baked, a specialty cupcake and bakery shop with four locations in metro Detroit, introduced a line of Faygo cupcakes. Just Baked has signed a special licensing agreement with Faygo to use the company's name and flavored syrups to create a line of co-branded cupcakes.



Kar's Nut Products. Kar's offers a variety of tasteful and nutritious nuts and dried fruits, packaged primarily in single-serve sizes for sale in convenience stores, vending machines, and club stores across the United States. Kar's currently processes nearly 20 million pounds of product annually, which equates to about 100 million packages sold. Kar's Nuts has been providing quality nut and snack items to customers throughout Michigan since 1933. Kar's 131,000 square foot facility is completely renovated and offers scheduled plant tours for the public.



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picture trends" instead of major changes in the market place. "Understanding the major trend areas and how they change from year to year is essential for companies to be successful when developing and launching new products," says Lynn Dornblaser, Mintel's director of innovation and insight.

According to Brandweek.com, the 12 big-picture trends for 2011 include:

1. **Brands will focus on reducing sodium, sugar, and high fructose corn syrup in products.** For example, think about what Campbell has been doing with its soups.
2. **"Natural" becomes the favorite marketing gimmick.** That could change as regulatory bodies intervene and request that marketers better define such terms, says Mintel.
3. **New levels of "honesty" in personal hygiene products.** Mintel predicts that brands will have an open discussion of subjects that were approached more discretely in the past.
4. **Sustainability still tops priorities.** Look for reduced packaging—like boxless cereal bars—and water conservation.
5. **Salon-style products at home.** According to Mintel, mainstream brands are getting into a "professional" arena, introducing products that consumers wouldn't typically find in the supermarket aisle (similar to the offering of restaurant-style meals for the microwave.)
6. **"Less is more" with convenience and value.** Think dehydrated soup and stickpack drink mixes.
7. **Blurring product categories.** There's a shift from labels and branding to benefits, says Mintel, and this will result in a blurring of how products are consumed (for example, beverages as snacks and snacks as meals.)
8. **Revitalization of old products and ad campaigns.** Mintel anticipates this 2010 trend to continue in 2011. Expect brands to continue re-introducing old formulations, retro packaging, and nostalgic marketing efforts.
9. **Simple results rather than big promises.** "Realistic" products are increasingly appealing to Baby Boomers and older consumers, says Mintel.
10. **Luxury makes a comeback.** According to Mintel, consumers will start allowing themselves the occasional "splurge" in 2011. Brands will offer "small treats" that won't put shoppers over their budget.
11. **Instant gratification.** Results-driven products will grow beyond personal care products (like anti-wrinkle creams) to include food and beverage brands.
12. **Cradle-to-grave initiatives.** Brands are trying to extend their value to consumers of all demographics. Mintel predicts companies will create different package formats to appeal across various regions and consumer age groups.

The Made in the Midwest Advantage

Whatever 2011 brings, Midwest retailers and suppliers are counting on local-sourced products to keep bringing consumers into their stores.

"The recession hit Michigan early and hard," says AFPI member Jim Grant, key account manager for Dean Foods/Country Fresh.

"Unemployment is high in Southeast Michigan and has affected many businesses in the area.

"Our hope for 2011 is that customers continue to focus on spending their money on local brands made in Michigan," he says (see sidebar, "Midwest-Sourced Products Appeal to Local Consumers.")

Grant says Dean Foods has built consumer confidence by providing retailers with fresh, safe, and delicious local and regional dairy case brands, using an extensive refrigerated "direct store delivery" system. Every day, approximately 13,000 refrigerated trucks, tractors and trailers deliver fresh products to more than 170,000 locations across the country.

Dean Foods is also proud of its proven retailer program promotions, and packaging, which it says represent commitment to its retail partners and the total satisfaction of their customers in the Midwest region. "Our regional brands are the brands of choice," says Grant. "All of Country Fresh's dairy products are produced in the regions they serve." The Michigan brands are Country Fresh™ and Jilbert, while in Ohio, it's Trauth and Reiter.

The fresh milk and other dairy products our customers enjoy start on dairy farms not too far from where they live and buy groceries. Midwest dairy producers each have a lot of dairy cows on their farms — some have just a few dozen cows and some have large herds of 100 or more. The cows are fed healthy, nutritious diets and receive attentive care by the farmers and local veterinarians. Although not all of Country Fresh's milk products are artificial growth hormone-free, the company says it hopes that as more consumers request it, demand will spur more supply and it can offer more natural products.

Frito-Lay (a PepsiCo division) brought a rural farm experience to the center of six metropolitan areas across the country,

including Detroit. The company used a "Mobile Farm" tour to promote Lay's Local at places like the

Green Street Fair in Plymouth, Mich., the Cherry Festival in Detroit, the Detroit Hoe Down, Special Olympics, and Tiger Stadium.



joint billboard with Pepsi, 7-Eleven, and Lays," says Gongola, metro market manager. "We set up the mobile farm outside Tiger Stadium to show how local potatoes were grown."

The campaign marked another step of the brand's strategy to connect with the people and communities

in the country that produce its line of potato products. Visitors to the "Lay's Mobile Farm," a 70-foot long, 10-foot wide, and 14-foot high traveling greenhouse had the opportunity to interact first-hand with plants, meet a Lay's potato farmer, enjoy interactive stations, and take home simple and fun activities to inspire at-home gardening. The brand donated all contents of the greenhouse to local community gardens, resulting in the planting of hundreds of vegetable seedlings in these urban areas.

"Many Americans are looking for ways to learn more about where their food comes from," said Justin Lambeth, vice president, marketing, Frito-Lay North America. "The Lay's Mobile Farm is a natural way for us to deliver that experience to our consumers." After the events, people can visit www.lays.com to use the exclusive Chip Tracker to trace where their bag of Lay's Classic Potato Chips were made (using a UPC code on each bag).

One of the farms participating in the Detroit tour stop was John and Gary Walther's Walther Farms in Three Rivers, Mich. The brothers are third-generation potato farmers whose family's potatoes have gone into Lay's Potato Chips since 1955. The farm has now become more than 8,000 acres of commercial and seed potatoes grown throughout the United States for the potato chip and fresh table stock markets. "We distribute a number of made-in-the-Midwest products, mostly from Michigan, and we also run 'buy local' campaigns that are well received," says Jim Hartsman, director of business development for Spartan Foods.

Consumers as well as retailers rally around local products as a way to support sustainable, long-term success for local companies. The downturn in the economy seems to have fostered the 'buy local' trend at both the retail and wholesale levels, and we see small signs of recovery for local producers and distributors."

Buying local helps keep Michigan residents employed, and it benefits communities by boosting the local and state economy by creating more jobs," says Alan Hartline, executive vice president of merchandising and marketing for Spartan Stores. "Plus, buying local fresh fruits and vegetables

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As Food Prices Rise, How Will Retailers Respond?

By Phil Lempert

I quite doubt that we will start to see TV commercials that tout "we've raised the prices on over 6,000 items just for you"; however, the supermarkets that ran with the opposite message just a year or so ago are now about to pay the price. Not just the price on the foodstuffs lining their shelves, but the price of consumer confidence.

The reality is that many food prices—due to late plantings, weather conditions, and natural disasters—are on the way up. Many retailers have elected to hold pricing and absorb the difference, but for how long? The Food Institute, which tracks the differences between wholesale and retail food prices, reports that retail food prices (as reflected by the government's Consumer Price Index for food-at-home) were unchanged from a year ago during May 2010 — but the comparable index for wholesale food prices was up 5.7 percent. That's the widest span between the two indexes in 15 years; and the indication is that retailers are not passing along the increases in food prices they are paying. That's not a surprise, as many retailers are treading lightly after seeing how their shoppers quickly discovered and shopped at other retailers since the downturn, seeking out bargains. Store loyalty and even location moved aside as pricing became the ultimate goal.

A recipe for disaster is in the making, unless we see a quick decline in wholesale pricing. Two commodities, beef and pork, represent 11 percent of the typical retail, or food-at-home, market basket. For example, the wholesale pork price index during May was up 289 percent from the same month last year, while retail pork prices were up only 2.4 percent. Beef wholesale prices were up an average 14.5 percent from a year ago while retail prices advanced only 3 percent.

Who's going to cover the spread?

Ultimately, it must be the consumer; otherwise we will see even more stores shuttered as they fight to be the lowest price leader in their market. The issue is how retailers will communicate these price increases. Yes, communicate them — not just raise prices with the hope that the consumer won't notice.

Our shoppers are smarter than ever, especially with tools at their disposal such as the latest series of "apps" that can compare food prices and store circulars from their mobile device without even entering a store. They read news reports and understand how natural conditions and disasters can affect them, such as what impact the Gulf oil spill will have on oyster and clam supply and prices. It is a new consumer who is empowered and cannot be fooled.

Those retailers who are proactive and talking about why prices are on the rise will be the ultimate winners. Not just in sales, but in consumer confidence. ■■■

Phil Lempert is contributing editor of Supermarket News and CEO of The Lempert Report and SupermarketGuru.com. Reprinted with permission.

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picked within hours of being on the shelf is a healthier option. Local products also have lower food miles, meaning they are shipped shorter distances, which requires less gas and is better for the environment."

Hartline noted that Spartan Stores is continuing to identify new vendors and Michigan-made products to include in its Michigan's Best program. "We've added more than 600 new products and 30 additional independent grocery stores have come on board. This is a win-win situation for our farmers and Michigan businesses as we are promoting local and keeping dollars in the community."

Don Symonds, director of events & trade relations at Lipari Foods, says his company is in the midst of "a gigantic" buy-local campaign. Lipari participates in programs like Made in Michigan and Ohio Buy Local throughout the Midwest and distributes products from numerous companies in each state it services.

Since 1995, Lipari has acquired two distribution businesses and several partnerships with wholesale warehouses, which led to full-line packaging capabilities. Its facility in Warren is now more than 270,000 square feet. The privately held



company employs 580, 414 of them in Michigan.

"The economic downturn seems partially responsible for the

resurgence of made in the Midwest products," Symonds points out. "In the past, we'd never have thought to put out a Made in Michigan flyer. It's not fancy—it just lists the Michigan-based manufacturers and has been unbelievably popular with our customers."

With all the consumer focus on sustainability, one pitfall Symonds has noticed is that "unless it's really local, states as well as customers have carbon footprint concerns with all the shipping back and forth."

Lipari believes the trend will continue to surge in 2011 as advantages are discovered that haven't been considered before, he continues. "For example, shipping takes energy and energy equals costs. Also, consumers seem to have more trust in the safety of food that is locally produced and inspected. We're beginning to identify manufacturer points on everything we buy."



Water—The Ultimate 'Local Fresh'

According to David Stachnik, key customer manager, Nestlé Waters North America, the bottled water industry is one of the first to suffer in a down economy as people pull back spending. "But it is also one of the first to recover," he says, "and we're beginning to see that. Our low was in 2008. 2009 was better, and 2010 is even better than 2009. We're looking forward to another growth year in 2011."

Stachnik says Nestlé will continue to promote its Better ad campaign and the differences between the various bottled waters on the market. "We're upbeat because we're to be dealing with consumers who are looking for the right answers as it pertains to the water category," he notes. "They are more proactive."

"People—especially those in the Midwest—seem to understand that it's important to minimize the carbon footprint. The economy has also made them cognizant of the benefits of buying local," he adds.

A by-product of fresh water, of course, is fresh ice.

"We're fortunate that our business is weather-driven and the recession has not had an effect on it, partly due to the nice hot summer we experienced this year," says Ed Tice, sales manager for Home City Ice. "Our direct delivery customers also appear to be seeing nice growth over the last 12 months."

Home City Ice is an industry-leading, full-service ice company. This summer, all five of Home City Ice's manufacturing plants in Michigan and Ohio were audited by the National Sanitation Foundation (NSF), and received perfect scores.

Home City Ice manufactures 4,400 tons of ice per day in 28 state-of-the-art manufacturing plants and 36 distribution centers throughout the Midwest, serving almost 80 percent of the customers we service are within a 25 mile radius of a distribution point.

A Strategy that Works

"AFPD retailers and suppliers are wise to keep an eye on big-picture trends, but even wiser to drill down those trends to determine what they mean on a local level," says Auday Arabo, AFPD president and CEO. "Regardless of the challenges 2011 may bring, Midwest retailers supporting and promoting Midwest-sourced products is a strategy that creates winners, not losers." ■■■



Carla Kalogeridis is editor of the AFPD Bottom Line.

Mike's Service Station: Built on Lasting Relationships



by Beverly Sturtevant

he area—an old, inner ring suburb of Cleveland—has changed a lot. When Mike and Ann Frum bought the business in 1957, it was a Gulf gas station adjacent to a long line of storefronts.

Now, Howard Frum says wistfully, “Most of the 50-year old mom-and-pop stores we remember—the dress shop, the butcher, the furniture store, a mill—are all gone.”

Buildings change, but sometimes the people stay around. Old and new customers just drop in for coffee and hard rolls or cake, or just to say hello. At 85, Mike Frum still comes in every day from May through October, and even works on a few cars.

Howard grew up at the station, doing his homework, pumping gas, and helping out with a busy towing business. His father Mike's real love, though, was fixing cars and building long-term relationships, so in 1980 the garage was expanded from two bays to five.

Today, Howard can do any repairs his customers need. The station is affiliated with ACDelco and needs no advertising other than word of mouth. His dedication to excellent service was rewarded with an Angie's List Super Service Award in 2000.

A number of Mike's original customers—now in their 90s—still come for service along with their children and grandchildren. “We've had some of our

customers for 30, 40, even 50 years,” Howard explains. “They watched me grow up.”

He says several old customers moved 25-30 miles away 15-20 years ago but still come for regular service because “they know we'll take care of them. They're more than customers, they're friends and we care for each other.”

When asked why his customers are so loyal, Howard says, “They trust me. Things happen: I make a mistake, we have a defective part, or it takes too long. But it's how you deal with it and them that counts. They know I'll never sell them what they don't need. They'll also get my honest opinion if I believe it would be better to get rid of the car.”

“We charge a little more for an oil change,” he continues, “but we're really checking the whole car for problems and potential problems.”

Mike's Service Station is still a family business (his wife Sherie is always there), but Howard says it will end there. Son Ari was awarded an AFPD Foundation scholarship in 2009 and is studying engineering at Miami University in Oxford, Ohio. Daughter Robyn, “is an amazing, talented writer,” says her proud father.

Howard says he's been asked over the years: Why not build a bigger place farther out in a newer suburb? “I'd lose my base,” he says.

The station has state of the art equipment and a well laid out shop that's easy to work in, Howard says. Even though there have been ups and downs—sometimes even a little too busy, he says—they've been blessed with plenty of work that's flexible and can usually be scheduled.

Although straight repair garages may comprise the minority of AFPD members, the family has been a member since the 1960s. “AFPD has been very valuable, and the programs such as



workers' comp, credit cards, healthcare have been a lot of help,” Howard says.

Beverly Sturtevant is assistant editor of the AFPD Bottom Line.



Mike Still has the Spark for Working on Cars

Howard Frum, son of the gas station's founder, Mike Frum, shares a revealing story about his father. “Last winter, a new customer came in, an older gentleman who was into collector cars,” recalls Mike. “He showed me photos of his 1950 Chevy and asked if I'd work on it for him.”

Howard told him no, but said that when his father got back, he might be able to take a quick look at it. “Well, when my father came back and saw that car, his eyes lit up and he started ordering parts—set the points, overhauled the carburetor—like a kid in a candy store at age 85. He still likes to tinker with a nice car.”

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

North Pointe Insurance: On Solid Ground

By Beverly Sturtevant

Good insurance is based on promises, and for North Pointe Insurance Company, that means building relationships that are firmly rooted in trust and satisfaction with its clients and agents. North Pointe is an innovative company that targets niche markets such as the grocery and convenience store industries.

North Pointe was founded as a property and casualty insurance company in Michigan in 1987. As a result of a drive to grow with its policyholders and agents, North Pointe is now the state's largest writer of liquor liability, says Richard Fiato, vice president. The company's stability was enhanced in 2008 when it was purchased by QBE – one of the top 25 insurance companies in the world.

North Pointe provides AFPD members with insurance products that Fiato says are vital to a small business. General liability (falls, fights, dangerous conditions), property, workers' comp, underground storage tank insurance to cover cleanup deductibles in Ohio are all important, but excellent liquor liability coverage is paramount, he states.

Liquor liability insurance covers any claims that arise from serving or selling alcohol in violation of Michigan law, such as selling to a person who is intoxicated or selling to an underage person.

Clients are subject to stricter dram shop laws that can result in fines and/or imprisonment. Because of these concerns, Fiato points out, "North Pointe's most important benefit is the way we handle claims."

Since the beginning, fair and aggressive claims handling has been a North Pointe trademark. The claims legal department includes six attorneys who understand the legal environment as well as the special needs of small businesses. Fiato, whose position includes oversight of underwriting and marketing, points out, "If a claim goes to litigation, North Pointe's in-house counsel



includes three of the area's premier experts in dram shop and premises liability."

Always proactive, the company encourages businesses to have strong alcohol policies and procedures in place. It also provides discounts for staff training on compliance with liquor laws and co-sponsors AFPD's TIPS training for staff.

North Pointe has always been a strong supporter of an agent delivery system and currently partners with 1,000 plus independent agents in Michigan, as well

as one general agent with a network of 300 in Ohio. The company is proud of the prompt and efficient way it supports its agents, with accessible customer support that saves them time.

But flexibility ends at the management of North Pointe's assets. The company follows conservative principles to avoid the risks of market ups and downs. Instead, says Fiato, "We focus on underwriting vs. investments." To ensure long-term security for its policyholders, North Pointe contracts with A+ rated reinsurance companies. This conservative approach has helped North Pointe realize an increase in capital and surplus every year since 1988 and earned the endorsement of AFPD.

North Pointe has been an AFPD member for more than 17 years and an advertiser and sponsor for the majority of that time. Fiato offers assurance that the company is always

looking for new and innovative ways to win and service an AFPD member's contract.

"The greatest challenge faced by our clients during the recession has been cost," he notes, "as the revenue isn't there and prices have dropped about as low as they can go and still be viable."

However, Fiato does have an encouraging word: "The changing of the guard on Michigan's Supreme Court may be important," he says. "The new conservative majority is likely to be more inclined to provide favorable laws for small business."

Beverly Sturtevant is assistant editor of the AFPD Bottom Line



"North Pointe's most important benefit is the way we handle claims."

Mobile Payments: Hype vs. Reality

The hype around using mobile technology for payments has been growing in recent months. The information overload includes concepts such as using a mobile phone as a payment device, mobile banking, mobile commerce, and mobile payment acceptance. For merchants, however, it is mobile payment acceptance that presents the most immediate business opportunity.

Mobile technology has been an important part of payment acceptance for many years, and new technologies represent the evolution of this idea. Newer concepts, such as the use of smartphones as payment terminals, have captured the most attention. Other options, however, are also available to on-the-go merchants, including dedicated mobile terminals and touch-tone capture. The new technologies not only expand choices, they shine a new spotlight on existing payment solutions.

It's helpful to explore different mobile acceptance scenarios, provide a better understanding of the benefits of the various solutions, and help merchants understand how and when to take advantage.

Mobile Hype

Mobile technology has been touted as the future of payments for many years, while several different technologies and systems have been introduced to allow consumers to pay for purchases and move money using their mobile phones. The ideas have included peer-to-peer payments, prepaid programs, phone-based electronic wallets, and smartphone-based payment terminals, to name a few. All of these concepts have been positioned to be the "next big thing" in payments.

The attention is not entirely undeserved. Mobile technology represents one of the most spectacular growth stories of the past decade. Mobile handsets have penetrated the market at rates already approaching saturation. And a group SNL Kagan estimates that the U.S. market will be fully penetrated by 2013 with at least one mobile subscription for every person.

However, while it is clear that mobile devices have grown at a phenomenal rate, it is not clear how this trend translates into direct opportunities for merchants. Does the shift to mobile fundamentally change the payments landscape?

Defining Mobile

Wireless does not necessarily equal mobile. To be truly mobile, a device must leverage the same networks used by mobile phones. Many mobile devices, including smartphones, and some payment terminals, can use wireless networking such as Wi-Fi when in range of a wireless hot spot. Wi-Fi, however, is a fixed technology and devices cannot easily move from hotspot to hotspot.

In addition, contactless technology, while part of some mobile payments concepts, is not by itself mobile technology. Many payment cards include contactless chips but are not integrated with a phone or other mobile device. Similarly, stickers containing contactless payment chips may be physically attached to a phone, but from a technology standpoint they remain just as separate as a payment card.

Mobile Commerce

The growth of smartphones, with their robust web-browsing capabilities and the ability to run applications, is creating a growing opportunity for e-commerce





merchants to interact with their customers whenever and wherever the customer chooses.

Mobile technology opens up the potential for a whole range of new features and experiences in e-commerce.

Consumers can now use their mobile devices to browse a merchant's site, fill a cart, and make a payment from almost anywhere. They can even use their phones to comparison-shop other merchants from within a physical store.

From a payments perspective, the experience is not much different than if the consumer were using a laptop or desktop computer. Mobile technology has made it possible to reach the consumer in a new location, but the payment process remains the same.

Mobile Banking and Bill Payments

More and more, financial institutions are embracing mobile technology as a way for customers to interact with the bank. As part of this process, many banks have implemented technology to extend web-based banking functionality to the handset. This allows account holders to use their phones to do many of the things that they might otherwise do from a home computer, including making payments. These are not, strictly speaking, mobile payments, but are instead the same type of bill payment transactions that consumers have been making for years.

Mobile as a Method of Payment

Several technologies and systems have been proposed and tested, and many are in use today around the world:

- **Bill to mobile.** This allows the consumer to make a purchase and then have the charge appear on a monthly wireless phone bill

- **Short Messaging Service (SMS).** This is the use of text messaging to send payment instructions.

- **NFC/Contactless.** This technology embeds and integrates contactless payment technology into the handset and enabling payments by waving or tapping the phone against a contactless card reader.

Perhaps the most hyped idea in mobile payments during 2010 has been mobile acceptance, or the ability to use a mobile device to accept payments. Announcements have been coming from organizations ranging from pure play startups to established payments technology companies.

Focus on Mobile Acceptance

Among the various mobile advances,

mobile payment acceptance is the concept

that holds the most short-term promise to affect merchants and their business. By expanding the payments acceptance options, mobile technology allows merchants to offer their customers the ability to pay how they like, where they are. In addition, mobile allows merchants who previously thought card acceptance was not an option to reconsider.

While recent advances in smartphone technology have accelerated the trend, merchants have been able to leverage wireless devices to accept payments for some time.

Fortunately, recent advances have served to turn a spotlight on the options and their associated opportunities.

Smartphone as Terminal

Most of the recent excitement in mobile payments has been focused around using smartphones as payment terminals.

The technology promises to allow almost anyone to accept a card payment almost anywhere, at almost any time.

The sophistication of smartphones can make them an ideal platform for payments acceptance, just as desktop computers are often used as the basis for in-store point-of-sale (POS) terminals.

Smartphones are becoming increasingly sophisticated, and are at the same time gaining market share at the expense of more basic handsets. According to the NPD Group, smartphones grew their share of the U.S. handset market from 23 percent in the Q4 2008 to 31 percent in Q4 2009.

Many smartphones can be configured as both card-present ("swipe") devices, or as card-not-present ("type") devices. In a card-present system, the merchant adds a card reader to the handset and installs an application. Card readers range in complexity from simple plug in devices

to complex hardware complete with integrated receipt printers. Applications also vary in sophistication. Some only offer basic card information entry, while others add e-mail receipts and may even leverage touch screens for signature capture.

In a card-not-present scenario, the application provides the features of a terminal but requires the merchant to key in the customer's card information. As with card present applications, functionality varies depending on the software used.

There are two primary business models vying for attention in the smartphone-as-terminal market.

- (1) **Traditional merchant account.** A merchant must be approved for a relationship with a merchant processor. Using this model, mobile terminals can also be added to existing accounts.
- (2) **Master merchant system.** The processor facilitates the transaction by standing in as the merchant of record, and then passes settled funds on to the actual merchant. This model is faster to set up and implement, and typically appeals to lower volume merchants.

The Merchant's Next Step

Many of the new ideas in mobile, while exciting, will have only indirect impact on merchants and may be

years from large scale implementation. Setting aside the dizzying array of new products and services touting mobile features, mobile payment acceptance is a technology that is ready for some merchants to implement today. Proven solutions and new technologies that can create further business opportunities for merchants in specific categories are also available.

A good starting point is to begin talking to your payment processing partner to determine what mobile acceptance options may be right for your business.

The processor should review the merchant's current processing history and business goals to provide consultation about the right fit for mobile solutions. *(Editor's note: For more information, contact publicrelations@chasepaymentech.com or visit www.chasepaymentech.com.)* ■■■■



Dick Tracy would have loved current mobile phone technology.

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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.

SUPERVALU: Grocery and Supply Chain Powerhouse

Beverly Sturtevant

SUPERVALU operates one of the largest grocery supply chain networks in the country, with more than 20 million square feet of distribution facilities strategically located to support its east-to-coast customers.

Recently, AFPD spoke with Michael Schiffli, area sales director for SUPERVALU Northern Region / Fort Wayne DC, to find out how SUPERVALU's supply chain capabilities serve AFPD members.

PD: What supply chain services does SUPERVALU provide to AFPD members?

Schiffli: SUPERVALU offers over 82 professional services to support independent food retailers.

1. Development Services. With services like market analysis, architectural design and equipment procurement, SUPERVALU

offers independent retailers what they need to create a shopping experience that brings consumers back for more. We work with our customers from the drawing board to reality, maximizing the store's presentation and enhancing the store's position in the marketplace.

2. Marketing Services. In a dynamic industry, retailers need to stand out from the competition. SUPERVALU offers tools to enable our retailers to better understand their consumer and to design programs to market to them, build customer loyalty, and earn their business long-term. SUPERVALU marketing and advertising services help to create a niche that is unique, so our retailers can win customers.

3. Sales & Merchandising Services. Consumers want the milk, eggs, and bread they need at prices that fit their budget, but they also crave great deals, seasonal offers, and new items. SUPERVALU's sales and merchandising



programs offer customers excitement in every shopping trip.

4. Business Services. SUPERVALU offers services and programs to help retail customers manage their business from employee scheduling programs to preparing annual tax returns.

AFPD: What is unique about

SUPERVALU as a supplier?

Schiffli: We supply the finest, most profitable independent retailers in the industry. Our programs, services, and strategies have proven to drive sales for our independents and allow them to thrive in the most competitive markets. SUPERVALU has experienced and knowledgeable

associates and can leverage its size to provide the lowest cost of goods and best in class services and programs.

AFPD: Since SUPERVALU includes retail locations and supply chain operations, how do you minimize perceived competition between the two?

Schiffli: SUPERVALU meets the individual needs of the communities it serves. Whether through corporate banners, Save-A-Lot, or the independent retailers we supply, SUPERVALU has a store format to meet the neighborhood's needs. This allows the company to leverage its size when purchasing goods, which benefits everyone involved.

AFPD: What benefits do large suppliers like SUPERVALU see in joining a regional association like AFPD?

Schiffli: There are several benefits: Connection with our customers allows us to better understand the needs of our retailers and their customers. AFPD helps us with local market presence and knowledge. Finally, we appreciate the opportunity to work with the association to share industry knowledge and experience that improves program and services for retailers in the Michigan and Ohio markets. ■■■■

Beverly Sturtevant is assistant editor of the AFPD Bottom Line.

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Kathleen BURKE

Executive Director—Ohio Lottery

OH LOT

A Musical Holiday

It's the holiday season, which means so many things to so many people. The Ohio Lottery is proud to be giving back in the form of a Cash Explosion Road to Riches show, Facing Hunger, which will focus on feeding the hungry throughout the state of Ohio.

The Lottery is proud to be good people doing good things and also proud to be a \$2.4 billion sales machine. The holidays are great times to bolster sales efforts and profits as well. Holiday instant tickets generally account for about 19-20 percent of instant ticket sales for the year.

One of the fun ways the Lottery encourages increased holiday sales this year is through the Ohio Lottery "Holiday Musical" advertising campaign. The campaign is a locally grown, hand-crafted show in four short acts featuring an all-Ohio cast and crew, and written, scored, filmed, and edited in Ohio. The four acts will appear as 30-second television commercials, backed up with radio, print, point of sale, online messaging, and an interactive holiday website.

The on-stage action starts with a young couple in their home basking



Ohio Lottery is encouraging holiday sales through its "Holiday Musical" promos.

in the glow of an unexpected Holiday Surprise. The story then moves to a ski holiday recovery room with our characters scratching at some Winter Riches. Next is an insightful short piece about finding EZ Stocking Stuffers as relief for gift-finding anxiety. Finally, the characters reach their finale as a fully matured couple, familiar with each other's wants and needs, happy with their Silver and Gold. Well ... mostly happy.

There are surprise plot twists, but we won't give them away here. The Lottery encourages Ohioans not to miss this musical event of the season, and also reminds them that they always have a chance to win with Ohio Lottery holiday games. Lottery winners are everywhere!

Holiday Instant Games

Holiday instant games they can win with this year are: \$1 Holiday Cash (\$500 top prize); \$1 Cashing Through the Snow (\$1,000 top prize); \$2 It's a Wonderful Life (\$10,000 a year for life top prize); \$2 Holiday Gifts (\$20,000 top prize); \$5 100,000 Silver & Gold (\$100,000 top prize); \$5 Holiday Lucky Times 10 (\$250,000 top prize); \$5 Snowflake Cashword (\$100,000 top prize); \$10 Holiday Surprise (\$500,000 top prize); and \$5 Winter Riches (\$500,000 top prize).

There are two EZPlay holiday games as well: \$2 Stocking Stuffer (\$20,000 top prize); and \$3 Jingle Bucks (\$30,000 top prize).

The Lottery is also holding high expectations for its New Year's Raffle. At \$20 a ticket, only 500,000 tickets available, and four top prizes of \$1 million, it gives players their best odds to become a millionaire. The raffle began sales on Nov. 12, and when the tickets are gone, they're gone! The drawing this year will be held on January 1.

With all the holiday excitement going on at the Ohio Lottery, it is our pleasure to wish all of you and yours the most pleasant and safe holiday season.



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**Ed
WEGLARZ**
Executive Vice President, Petroleum

The Truth about Firing Employees

On the popular reality TV show *The Apprentice*, Donald Trump makes it look easy to fire an employee. He even seems to enjoy the task. But as a business owner, you need to operate within some very narrow parameters when terminating someone's employment.

Most employees—even if they voluntarily resign from their position—file an unemployment claim. And now more than ever, employees are filing charges of discrimination through the EEOC and/or State Human Rights Commissions, or even obtaining counsel and filing wrongful termination lawsuits.

"At-will" terminations should never take place. There should always be a reason for a termination, and the termination should be well documented. If an employee is ever surprised by a termination, then you—or your manager—have not done your job and should expect irrational actions by the surprised employee who was terminated. Always find "cause" and thoroughly document all terminations. The fact that an owner truly believes an employee is an "at-will" employee will not hold up when an employee initiates an unemployment, discrimination, or wrongful termination claim.

Most managers believe that if they separate or terminate an employee during their initial employment/orientation period, they can do so without fear of repercussions or liability. This is not true.

Applicants, even those who are not hired, have protections under anti-discrimination and other employment regulations. Furthermore, once an employee is hired and begins work, all applicable federal and state employment regulations are enforced. If an employee is terminated, even if it is within their

first day of employment, they have every right, and can pursue, alleged wrong-doing to include State Human Rights Commission, EEOC, or wrongful termination.

To reduce and avoid these situations, owners need to establish orientation or trial periods. The primary purposes for these periods are to provide training and orientation to the job

and organization; more closely scrutinize work to provide assistance and support; and to remove poor behavioral habits

early so that the behavior does

not poison the rest of the workforce or create service quality issues with customers and other employees. Mediocre or poor behavior cannot be allowed to "hang around" an organization, as it is costly and detrimental to the overall culture of the organization.

When terminating employees, ensure that the reason is well documented and includes a history of progressive discipline. Documentation should reference a rule, policy, job description, or other expectations. Finally, documentation should contain very specific information as to the reason for separation. In the final assessment, if an employee should ever claim alleged wrong-doing, your best—and only—defense is effective employment documentation referring back to an infraction of a rule or policy.

While this effort may seem to involve a lot of effort on your part to document employee violations, the time and money saved in the long run will be well worth it. The time saved by maintaining documentation will become invaluable in the event of a claim or lawsuit filed by a former employee. ■■■■

**If an employee is surprised
by a termination, then you—or your
manager—have not done your job.**



M. Scott BOWEN

Michigan Lottery Commissioner

Millionaire Raffle is Back

The Millionaire Raffle is back just in time for the gift-giving season.

Like previous Millionaire Raffles, 600,000 tickets will be sold, each with a unique raffle number. The final drawing will be conducted on or after January 5, 2011 and 6,018 winning raffle numbers will be selected. The first six raffle numbers drawn will be awarded prizes worth \$1,000,000 each; the next 12 will be awarded prizes worth \$100,000 each; the following 2,000 will be awarded prizes worth \$500 each; and the last 4,000 selected will be awarded prizes worth \$100 each.

In addition to the raffle prizes drawn in January, seven weekly bonus drawings give players additional opportunities to win \$25,000. All Millionaire Raffle tickets are automatically entered into all remaining bonus drawings as soon as they are purchased. Bonus drawings are conducted weekly from November 17 and December 29.

The bonus prize-winning raffle numbers are posted on the Lottery's website at www.michiganlottery.com. The winners of the bonus prize are still eligible for the final raffle drawing in January.

Remind customers to hold on to their tickets; they must present the original raffle ticket to the Lottery office to claim any prize.

Atari

This \$2 game launches on December 13 and will feature a second chance contest, which will award a grand prize home theatre system. The gamer package includes a big screen

TV, a home theatre sound system, a Playstation 3 console, and a \$250 gift certificate. The grand prize drawing will be conducted on April 19 to award the gamer package to one lucky winner.

In addition, 10 winners will receive a Playstation 3 console. Two consoles will be given away during five drawings, which will be conducted from January 4 through March 30.

To enter the Atari second chance contest, players must submit three non-winning Atari instant tickets at the Lottery's Player's Club website.

Second Chance Contests

Three instant tickets have second chance contests conducted in December through the Lottery's Player's Club website. Be sure to let your customers know about the contests and the deadlines to enter non-winning tickets:

- **Holiday Countdown.** Players can enter non-winning Holiday Countdown™ instant tickets on www.michiganlottery.com for a chance to win \$500,000 on the "Make Me Rich!" game show. To submit an entry, players must enter one non-winning Holiday Countdown ticket at the Player's Club website. A finalist drawing conducted on December 29 will select three players to appear on the January 2011 episode of "Make Me Rich!" From the three finalists selected, one will win the \$500,000 prize.
- **Wizard of Oz.** In addition to top prizes of \$25,000, players can enter their non-winning Wizard of Oz™ tickets at [\[tery.com\]\(http://www.michiganlottery.com\) for a second chance win \\$300 worth of Wizard of Oz tickets. Three non-winning tickets earn one entry into the contest and players may enter as many times as they like. Drawings will be conducted between November 3 and February 25 to award lucky players \\$300 worth of Wizard of Oz tickets.](http://www.michiganlot-

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- **4 The Money.** Players can enter their non-winning 4 The Money tickets at www.michiganlottery.com for a chance to be selected as one of three finalists to appear on the January 2011 episode of "Make Me Rich!" One of the lucky finalists on the show will walk away with a cool \$240,000. Players may enter as many times as they wish until December 8, the three finalists will be selected. ■■■

Over 94 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 employees. In fiscal year 2010, the contribution to schools was nearly \$7 billion. Since its inception in 1975, 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.





EVERYONE LOVES A HOLIDAY

FUNNER UPPER

It's the perfect light to fun up the holiday: Michigan Lottery holiday instants. They'll fun up your customers' holiday with great games and a chance to win up to \$500,000 instantly. Holiday instant games also fun up your holiday with more business, so make sure you're stocked and ready for the season of big instant sales. Because being a funner upper starts with you — and holiday instants!



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MI Legislature OKs Sunday Liquor Sales

Michigan stores will be allowed to sell beer, wine, and liquor between 7:00 a.m. and 12 noon on Sundays thanks to a new Michigan law (P.A. 213). Retail sellers will be required to obtain a permit and pay an additional annual fee of \$160.00 to the Michigan Liquor Commission (MLCC).

While the new law is technically in effect, there are procedural matters that need to be addressed before licensees can begin Sunday morning sales. An application form must be developed and approved so licensees can apply for the special permit. Furthermore, the legislative body of a city, village, or township may still prohibit the sale of alcoholic liquor on Sunday. These local governmental units must be notified of new legislation by the MLCC and be afforded the opportunity to "opt out" of complying with the revised expanded hours of operation.

AFPD members affected by this legislation can help their cause by contacting their local officials to make them aware of the notification from the MLCC, and request that they



promptly and favorably return their approval to the MLCC. Bottom line: While the Sunday morning sales law is in effect, rules implementation process needs to be conducted. Retailers cannot sell alcoholic beverages on Sunday mornings yet. As rules are promulgated and the application is published, AFPD will keep members informed about the ongoing process. ■

Christmas Beer, Wine, and Liquor Sales

Michigan retailers holding valid SDD and/or SDM licenses now have expanded hours of operation for retail sales on Christmas Eve and Christmas Day. Under the new law (PA 213), the restriction on sales applies only to the hours between 11:59 p.m. on December 24th and 12:00 noon on December 25th.



Prepare for Online Ordering

The Michigan Liquor Control Commission's (MLCC) plan to require all retail licensees to use the State of Michigan's on-line ordering system to order distilled spirits will take effect in early 2011. Originally, the plan called for retail licensees to place all of their liquor orders through the on-line system as of December 31, 2010. That plan has been modified: the effective date was extended, and a separate date has been set for smaller retail licensees.

All retail licensees who purchased \$10,000 or more in distilled spirits in the most recent calendar year will be required to use the on-line ordering system to order distilled spirits effective March 1, 2011. The MLCC will not authorize any exceptions to this requirement.

The Commission will allow smaller retail licensees with less than \$10,000 in distilled spirit purchases to phase in their use of the on-line ordering system until July 1, 2011. However, those licensees currently participating in on-line



Lottery games may be required to comply earlier than July 1, 2011.

As of July 1, 2011 all retail licensees must order their distilled spirits through the State of Michigan's On-Line Ordering system. The system is available to use now and licensees are encouraged to become familiar with it.

MLCC has also introduced an application status-checking database to help retailers check the status of

new applications, outdoor permits, special licenses, add-ons, etc. The Commission estimates this feature will eliminate a majority of the more than 2,500 telephone status calls answered monthly by the Commission licensing staff. Access the Michigan Liquor Control Commission Application Status Check at www.michigan.gov/dleg for more information about the database. To check on the status of your application, go to the Michigan Liquor Control Commission Application Status Check page.

For more information, please contact the Financial Management Division at (800) 701-0513. ■



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



**Joseph
PALAMARA**

Associate, Karoub Associates

Pro-Business Legislature Takes Over

This next legislative term is being shaped by a pro-business legislature with incredible challenges to fund core state services like education and public safety. It is expected that the Michigan Business Tax (MBT) will see changes that make Michigan more business friendly, but depending on the size of this expected business tax cut (even if it's only the elimination of the MBT surcharge), it will impact even further the revenue side of funding state government.

The AFPD leadership team will be working with key members of the legislature, the governor's office, and the new administration to craft – and hopefully enact – a legislative agenda that is beneficial to AFPD members' bottom line.

Here's an election recap:

Governor: As expected, the voting public expressed its desire for change by electing political novice Republican Rick Snyder to serve as the next governor of Michigan. Snyder, an Ann Arbor businessman, swept to victory over his Democratic opponent, Virg Bernero. The current mayor of Lansing, Bernero was also an ex-legislator.

Attorney General: The race for attorney general pitted political veteran Bill Schuette (R-Midland) on the Republican ticket against Genesee County prosecuting attorney David Leyton (D-Flint). Throughout the election, polls showed that Schuette held the upper hand, and in the end, Schuette, an ex-federal congressman, state senator, and former Court of Appeals judge, bucked the "anti-insider" trend to claim victory.



Michigan gave the nod to Republican Rick Snyder for governor

Secretary of State: Unlike most major elections that featured large amounts of money spent on advertising, negative ads, and mud slinging, the secretary of state race was generally low key and civil. Ex-state representative and current Oakland County register of deeds, Ruth Johnson (R-Clarkston) bested Democrat, Jocelyn Benson (D-Detroit), a law professor at Wayne State University.

Supreme Court: As the final weeks of the election arrived and polls showed that Democratic gubernatorial candidate Virg Bernero had little chance of overtaking Rick Snyder, most political insiders expected the Democratic State Committee to switch most of its focus to winning at least one, if not both, of the open seats in the state Supreme Court. The re-election of Justice

The AFPD leadership team will be working with key members of the legislature, the governor's office, and the new administration to craft—and hopefully enact—a legislative agenda that is beneficial to AFPD members' bottom line.



Robert Young and the election of Mary Beth Kelly, both Republican-backed candidates, dealt the Democrats perhaps the most stunning defeats in what proved to be a very difficult evening for Democrats.

Congress: For the first time in many years, the general election posed the possibility for some major changes in the make up of Michigan's congressional delegation. Three members decided to retire and did not seek re-election. Another, Representative Carolyn Cheeks Kilpatrick (D-Detroit) was defeated in her bid for re-election during the August primary. In addition, Republican candidates were hopeful of winning a couple of seats that were currently held by Democratic congressmen. After the votes were counted, Michigan will have five new congressmen, and Republicans were able to pick up two seats to grab control of the Michigan Congressional Delegation, flipping an 8-7 deficit to a 9-6 majority.

State Senate: With a large number of open seats due to term limits, Democrats had hoped to buck recent political trends and take control of the upper chamber. Twenty-nine of the thirty-eight Senate seats were vacant, with seventeen seats currently held by Republicans and twelve seats currently held by Democrats up for grabs. The Democrats have to be disappointed that they lost additional seats in an election that they had hoped would result in one or two Republican held seats flipping their way. With 26 of 38 seats, the Republicans now have a "super majority" in the upper chamber and will be able to grant immediate effect on legislation without Democratic support. This is a significant procedural advantage for governor-elect Snyder and the Republicans.

The next majority leader of the State Senate will be Senator Randy Richardville (R-Monroe), with Senator Arlan Meekhof (R-West Olive) serving as the majority floor leader. Minority leader will be Senator Gretchen Whitmer (D-East Lansing), with Senator Tupac Hunter (D-Detroit) serving as minority floor leader.

State House: This soon-to-end term the Democrats held a commanding 66-42 seat advantage with two open seats. Common opinion was that the Republicans would pick up a number of seats due to the large number of open seats due to term limits, House members running for other offices, and the simple fact that there were a number of districts that historically had been held by Republicans that were currently in Democratic hands.

That said, six months ago it was not expected that the Republicans would win enough seats to gain control of the House, and no one expected them to move from 42 to a 63 to 47 seat majority. The 2010 House election not only handed complete control of state government to the Republicans, but will go down as one of the most unbelievable political swings in Michigan history.

The next speaker of the house will be Representative James Bolger (R-Marshall), with Representative Jim Stamas (R-Midland) as majority floor leader. Minority leader will be Representative Richard Hammel (D-Mount Morris Twp.), with Representative Kate Segal (D-Battle Creek) as minority floor leader.

Summary

The 2010 General Election will go down as one of the most historically significant in Michigan's election history. Voter frustration with the status quo surfaced all over the state and spelled disaster, especially for Democratic candidates.

Republicans now face the challenge of making real progress "fixing the mess" in the next two years or Republican House candidates will likely face the same fate as their political opposition just faced for the last four years.

If you would like additional information on any of the House candidates or election results, please don't hesitate to contact our office. ■■■■

Joseph Palamara, former Michigan state legislator and current Wayne County Commissioner, is an associate with Karoub Associates, the lobbyist firm that represents the interests of AFD and its members in Michigan.



**Jody
LICURSI**

Vice President—Capitol Strategies Group

Ohio Election: If You're In, You're Out

Ohio voters were heard loud and clear on November 2nd: If you're in, you're out because the status quo is unacceptable. For Democrats, who held all but one statewide office and control of the House of Representatives, that meant sweeping defeat, as incumbents from the top of the ticket down were rejected by voters.

Republicans and Democrats agree that when the pendulum swings in Ohio, it sure does swing far and fast. Just four short years ago, Democrats were the beneficiaries of an electorate fed up with the status quo. Republicans, plagued with scandal and an unpopular governor and president, watched Democrats make a strong resurgence in Ohio during the 2006 elections,

taking four of five statewide offices previously held by Republicans since the early 1990s, including the governor. Riding the tidal wave of Democratic support on the national level, Ohio Democrats pulled ahead yet again in 2008, seizing control of the Ohio House of Representatives after 14 years of a Republican majority.

November 2010 held a much different fate for both parties. For the first time since 1974, an incumbent Ohio governor was ejected from the state's top office after just one term in command. Governor-elect John Kasich defeated Ted Strickland with 49.4% to 46.7% of the vote, the smallest margin of victory for a Republican on the

statewide ticket. The GOP emerged victorious in all five statewide offices, regained control of the Ohio House of Representatives, and added to an already large majority in the Ohio Senate. Republicans also captured the bonus prize in Tuesday's elections by taking the statewide offices of auditor and secretary of state along with governor, which means that the GOP will have control of the Apportionment Board and will redraw the legislative districts that will

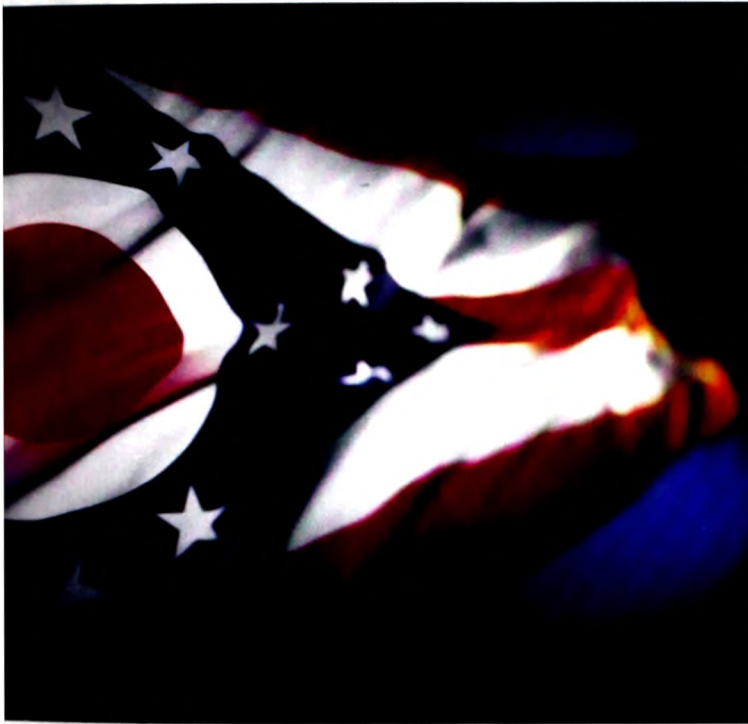
be in effect for the next decade.

On the federal level, Republicans picked up five Ohio Congressional seats from Democratic incumbents and Republican Rob Portman overwhelmingly defeated Democrat Lee Fisher for the U.S. Senate seat vacated by George Voinovich. Furthermore, GOP Congressional victories nationwide



propel Ohio's own, Minority Leader John Boehner of West Chester, to assume the position of the next Speaker of the United States House of Representatives.

Republicans, however, are mindful that they must deliver on their campaign promises or they will be the next victims of an electorate increasingly impatient with public officials perceived to be out of touch with their concerns. Double-digit unemployment, a looming \$8 billion budget deficit, and a pledge to not increase taxes make the job that lies ahead for Governor-elect Kasich and Ohio's other elected officials even more challenging. However, from what we've heard so far out of the new administration, they are



ready and willing to make the tough decisions needed to get the job done. The question now: "Are we?"

What Does the Future Hold for Ohio?

As U2's "It's a Beautiful Day" played at the Renaissance Hotel in downtown Columbus on election night, Governor-elect Kasich took the stage and told supporters he was "humbled" by the victory and promised to "turn the page on American politics." "We took a step forward tonight to putting Ohioans back to work. We took a step forward to shrinking government and making it work better; we took a step forward to making Ohio the best place to live and work in the country," he said.

Two days later at an event in the suburbs, Kasich shed some light on how he plans to continue taking the next steps forward. In front of a room of lobbyists and other Statehouse insiders, Kasich told the group, "I just want Ohio to be great; this is our chance... Please leave the cynicism and the political maneuvering at the door because we need you on the bus, and if you're not on the bus, we will run over you with the bus. And I'm not kidding."

While the projections vary, Ohio could face an estimated \$8 billion shortfall in the next biennial budget, which according to state law, must be in effect by July 1, 2011. Governor-elect Kasich has remained firm in his commitment to not increase taxes and has even stated that he intends to cut taxes, which leaves special interests around Cap

Square bracing for dramatic cuts and sweeping reforms. His administration will focus not only on creating a smaller government, but of greater importance, a more efficient government.

"Being in government is not just about cutting," Kasich said. "It's about providing a better product."

For much of the business community in Ohio, the change in leadership at both the state and federal level was welcomed. During the campaign, John Kasich received the endorsement of the Ohio Chamber of Commerce PAC (which was the first gubernatorial endorsement ever by the group) and the National Federation of Independent Business/Ohio SAFE Trust. Representing businesses both large and small, these groups independently determined that after four years of Ted Strickland, John Kasich and his team were better qualified to lead our state out of this troubled economy.

The Kasich administration's commitment to cut spending and taxes and usher in an era of true fiscal responsibility is a message that resonates with business owners. While social service programs, nursing homes, local governments, and other major recipients of state funds are most likely to be impacted by budget cuts, businesses must also be prepared to share part of the pain. So-called "corporate-welfare" programs, such as extending significant tax breaks to businesses looking to hire employees, may be at risk as the state looks to recoup revenue that it has forgone over the years. However, a businessman himself, Kasich fundamentally understands that we need businesses to thrive to turn the economy around, and we have reason to be confident that this will be reflected in the policies that come out of the governor's office and Republican-controlled legislature.

Turning to Washington

In addition to the dramatic switch in leadership at the state level in Ohio, the November election also delivered major changes in Washington. The GOP picked up 64 House Districts, garnering a 240 to 187 majority in the U.S. House of Representatives and picked up 6 U.S. Senate Seats, withering Democrat control of the Senate to a 53-47 majority (at time of print). Five of the 64 Republican Congressional pickups were from Ohio and Rob Portman ensured

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OHIO UPDATE

Ohio's U.S. Senate seat remained in Republican control.


Following a landslide victory for Republicans, President Barack Obama said, "I think it's clear that the voters sent a message." Voters nationwide went to the polls on November 2nd frustrated with the economy, angry about government overreaching its power, and concerned with what the future may hold. The result was a historic ousting of incumbent office holders. A striking propensity for independent voters to back the Republican candidate combined with an unenthused Democrat base helped Republicans earn their largest majority in the U.S. house since 1928, make significant gains in the U.S. Senate, and pick up 11 governorships.

A Republican majority in the U.S. House of Representatives will be led by the presumed speaker, current Minority Leader John Boehner of West Chester, Ohio. The Cincinnati native began his political career as a township trustee and state legislator before he was elected to Congress in 1990. Congressman Boehner was a vocal opponent of the Obama-Pelosi agenda and has said that as speaker he plans to usher through cuts in federal spending and work to reform, if not repeal, the federal health care law.

In addition to presumed Speaker Boehner, the rest of


Ohio's Congressional delegation will have some clout on Capitol Hill. Five-term Congressman Pat Tiberi (R-Ga.) who warded off challenger Paula Brooks this November will return to Washington as a member of John Boehner's inner circle and is expected to become a powerful subcommittee chairman on the tax-writing Ways and Means Committee. Congressman Tiberi has been a long-time friend of AFPD and the independent retailer and has always kept an open door to discuss our important issues.

Nine-term GOP Rep. Steven C. LaTourette of Bainbridge Township is also a member of the Appropriations Committee, and five-term GOP Rep. Mike Turner of Dayton will gain seniority on the Armed Services Committee. The Republican majority will welcome back Congressman Steve Chabot, a seven-term Congressman who was defeated by Steve Driehaus in 2006. Former State Senators Steve Stivers and Bob Gibbs and political newcomers Jim Renacci and Bill Johnson all knocked off Democrat incumbents and will be making their first appearance in Washington as U.S. Congressmen next January. Ohio's Congressional delegation will be exceptionally strong with 13 of the 18 seats in the majority and will be well positioned to make a difference on the issues that matter most in Ohio. ■■■■



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**Ernie
DAVIS**

Acting Superintendent, Ohio Division of Liquor Control

Follow the Rules

The holiday season is here, which means holiday parties, family gatherings, and other celebrations of the season. It is imperative for those working in the beverage alcohol industry to understand that social responsibility is an important part of their business during this festive time of year. The Division of Liquor Control, suppliers, distributors, and especially retail permit holders must all continue to promote legal, safe, and responsible sales and consumption of all alcoholic beverage products. Holiday celebrations can turn tragic when underage persons get access to and use alcoholic beverages. Retail permit holders are on the front lines and must be extra vigilant this time of year to help keep alcohol out of the hands of everyone under the age of 21. Permit holders must thoroughly check the identification of all young people attempting to purchase alcoholic beverages. Remember, a permit holder's business can be damaged forever—just as quickly as the life of a young person—if they allow sales of alcoholic beverages to an underage person.

It is the permit holder's responsibility to make sure that alcoholic beverages are sold only to persons who are 21 years of age. We strongly encourage the purchase and use of automatic identification reader/scanner devices to help determine a customer's age. The use of those devices is an important step in further reducing underage alcohol sales. Whether an automatic reader/scanner is used or not, it is critical that permit holders and their employees compare the photo ID presented with the

person seeking to make a purchase, and refuse a sale when the person and the photo do not appear to match. Ohio law provides an affirmative defense that protects permit holders who use automatic identification reader/scanners and make a bona fide effort to ascertain the true age of the person buying the alcohol by checking for a valid Ohio driver's license, an official state of Ohio identification card issued by the Bureau of Motor Vehicles, or a military identification card issued by the U.S. Department of Defense.

In addition, permit holders must also be observant to ensure that no alcohol is sold to anyone who is intoxicated. Selling alcohol to an intoxicated person is a violation of Ohio law and could have serious consequences for a permit holder's business.

In a continuing effort to help ensure compliance with Ohio's liquor laws and to help prevent the sale of alcoholic beverages to persons under 21, the Division continues to operate a comprehensive server training program for the employees of the more than 452 contract liquor agencies. The goal of this program is to effectively train employees of new contract agency locations and to re-train employees of all existing locations on their responsibility to comply with Ohio law when selling alcohol and dealing with the two main problem customers: individuals under the age of 21 and individuals who are intoxicated. Contract agents that violate Ohio laws regarding sales to minors could have their sales privileges suspended or their contract with the Division terminated.

As always, it is important that permit holders and all other businesses in the alcoholic beverage industry understand their responsibilities under Ohio's liquor laws and administrative rules. The Division's booklet for server training that provides guidance in dealing with these issues, "Safe Alcohol Sales," is available on the Division's website at www.com.state.oh.us.



Strategies for Healthy Holidays

By Beverly Sturtevant

Dr. Wayne Scott Andersen, a leading critical care specialist and nutritional interventionist, shares some steps we can take to maintain a healthy focus during the busy and tempting holiday season.

AFPD: What steps can AFPD members take to prepare for the inevitable holiday eating occasions?

Dr. Andersen: Holiday parties can be a catalyst for overeating, partly because alcohol is usually involved, leading to uninhibited eating. The key is to be mindful rather than mindless on these occasions:

1. Don't go to the party hungry—eat a healthy snack before leaving home.

The worst thing you can do is starve yourself all day because you know you'll be faced with a big meal. In my book, *Dr. A's Habits of Health*, I stress the importance of eating every 3 hours from the time you awake until you go to bed.

2. Take a small amount of an item. We taste all of the flavors in the first three bites, so small amounts can be just as enjoyable as filling your plate.

3. Avoid high sugar items. Instead, choose proteins like white meat or nuts. Ask yourself: "If I could have optimal health, would I want it?" Health is like freedom—we don't recognize how important it is until it's gone. Choose what is important to you and find things that support those choices.

In the long run, it's the little things you do every day that count: move, sleep, reduce stress, get rid of toxins.

AFPD: What can AFPD members do to help or encourage customers to eat healthy over the holidays?

Dr. Andersen: Instead of candy at the check-out counter, how about fresh apples, bananas, or nuts? Salad bars, fruit in ready-to-eat packages, zero-calorie drink options, freshly made sandwiches are other options. You can help the most by having healthy choices available. ■■■

Beverly Sturtevant is assistant editor for the AFPD Bottom Line.



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A Great Time to Gift

Individuals give property away during their lifetimes for many reasons. What many people don't know, however, is that there are additional motivations for lifetime giving other than for tax savings.

1. Privacy. A primary reason many individuals (donors) give assets away is that a gifting party (donee) can usually transfer property with a certain amount of privacy. Clearly, others who interact with the donee may see that he or she has received a particular asset, but if the transfer involves money, securities, bonds, or certain intangible assets, no one really has reason to know.

In addition, it is possible that if the donor makes a transfer in trust, the beneficiary may not even be aware of the gift. For example, if you establish a trust and the trust terms provide for distributions of income or principal to start when the youngest beneficiary reaches age 30, it is possible none of the named beneficiaries would know about the gift until they receive something from the trust at the designated time.

On the other hand, it may be necessary for others to know of the transfer. For instance, (1) if the gift is land, the deed is likely to be recorded at the local register of deeds; (2) if a car is gifted, the title is changed; and (3) when securities are gifted, they must be registered in the name of the new owner. Although in these situations, other individuals may play a role in the transfer or may discover the transfer because it is recorded, interactions usually involve people who are distant from the donor's personal life.

2. Reduction of Probate and Costs. Another positive reason for making lifetime gifts is that by removing the asset and its value from your ownership, you may be able to reduce the amount of probate expenses and administrative costs your estate has to pay. Assets that a deceased person leaves to others under his or her will are probate assets. Non-probate assets are those items or interests that pass (1) by the terms of most trusts; (2) by the way property is titled, such as joint with right of

survivorship; or (3) by beneficiary designation, as with life insurance.

Since probate property is overseen by the local court in the deceased's state, the court imposes a fee on the estate for its efforts. Another probate expense involves executor and attorney fees. If, however, gifts are made during one's lifetime, those items are no longer available for any probate-related charges.

3. Protection from Creditors. If a donor makes gratuitous transfers of property during his or her lifetime and then later becomes insolvent or is otherwise subject to the claims of creditors, those assets are not reachable by the donor's creditors. All states, however, have anti-fraudulent conveyance acts that disallow transfers of property to others once an individual knows or had reason to know that he or she was subject to the claims of creditors. Otherwise, individuals could avoid creditors by transferring their worldly goods to others.

4. Enjoyment of Giving. Not to be underestimated is the great pleasure a donor receives from seeing and hearing the donee's happiness when a gift is received. When you give a gift during your lifetime, you know for sure that the intended donee received it. You can rest easy knowing that there will be no will contests or concerns that someone else obtained the asset or that your estate no longer owned the item at your death.

5. Management of the Gift. When you make a gift during your lifetime, you also have the opportunity to observe the donee's management of the property. Did your college-age nephew take your \$50,000 gift and blow it with a few of his closest friends in Las Vegas or did he invest the money wisely? The donee's actions may influence your future gift giving.

6. Provide for Education or Support. A final advantage of making gifts during one's lifetime is that a donor can help make the previously unattainable, possible. Making gifts in this way may result in life-altering improvements in the lives of others, and can bring immeasurable satisfaction to all parties concerned. ■■■

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MISCELLANEOUS

thers Dash LLC	(248) 747-3474
wood Sunglasses	1-888-478-6932
Dorian Ford	(586) 732-4100
Town	(248) 623-3298

MONEY ORDERS/MONEY TRANSFER/ BILL PAYMENT

AFPD MoneyGram International	MI (517) 292-1434
	OH (614) 878-7172
Eureka ¹ (bill payment)	1-877-374-0009
IPP of America	(973) 830-1918

OFFICE SUPPLIES

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

ADP - Automatic Data Processing	1-877-634-1434
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PHONE/CELLULAR/PHONE CARDS

AFPD Sprint Communications	(248) 943-3998
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PIZZA SUPPLIERS

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

POINT OF SALE/GIFT CARDS & MORE

AFPD RewardPal	1-800-277-6099
BMC - Business Machines Specialist	(517) 485-1732
Caretek	(586) 713-9429

PRINTING, PUBLISHING & SIGNAGE

International Outdoor	(248) 489-8989
Michigan Logos	(517) 337-2267
Walt Kempinski Graphics	(586) 775-7528

PRODUCE DISTRIBUTORS

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

REAL ESTATE

American Business Brokers	(614) 419-5678
Judeh & Associates (Appraiser)	(313) 277-7989
Kuzana Enterprises (Property Management)	(248) 210-8229
Lighthouse Real Estate	(248) 210-8229
Signature Associates - Angela Arcon	(248) 359-3838

REFRIGERATION & REFRIGERATION SOLUTIONS

AFPD Cool Curtains	1-800-854-5719
TGX Solutions	(248) 210-3768

REVERSE VENDING MACHINES/RECYCLING

Kansmacker	(517) 374-8807
TOMRA Michigan	1-800-610-4866

SECURITY, SURVEILLANCE & MORE

AFPD MIST Innovations	(313) 974-6786
Brnk s, Inc	(313) 496-3556
Central Alarm Signal	(313) 864-8900

SHELF TAGS

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

AFPD *Pepsi Program	1-888-560-2616
AFPD *Intrastate Distributors (Arizona program)	(313) 892-3000

7UP Bottling Group	(313) 937-3500
Absopure Water Co	1-800-334-1064
Anzonia Beverages	(313) 541-8961
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
Garden Food Distributors	(313) 584-2800
Grandad's Sweet Tea	(313) 320-4446
Hansen's Beverage (Monster Energy)	(313) 575-6874
Pepsi Beverages Company	Detroit 1-800-368-9945
	Howell 1-800-878-8239
	Pontiac (248) 334-3512
United Brands Company	(619) 461-5220

TOBACCO COMPANIES & PRODUCTS

Altna Client Services	(513) 831-5510
Capitol Cigars	(248) 255-8747
Nat Sherman	(201) 735-9000
R J Reynolds	(336) 741-0727
Snappy Cigs (electronic cigarettes)	(248) 747-5130

WASTE DISPOSAL & RECYCLING

AFPD National Management Systems	(586) 771-0700
Smart Way Recycling	(248) 789-7190
WasteONE	(810) 624-9993

WINE & SPIRITS COMPANIES

Beam Global	(248) 471-2280
Brown-Forman Beverage Company	(248) 393-1340
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

AFPD indicates supplier program that has been endorsed by AFPD.

* Indicates supplier only available in Michigan

** Indicates supplier only available in Ohio

Retailers Provide Free Turkeys for 36,450 Thanksgiving Meals

30th Annual AFPD Foundation Turkey Drive reaches an incredible 600,000 meals provided.

The AFPD Foundation provided 3,645 families in the Metro Detroit, Lansing, and Columbus areas with free turkeys for their Thanksgiving dinners, totaling approximately 37,000 meals (at 10 to 12 servings per turkey). In addition to the turkeys, Faygo Beverages donated one 2-liter bottle of soda per family, and Tom's Potato Chips donated bags of chips.

This year's Turkey Drive is the 30th consecutive year that the AFPD Foundation has provided needy families with turkeys for the holidays. Since 1980, the AFPD Foundation's program has donated more than 50,000 turkeys in the Detroit Metro and Lansing, Mich. areas, totaling approximately 600,000 meals.

The great success of the Michigan Turkey Drives inspired AFPD's first-ever Turkey Drive in Ohio this year.

"Many retailers and other local businesses have given generously to this program," said Auday Arabo, AFPD president & CEO. "This is one way our local independent retailers work together with the community to provide needy families with a holiday meal."

"Special thanks to all who donated to this worthwhile cause," Arabo continued. "Staff members Tamar Lutz and Harley Davis did a great job!"

Prices Up but Still Affordable

Consumers still prepared a reasonably priced traditional Thanksgiving dinner this year, but it cost them more than last year. According to AFPD, the average price to purchase and prepare the ingredients for a traditional turkey dinner for 10 people this year was \$53.43 (\$5.34 per person)—up from \$41.14 for 10 or \$4.11 per person in 2009.

The cost is based on a standard turkey dinner and includes all the traditional trimmings: stuffing, mashed potatoes, gravy, yams, green salad, fruit salad, cranberry sauce, rolls, and pumpkin pie. Beverages were excluded.

"We have surveyed retailers since 1994 and found that prices kept relatively consistent until 2005, when transportation costs began to inflate food prices," says Arabo. However, he adds that "even with increasing energy and transportation prices, retailers still kept costs to consumers as low as possible."

The survey prices reflect the average cost of items available for purchase at supermarkets in the Metro Detroit area the week prior to Thanksgiving. Arabo says that many of the items on the traditional Thanksgiving dinner menu were on sale during this time. Actual prices varied from store to store.

"Many supermarkets offer one or more brands of turkeys, and some sold them at below costs in hopes of encouraging shoppers to come into their store for their Thanksgiving Day purchases. Shoppers also looked to some of the grocers' loyalty programs to cut the price of their dinner even further," says Arabo.

Don't miss photos and highlights from AFPD's Detroit, Lansing, and Ohio Turkey Drives in the next issue of the *AFPD Bottom Line*. ■■



Calenda

AFPD

1910 100

—February 11, 2011—

**AFPD's 95th Annual
Trade Dinner & Ball
Rock Financial Showplace**

46100 Grand River Ave., Novi MI 48240
Contact Auday Arabo at 800-666-6233

—April 13, 2011—

**Michigan Food & Petroleum
27th Annual Trade Show
Rock Financial Showplace**

46100 Grand River Ave., Novi MI 48240
Contact Auday Arabo at 800-666-6233

Statement of Ownership

The *AFPD Bottom Line* (USPS: 82970-0894-3567) is published monthly by AFPD Media Services for the Associated Food & Petroleum Dealers (AFPD) at 30415 W. Farmington Hills, MI 48334. Material contained within the *AFPD Bottom Line* report may be reproduced without written permission from AFPD. Periodical Postage paid at Farmington Hills, MI and additional offices. 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.

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AFPD works closely with these associations:

IFDA
INTERNATIONAL FOODSERVICE
DISTRIBUTORS ASSOCIATION

101
FARMINGTON HILLS
MICHIGAN

FIAE
FOOD INDUSTRY
ASSOCIATION EXECUTIVES

AFPD
MICHIGAN

FM
FARMINGTON HILLS
MICHIGAN

NACS
National Association
of Convenience Stores

MA
MICHIGAN
ASSOCIATION



"All I want from my Distributor is . . ."

On Time Deliveries

Aggressive Promotions

Competitive Pricing

Knowledgeable Marketing Counselors

Creative Advertising

• Category Management

*• State of the Art Website &
It Department*

*Industry Leader in
Shipping Accuracy*

*• Large Assortment of
Product & Programs*

I want HT Hackney!

*Attend
HT Hackney's
Food Expo
April 20-21, 2011
Indianapolis*

*Attend
HT Hackney's
Winter Carnival
Food Service Show
January 26, 2011
Lansing Center
Lansing*



*Contact our Grand Rapids Distribution Center to learn about our services or
for more information about the upcoming food shows and how to register !*

HT HACKNEY GRAND RAPIDS

**1180 58th Street
Grand Rapids, MI, 49509
www.hthackney.com**

**Call; 1-800-874-5550 or e-mail;
joe.laginess@hthackney.com or
craig.diepenhorst@hthackney.com**

When it comes to retailer solutions, we're the complete package.



In addition to distributing more than 40,000 private label and national brand products — all competitively priced — we provide almost 100 different services. You might consider us your one stop shop for everything you need to stay competitive and profitable — including advertising, store development and consumer insights to name a few. For more information on how Spartan Stores can help your business, call Jim Gohsman at 616-878-8088 or visit us at www.spartanstores.com to find your complete solution.





30415 W. 13 Mile Road
Farmington Hills, MI 48334

**ASSOCIATED FOOD &
PETROLEUM DEALERS**

100 EA

DIAMOND JUBILEE

ANNUAL TRADE DINNER
FRIDAY, FEBRUARY 12, 2010
at the Diamond Center at
Rock Financial Showplace

Celebrate AFPD History!



100th Anniversary Event Sponsorship

DIAMOND SPONSOR \$15,000

- Three tables of 10 for dinner (**VIP seating**)
- 10 company images in media presentation
- Title sponsorship signage for any photo booth, centerpieces or other giveaways
- One full page ad in the *AFPD Food & Petroleum Report*
- Use of your choice of any company products at the dinner (unlimited at your specialty bar)
- Pre event recognition on weekly E-blasts, website and *AFPD Food & Petroleum Report*
- One month ad in annual AFPD Calendar
- One year free AFPD membership

EMERALD SPONSOR \$10,000

- Three tables of 10 for dinner (**prime seating**)
- Eight company images for media presentation
- Corporate signage at the dinner
- Half Price ad of your choice in the *AFPD Food & Petroleum Report*
- Use of four company products at the dinner

RUBY SPONSOR \$7,000

- Two tables of 10 for dinner (**preferential seating**)
- Six company images for media presentation
- Corporate signage at the dinner
- Half Price ad of your choice in the *AFPD Food & Petroleum Report*
- Use of two company products at the dinner

SAPPHIRE SPONSOR \$4,000

- One table of 10 for dinner
- Four company images for media presentation
- Corporate signage at the dinner
- Half Price ad of your choice in the *AFPD Food & Petroleum Report*
- Use of one company product at the dinner

AMETHYST SPONSOR \$2,500

- One table of 10 for dinner
- Two company images for media presentation
- Corporate signage at the dinner
- Half Price ad of your choice in the *AFPD Food & Petroleum Report*



ASSOCIATED FOOD & PETROLEUM DEALERS

100th Anniversary Trade Dinner

RESERVATION FORM

Friday, February 12, 2010, 6:30pm at the Diamond Center at Rock Financial Showplace
46100 Grand River Avenue, Novi, Michigan

- ☐ *Diamond Sponsor* **\$15,000** (See other side for complete details)
☐ I would also like ____ additional tables (Above my 3 included with the sponsorship at \$600 each)
- ☐ *Emerald Sponsor* **\$10,000** (See other side for complete details)
☐ I would also like ____ additional tables (Above my 3 included with the sponsorship at \$700 each)
- ☐ *Ruby Sponsor* **\$7,000** (See other side for complete details)
☐ I would also like ____ additional tables (Above my 2 included with the sponsorship at \$800 each)
- ☐ *Sapphire Sponsor* **\$4,000** (See other side for complete details)
☐ I would also like ____ additional tables (Above my 1 included with the sponsorship at \$900 each)
- ☐ *Amethyst Sponsor* **\$2,500** (See other side for complete details)
☐ I would also like ____ additional tables (Above my 1 included with the sponsorship at \$1,000 each)

Detach here and place in RSVP envelope

GENERAL ADMISSION: ____ Tables of 10 - \$1,275 ____ Couple - \$300 ____ Individual - \$150

Contact info:

Contact: _____ Company: _____

Street Address: _____

Phone () _____ Fax: () _____

Sponsors, please list products you wish to use at dinner:

(Diamond = Unlimited, Emerald = 1, Ruby = 2, Sapphire = 1. Liquor companies, please call for additional information)

1 _____ 2 _____ 3 _____ 4 _____ 5 _____ 6 _____

Payment Method: Due to overwhelming response, all attendees must pre-pay!

☐ MC/VISA Card Number _____ Exp. Date: _____

V-Code (last 3 numbers on back of credit card) _____

☐ Check Check Number _____ AMOUNT: \$ _____

Please return by fax to (866) 601-9610 or mail to the address below. Call Lauren Kopitz at AFPD (800) 666-6233 if you have questions or need additional information.

Associated Food & Petroleum Dealers • 30415 W. 13 Mile Road • Farmington Hills, MI 48334



AFPD

A Century of Service

4th Annual

Ohio Food & Petroleum Trade Show

Wednesday, April 14, 2010
12-6 pm

I-X Center, Cleveland, Ohio



1910-2010
100
YEARS

ASSOCIATED FOOD & PETROLEUM DEALERS

Exhibitor Prospectus

Connect with Buyers at the AFPD Trade Show!

AFPD Food & Petroleum Trade Show is known for their high-quality attendees, non-stop interaction, and exhibitor satisfaction.

AFPD Food & Petroleum Trade Show continues to be the best and most important trade show in this region for our industry and for your company's success. It brings together the best companies serving the Food, Beverage and Petroleum industries.

If you want to be successful in this profitable industry, you need to be at the AFPD 2010 Trade Show, offering special show-only prices and discounts and incentives to buy!



When is AFPD Trade Show 2010?

Exhibit Date:

Wednesday, April 14, 2010

Where is AFPD Trade Show 2010?

I-X Center

One I-X Center Drive • Cleveland, Ohio

Who Attends the AFPD Trade Show?

Let AFPD work hard to help you sell your products and promotions! We've been serving the food and petroleum industry for 100 years, so we know how to plan, promote and execute a successful trade show.

- Six Full Exhibit Hours
- Free Promotional Materials
- Dedicated Exhibitor Support
 - direct mail promotions
 - complimentary customer tickets
 - ad discounts



Access Routes to the I-X Center:

From the South: Take I-71 north to Exit #237 (Snow Road). Freeway signs will identify this exit as the I-X Center Exit. Turn left (west) on Snow Road, follow Snow Road until it dead-ends, then follow directions for Route 237 south. The I-X center is located on the right side, past the first traffic signal.

From the Southeast: Take I-77 north to the Ohio Turnpike. Follow turnpike west to Exit #161. Follow I-71 north (Cleveland) to Snow Road. Turn left (west) on Snow Road, follow Snow Road until it dead ends, then follow directions for Route 237 south. The I-X Center is located on the right side, past the first traffic signal.

From the West: Take the Ohio Turnpike east to Exit #161. Follow I-71 north (Cleveland) to Snow Road Exit. Turn left (west) on Snow Road, follow Snow Road until it dead-ends, then follow directions for Route 237 south. The I-X Center is located on the right side, past the first traffic signal. OR:

Take I-480 east to the Grayton Road exit; turn right on Grayton Road and left at the next intersection (Route 17). Follow signs to Route 237 south.

From the Northeast: Take I-90 west to I-71 south. Take Airport Exit (Route 237) south. The I-X Center is located one mile south of Hopkins Airport on the right side past the first traffic signal.

From the East: Take the Ohio Turnpike west to Exit #161. Follow I-71 north (Cleveland) to the Snow Road Exit. Turn left (west) on Snow Road, follow Snow Road until it dead-ends, then follow directions for Route 237 south. The I-X Center is located on the right side, past the first traffic signal. OR:

Take Route 422 west to Interstate 480 west to the Airport Exit (Route 237) south. The I-X Center is located one mile south of Hopkins Airport on the right side past the first traffic signal.



AFPD 2010 Ohio Food & Petroleum Trade Show Information:

10x10 booth—\$700 / each

3 or more booths—\$600 / each

BOOTH PRICES INCLUDE:

- 50 guest passes • company listing in AFPD Trade Show Program • 10 ft deep by 10 ft across booth • waste basket
- carpeted floors • curtained backdrop with two chairs
- one 8 ft table • sign with company name
- 50% discount on all ads in
AFPD Food & Petroleum Report in March or April.

Times to Remember:

EXHIBITOR MOVE-IN HOURS: **

Tuesday, April 13, 2010 10:00 am - 5:00 pm

Wednesday, April 14, 2010 8:00 am - 11:00 am

**Booth must be show-ready by Wednesday, April 14, at 11:00 am, no exceptions.

TRADE SHOW HOURS:

Wednesday, April 14, 2010 12:00 noon - 6:00 pm

EXHIBITOR MOVE-OUT HOURS:

Wednesday, April 14, 2010 6:15 pm - 11:59 pm

Everything must be out by 11:59 pm—no exceptions

ELECTRICAL:

All electrical requirements must be made through I-X Center.
All electrical costs will be borne by exhibitors.

DRAYAGE:

Assistance with move-in is optional; there is no charge. Exhibitors utilizing storage space at I-X Center prior to or after the show must make arrangements through I-X Center.
There is a charge.

To exhibit in the AFPD Ohio Trade Show:

- 1) Review the enclosed floor plan
- 2) Fill out the contract
- 3) Send your contract and full payment to AFPD.

All payments are due before the date of show to secure booth space



ASSOCIATED FOOD & PETROLEUM DEALERS

4th Annual Ohio
Food & Petroleum Trade Show
April 14, 2010

Reserve your booth today in
Ohio's Premier Trade Show.

For more information, please call
Lauren Kopitz:

(800) 666-6233

lkopitz@afpdonline.org

AFPD's Diamond Jubilee Trade Show!

Sell to thousands
of Buyers in Six
Full Exhibit Hours!



AFPD's Ohio selling Trade Show attracts buyers from convenience stores, supermarkets, service stations, specialty stores, bars, restaurants and drug stores.



ASSOCIATED FOOD & PETROLEUM DEALERS

MICHIGAN OFFICE:

30415 West Thirteen Mile Road
Farmington Hills, Michigan 48334
Toll Free Phone: 800-666-6233
Toll Free Fax: 866-601-9610

OHIO OFFICE:

655 Metro Place S., Suite 600
Dublin, Ohio 43017

No bags allowed in or out. The law demands that you be at least 21 years of age with a picture I.D. to attend this show.

Who is AFPD?

Established as the Detroit Retail Meat Merchants in 1910 by a handful of retailers in Detroit with common business concerns, the Associated Food & Petroleum Dealers has evolved into an organization representing the food, beverage & petroleum industry. With membership nearing 3,900 AFPD has members throughout the midwest. Since its inception the primary focus of AFPD has remained constant: exchange of business ideas, fair legislative representation, financial benefits, educational opportunities and positive promotion of the food, beverage and petroleum industry.

Our membership base includes retailers who sell products for off-premise consumption, to every type of supplier that services our retailers. AFPD is truly representative of the food, beverage and petroleum industry. Supermarkets, liquor stores, drug stores, specialty markets, convenience stores, service stations and auto repair facilities are all active participants in AFPD. Equally active are the wide range of brokers, distributors, suppliers and manufacturers. Additionally, service companies such as insurance, banking, media, electronics, refrigeration, security, etc. also make up the membership of AFPD. As the Association has grown in numbers, it has afforded AFPD the negotiating power to provide members with discounts on numerous financial benefits that they normally would not be able to take advantage of on their own. Benefits such as Health Care Insurance, MasterCard/Visa Acceptance, Coupon Redemption Service, Rebate Programs, Worker Compensation Insurance, Money Orders, Underground Storage Tank Insurance and a variety of business insurance help members save money and even make money.

AFPD
A Century of Service

**4th Annual
Ohio Food & Petroleum
Trade Show is
Sponsored by:**





AFPD
A Century of Service

26th Annual
**Michigan
Food & Petroleum
Trade Show**

Tuesday and Wednesday,
April 27 & 28, 2010
Rock Financial Showplace
46100 Grand River • Novi, MI 48375



ASSOCIATED FOOD & PETROLEUM DEALERS

Exhibitor Prospectus

Connect with Buyers at the AFPD Trade Show!

AFPD Food & Petroleum Trade Show is known for their high-quality attendees, non-stop interaction, and exhibitor satisfaction.

AFPD Food & Petroleum Trade Show continues to be the best and most important trade show in this region for our industry and for your company's success. It brings together the best companies serving the Food, Beverage and Petroleum industries.

If you want to be successful in this profitable industry, you need to be at the AFPD 2010 Trade Show, offering special show-only prices and discounts and incentives to buy!



When is AFPD Trade Show 2010?

Exhibit Dates:

Tuesday, April 27 & Wednesday, April 28, 2010

Where is AFPD Trade Show 2010?

Rock Financial Showplace
46100 Grand River • Novi, Michigan 48375

Who Attends the AFPD Trade Show?

AFPD Food & Petroleum Trade Show will be attended by industry leaders, buyers, retailers and decision makers from:

- Convenience Stores
- Grocery Stores
- Specialty Stores
- Drug Stores
- Service Stations
- Bars/Restaurants



Why Should You Exhibit at the AFPD Trade Show?

The AFPD Food & Petroleum Trade Show offers your company the opportunity to meet and sell to thousands of buyers in only 2 days. As the #1 industry Food & Petroleum show in the State of Michigan, we attract far more retailers than any other trade show, and they will be coming to your booth.

Remember to offer Special "Show-Only" Deals!

Only AFPD can offer you this kind of attraction. When it comes to the retailers of the Michigan and Ohio area, AFPD is where you'll find more serious customers than anywhere else. If you want to grab the attention of the retailers in the Food & Petroleum industry, AFPD is the only place to do it.

To see and hear first hand from past exhibitors and retailers attending our show, go to www.afpdonline.org and visit the "events/annual trade shows" tab.

AFPD Food & Petroleum Trade Show Information

1 to 9 booths is \$1025 / each

10 or more is \$975 / each

Non-members must add membership fee.

Please call the office for a membership application.

All payments are due before the show to secure booth space.

BOOTH PRICES INCLUDE:

- 50 guest passes • company listing in AFPD Trade Show Program • 10 ft deep by 10 ft across booth
- carpeted floors • curtained backdrop with two chairs
- one 8 ft table • sign with company name
- 50% discount on all ads in

AFPD Food & Petroleum Report in March or April.

Times to Remember:

EXHIBITOR MOVE-IN HOURS: **

Monday, April 26, 2010 7:00 am - 3:00 pm

Tuesday, April 27, 2010 7:00 am - 3:00 pm

**Booth must be show-ready by Tuesday, April 27 at 4:00 pm, no exceptions.

TRADE SHOW HOURS:

Tuesday April 27, 2010 5:00 pm - 10:00 pm

Wednesday, April 28, 2010 4:00 pm - 9:00 pm

EXHIBITOR BREAKDOWN AND MOVE-OUT HOURS: ***

Wednesday, April 28, 2010 After 9:15 pm

*** All exhibits must be dismantled and removed from the facility by 11:59 pm, Wednesday, April 28.

ELECTRICAL:

All electrical requirements must be made through Rock Financial Showplace. All electrical costs will be borne by exhibitors.

DRAYAGE:

Assistance with move-in is optional; there is no charge. Exhibitors utilizing storage space at Rock Financial Showplace prior to or after the show must make arrangements through Rock Financial Showplace. **There is a charge.**

Rock financial
SHOWPLACE

Complimentary ice will be
provided by **ARCTIC GLACIER**



AFPD 1910-2010
100
YEARS

ASSOCIATED FOOD & PETROLEUM DEALERS

Michigan
Food & Petroleum Trade Show
April 27 & 28, 2010

For more information, please call Lauren Kopitz:

800-666-6233

lkopitz@afpdonline.org

AFPD's Diamond Jubilee Trade Show!

Sell to thousands
of Buyers in just
2 days!



Special Room Rates

*Mention AFPD to take advantage of the special
hotel rates that have been secured next to the
conference facility.*

DOUBLETREE HOTEL

(Reserve by April 12, 2010)
42100 Crescent Blvd.
Novi, MI 48375
248-344-8800
\$94/night. sgl/dbl

HOTEL BARONETTE

(Reserve by April 12, 2010)
27790 Novi Road
Novi, MI 48377-3422
(248) 349-7800
\$99/night. sgl/dbl



ASSOCIATED FOOD & PETROLEUM DEALERS

30415 West Thirteen Mile Road
Farmington Hills, Michigan 48334

Contact: Lauren Kopitz
lkopitz@afpdonline.org
Phone (800) 666-6233
Fax (866) 601-9610
www.afpdonline.org

No bags allowed in or out. The law demands that you be at least 21 years
of age with a picture I.D. to attend this show.



ASSOCIATED FOOD & PETROLEUM DEALERS

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Our membership base includes retailers who sell products for off-premise consumption, to every type of supplier that services our retailers. AFPD is truly representative of the food, beverage and petroleum industry. Supermarkets, liquor stores, drug stores, specialty markets, convenience stores, service stations and auto repair facilities are all active participants in AFPD. Equally active are the wide range of brokers, distributors, suppliers and manufacturers. Additionally service companies such as insurance, banking, media, electronics, refrigeration, security, etc. also make up the membership of AFPD. As the Association has grown in numbers, it has afforded AFPD the negotiating power to provide members with discounts on numerous financial benefits that they normally would not be able to take advantage of on their own. Benefits such as Health Care Insurance, MasterCard/Visa Acceptance, Coupon Redemption Service, Rebate Programs, Worker Compensation Insurance, Money Orders, Underground Storage Tank Insurance and a variety of business insurance help members save money and even make money.

AFPD
A Century of Service

AFPD's 26th Annual Trade Show Floorplan



A special thanks to Arctic Glacier for providing complimentary ice to all of our exhibitors!

Please visit them in booth 533 for all your ice requirements.



AFPD

AFPD thanks our 2010 Diamond Anniversary Year Sponsors:








COFFEE CORNER

236	237	336	337	436	437	536	537
234	235	334	335	434	435	534	535
232	233	332	333	432	433	532	533
230	231	330	331	430	431	530	531
228	229	328	329	428	429	528	529
226	227	326	327	426	427	526	527
224							
222	225	322	323	424	425	524	525
220	223	320	321	422	423	522	523
218	221	318	319	420	421	520	521
216	217	316	317	416	417	516	517
214	215	314	315	414	415	514	515
212	213	312	313	412	413	512	513
210	211	310	311	410	411	510	511
208	209	308	309	408	409	508	509
206	207	306	307	406	407	506	507
204	205	304	305	404	405	504	505
202	203	302	303	402	403	502	
200	201	300	301	400			


ENTRANCE & EXIT

AFPD Coffee Corner

HAPPY 100th BIRTHDAY AFPD!



Celebrate a century of service at our



AFPD 100 YEARS

ASSOCIATED FOOD & PETROLEUM DEALERS


26th Annual

Michigan

Food & Petroleum


Trade Show

Tuesday, April 27, 2010 • 5 pm to 10 pm
Wednesday, April 28, 2010 • 4 pm to 9 pm



Rock financial SHOWPLACE

46100 Grand River • Novi, MI 48375



26th Annual Michigan Food & Petroleum Trade Show 2010

Exhibitor List & Booth Numbers (listed alphabetically)

A to Z Portion Control Meats Produces federally inspected beef pork and chicken	229	Dairy Fresh Foods Deli, Cheese & Food Distributor	412/414/416/420/422/424
Absopure Water Company Beverage Distributor	220	Detroit Police Department	531
ADP Automatic Data Processing Payroll Processing Company	411	Detroit Store Fixture Co. Store Fixtures & Accessories	230
Affiliated Foods Midwest Cooperative Grocery Wholesaler	427	DNRE, WHMD Department of Natural Resources & Environment	234
Alina Sales & Distribution Tobacco Company	333	Dough & Spice Pizza Dough Manufacturing	221
Arctic Glacier Premium Ice Ice Products	533	Down Home Cookin' Sweet Potato Pies & Pound Cakes	435
ATM of America, Inc. ATM Machines	512	DTE Energy Utilities	509
Better Made Snack Foods, Inc. Snack Foods/Nuts	212	Energy Sciences Energy Efficient Lighting & Auditing	225
Blue Cross Blue Shield of Michigan Health Insurance Services	327	Faygo Beverages Beverage Distributor	417/421
BMC Point of Sale Services	231	For Goodness Sake & Farm Boy Flap Jacks	207
Brink's Inc. Sales	216	Forgotten Harvest Mobile Food Rescue Organization	236
Broadster Sales Broadster Pressure Fryer	432	Frito Lay Snack Foods/Nuts	402/404
Bull Dog Wholesale PAK-N-LITE Cigarette Case Lighter Holder	436	Fun Energy Foods Kick Butt Amp Energy Balls	235
Capital Cigar Cigar Wholesaler	226	Garden Foods Non-Alcoholic Beverages	222
Chase Paymentech Solutions Credit Card Processing	407	Grand Traverse Distillery & MaMa C's Sweet & Sassy Sauce	209
Coca-Cola Bottling Company Beverage Distributor	430	Grandad's Sweet Tea, LLC	332
Comcast TV, Phone and Internet Provider	413	Great Northern Insurance Services	329
Country Fresh Dairy Products	331	H.T. Hackney C-Store Distributor	202
Crime Stoppers of Michigan Crime Prevention	534	Heeren Brothers Produce Produce Wholesaler	223
D&B Grocers, Inc. Grocery Wholesaler	502/504/506	Hollywood Sunglasses	410
		Home City Ice Ice Products	334

Exhibitor List & Booth Numbers (listed alphabetically)

Intrastate Distributors Inc. Beverage Distributor	423/425	Pepsi Beverages Company Beverage Distributor	400
IPP of America Retail Bill Payment	228	Piquette Market Fresh & Frozen Meats	426/428
Karl's Nuts Products Company Snack Foods	526	Playboy Energy Drink	224
Krispy Krunchy Chicken Fried Chicken Program	527	Prairie Farms Dairy Co. Dairy Products	415
LDT Engineering LLC Mobile storage rack for coolers & freezers	433	Rainbow Hi-Tech LED Text Display	530/532
Leanin' Tree Greeting Cards	510	Retail Inventory Services Inventory Services	233
Lipari Foods Deli, Cheese & Food Distributor	227	Safe Specialty Foods Company	211
Marfood, USA	213	Secure Check Cashing Systems Check Cashing Systems	200
Metropolitan Baking Company Bakery Items	330	Sherwood Foods Meat Distributor	204/206/208/210
Michigan Department of Agriculture	217	Shoreline Fruit	215
Michigan Department of Agriculture Motor Fuels Quality Unit	232	Snappy Cigs Electronic Cigarettes	528
Michigan Department of Agriculture Weights and Measures Division	437	Spartan Stores Grocery Wholesaler	300-326/328
Michigan Liquor Control Commission	431	Supervalu Grocery Wholesaler	514-525
Michigan State Lottery Lottery Services	505/507	Tomra of North America Reverse Vending Machines	335
MIST Innovations Inc. Global to Mobile Security & Surveillance	409	U.S. Ice Corp. Ice Products	513
MoTown Snack Foods Snack Foods	529	United Brands Company, Inc. Alcoholic Energy Drinks	434
Nash Finch Co. Grocery Wholesaler	201/203/205	Universal Wholesale Food Wholesaler	511
Nestle Ice Cream Ice Cream Products	406/408	US Census	535
North Pointe Insurance Company Insurance Services	508	USA Today	218
Our Town Marketing	429	Valentine Vodka	214
Pais Ice Cream Ice Cream Products	537	Weeks Food Corporation Meat & Deli Distributor	403/405

Companies with boxes around their feature AFD endorsed programs

Companies with boxes around their feature AFD endorsed programs



Annual Michigan Golf Open

Fox Hills Golf Course
8768 N. Territorial
Plymouth, MI 48170

Wednesday, July 14, 2010
Shotgun Start: 9:30 am



Sell Out!
288 Golfers
Last Year!!

SPONSORSHIP OPPORTUNITIES

The Masters Tournament Title Sponsor \$7000

- Company Name listed on all Promotional Materials as the Title Sponsor
- Four Eagle Tee & Hole Sponsors, including (4) Foursomes
- Exclusive Right to Decorate the Registration Area
- Specialized Plaque & Dinner Recognition
- 50% off Ad in the *AFPD Bottom Line* magazine or an AFPD Annual Calendar Ad

Golf Shirt Sponsor \$6000

- Company logo on every golf shirt given to all players
- Shirt to be provided by AFPD
- One Foursome
- Dinner Recognition
- 50% off Ad in the *AFPD Bottom Line* magazine or an AFPD Annual Calendar Ad

Golf Cart Sponsor \$5000

- Company signage on all golf carts
- One Foursome
- 50% off Ad in the *AFPD Bottom Line* magazine or an AFPD Annual Calendar Ad

Golf Dinner Sponsor \$5000

- Exclusive decorating of dinner area
- Dinner Recognition
- One Foursome
- 50% off Ad in the *AFPD Bottom Line* magazine or an AFPD Annual Calendar Ad

Golf Tournament Photo Sponsor \$5000

- Company logo on every picture frame given to all players
- Dinner Recognition
- One Foursome
- 50% off Ad in the *AFPD Bottom Line* magazine or an AFPD Annual Calendar Ad

Tournament Co-Sponsor \$4000

- Company name on all promotional materials
- Two Eagle Tee & Hole Sponsors including (2) Foursomes
- Dinner recognition
- 50% off Ad in the *AFPD Bottom Line* magazine or an AFPD Annual Calendar Ad

Golf Ball Sponsor \$3500

- Opportunity to provide players with golf balls with your company logo
- One Foursome
- Dinner Recognition
- 50% off Ad in the *AFPD Bottom Line* magazine or an AFPD Annual Calendar Ad

Golf Lunch Sponsor \$3000

- Includes lunch area decoration
- Dinner Recognition
- One Foursome
- 50% off Ad in the *AFPD Bottom Line* magazine or an AFPD Annual Calendar Ad

Eagle Sponsor (Hole & Tee Foursome) \$2250

- Includes exclusive signage at sponsorship tee & hole
- One foursome
- \$750 from your sponsorship will go towards subsidize the AFPD Foundation Scholarship Program
- 50% off Ad in the *AFPD Bottom Line* magazine or an AFPD Annual Calendar Ad
- Dinner Recognition
- Scholarship Program Recognition

Celebrity Foursome \$1500

- Three Golfers plus one celebrity
- 50% off Ad in the *AFPD Bottom Line* magazine or an AFPD Annual Calendar Ad

Golf Tournament Ice Sponsor \$1500

- Includes Two Golfers
- Dinner Recognition
- 50% off Ad in the *AFPD Bottom Line* magazine or an AFPD Annual Calendar Ad

Birdie Sponsor \$1250

- Two Golfers
- 50% off Ad in the *AFPD Bottom Line* magazine or an AFPD Annual Calendar Ad

Putting Contest \$1200

- Exclusive signage for the putting contest
- Award presentation to the winners
- 50% off Ad in the *AFPD Bottom Line* magazine or an AFPD Annual Calendar Ad

Longest Drive Contest (Both Courses) \$1200

- Includes exclusive signage for Longest Drive Contests
- Award presentation to the winners
- 50% off Ad in the *AFPD Bottom Line* magazine or an AFPD Annual Calendar Ad

Hole in One Contest (Both Courses) \$1200

- Includes exclusive signage for Hole In One Contests
- Award presentation to the winners
- 50% off Ad in the *AFPD Bottom Line* magazine or an AFPD Annual Calendar Ad

Non-Sponsor Options

- **Foursome** \$950
- **Individual Golfer** \$250
- **Non-Golfer (Dinner only)** \$75

Promotional Opportunities

Donate Drawing Prizes such as:

- Golf clubs
- Golf bags
- Company logo products
- Electronics
- Sporting event tickets

Fill Golf Registration Goodie Bags With:

- Golf balls
- Tees
- Towels
- Snacks
- Promotional items

AFPD Silent & Live Auction

Donate to the Auction - All proceeds will go toward the AFPD PAC.

The Day Starts with:

7:30 am Continental Breakfast • 9:30 am Shotgun Start • 3:30 pm Dinner Reception

July 14, 2010 • Set-Up Time-7:30 am • Shotgun at 9:30 am

We would appreciate your commitment for sponsorship no later than July 5, 2010

Companies which Commit & Satisfy their commitment first will have the opportunity to choose their hole sponsorship Locations!

ITEM DESCRIPTION	COST	QUANTITY	TOTAL
The Masters Tournament Title Sponsor	\$7000		
Golf Shirt Sponsor	\$6000		
Golf Cart Sponsor	\$5000		
Golf Dinner Sponsor	\$5000		
Golf Tournament Photo Sponsor	\$5000		
Tournament Co-Sponsor	\$4000		
Golf Ball Sponsorship	\$3500		
Golf Lunch Sponsorship	\$3000		
Eagle Sponsor (Hole & Tee Foursome)	\$2250		
Celebrity Foursome	\$1500		
Golf Tournament Ice Sponsor	\$1500		
Birdie Sponsor	\$1250		
Putting Contest	\$1200		
Longest Drive Contest (Both Courses)	\$1200		
Hole in One Sponsor (Both Courses)	\$1200		
Foursome (non-sponsor)	\$950		
Individual Golfer (non-sponsor)	\$250		
Non-Golfer (Dinner only)	\$75		
Total Amount			\$

RAFFLE PRIZE DONATION				SILENT & LIVE AUCTION				325 GOLF GOODIE BAGS						
Golf Clubs	Qty		Electronics	Qty				Golf Balls	Qty		Cigars	Qty		
Golf Bags	Qty		Company Logo Products	Qty				Golf Towels	Qty		Pens	Qty		
Putters	Qty		Misc:	Qty				Snacks	Qty		Misc	Qty		
Other:														
Payment Type:		<input type="checkbox"/> Check	<input type="checkbox"/> Visa	<input type="checkbox"/> MC	<input type="checkbox"/> AMEX	CC#:					Exp			
Company Name:						Name on card:								
Contact Person:						Title:								
Phone:						Fax:						Email:		
Address:								City:				ST	ZIP	

(Last, First Name)	(Company Name)	FOURSUME ENTRY FORM	(Last, First Name)	(Company Name)
1)		1)		
2)		2)		
3)		3)		
4)		4)		

Send registration / Payable to: Associated Food & Petroleum Dealers

Attn: Lauren Kopitz • 30415 West 13 Mile Road • Farmington Hills, MI 48334 • Ph: 1-800-666-6233 • Fax: 1-866-601-9610 • Lkopitz@AFPDonline.org



**30415 West Thirteen Mile Road
Farmington Hills, MI 48334**

P: (800) 666-6233

F: (866) 601-9610

www.AFPDonline.org

**Associated Food & Petroleum Dealers Inc. is a
501 (c) (6) non-profit trade organization.**

**All expenses with AFPD are considered tax
deductible as a Business Expense.**

AFPD/Liberty USA 6th Annual Golf Outing

Weymouth Golf Club

**3946 Weymouth Road
Medina, OH 44256**

**Thursday, July 22, 2010
Shotgun Start: 10:30 am**



SPONSORSHIP OPPORTUNITIES

Tournament Co-Sponsor \$3500

- Company name on all promotional materials
- Two Eagle Tee & Hole Sponsors including (3) Foursomes
- Dinner recognition
- 50% off Ad in the AFPD Bottom Line magazine or an AFPD Annual Calendar Ad

Eagle Sponsor (Hole & Tee) \$1500

- Includes exclusive signage at sponsorship tee & hole
- One foursome
- 50% off Ad in the AFPD Bottom Line magazine or an AFPD Annual Calendar Ad
- Dinner Recognition

Birdie Sponsor \$500

- Two Golfers
- 50% off Ad in the AFPD Bottom Line magazine or an AFPD Annual Calendar Ad

Non-Sponsor Options

- Foursome \$800
- Individual Golfer \$250
- Non-Golfer (Dinner only) \$50

The Day Starts with:

8:30 am Registration & Continental Breakfast • 10:30 am Shotgun Start
4:00 pm Cocktails • 5:00 pm Dinner Reception

JULY 22, 2010 • SHOTGUN AT 10:30 AM

We would appreciate your commitment for sponsorship no later than July 12, 2010
Companies which Commit & Satisfy their commitment first will have the opportunity to choose their hole sponsorship Locations!

ITEM DESCRIPTION	COST	QUANTITY	TOTAL
Tournament Co-Sponsor	\$3500		
Hole & Tee Sponsor	\$1500		
Birdie Sponsor	\$500		
Foursome (non-sponsor)	\$800		
Individual Golfer (non-sponsor)	\$250		
Non-Golfer (Dinner only)	\$50		
		Total Amount	\$

(Last, First Name)	(Company Name)	FOURSOME ENTRY FORM		(Last, First Name)	(Company Name)
1)		1)			
2)		2)			
3)		3)			
4)		4)			

Send registration / Payable to: Associated Food & Petroleum Dealers
Attn: Lauren Kopitz • 30415 West 13 Mile Road • Farmington Hills, MI 48334 • Ph: 1-800-666-6623 • Fax: 1-866-601-9610 • Lkopitz@AFPDonline.org

Associated Food & Petroleum Dealers Inc. is a 501 (c) (6) non-profit trade organization.
All expenses with AFPD are considered tax deductible as a Business Expense.



Joseph D. Sarafa

2nd Annual Scholarship Luncheon

Detroit Institute of Arts
5200 Woodward Ave. • Detroit, MI 48202
August 3, 2010 • 11:30am to 1:30pm

Valedictorian Title Sponsor \$10,000

- Company Name listed on all Promotional Materials with Title Sponsor
- Exclusive Right to Decorate the stage
- Special Recognition
- 2 Tables of 10 at the Luncheon (9 seats reserved for scholars and family; 11 seats reserved for sponsor)
- 3 Scholarships awarded with the Company's Name
- Company spokesmen to address those in attendance

Summa Cum Laude Sponsor \$5,000

- Special Recognition at the luncheon and on all Promotional materials
- 1 Table of 10 at the Luncheon (6 seats reserved for scholars and family; 4 seats reserved for sponsor)
- 2 Scholarships awarded with the Sponsor's Name

Magna Cum Laude Sponsor \$2,500

- 5 seats at the Luncheon (3 seats reserved for scholar and family; 2 seats reserved for sponsor)
- 1 Scholarship awarded with the Sponsor's Name
- Recognition

Memorial Scholarship \$1,500

- 2 Individual tickets
- 1 Scholarship awarded with the Sponsor's Name
- Recognition

Cum Laude Sponsor \$1,000

- 2 Individual tickets
- Recognition

Principal's Office Individual Ticket \$100

Payment Type: Check Visa MC AMEX or DISCOVER CC#: _____ Exp _____
(circle one)

Company Name _____ Contact _____ Title _____

Phone _____ Fax _____ Email _____

Address _____ City _____ ST _____ Zip _____

Make checks payable to AFPD Foundation

Sponsorship Level: ☐ Valedictorian ☐ Summa ☐ Magna ☐ Cum ☐ Individual ☐ Other

Sign up today as a sponsor and help the AFPD Foundation invest in the Leaders of Tomorrow!
For more information, please contact Lauren Kopitz at 1-800-666-6233 or lkopitz@AFPDonline.org

Associated Food & Petroleum Dealers Foundation is a 501 (c) (3) non-profit organization.

All contributions to the AFPD Foundation are tax deductible.

30415 W. 13th Mile Road • Farmington Hills MI • 48334 • (800) 666-6233 • Fax: (866) 601-9610 • www.AFPDonline.org

JOSEPH D. SARAFSA

ANNUAL SCHOLARSHIP LUNCHEON

AFPD
FOUNDATION

DETROIT
INSTITUTE
OF ARTS
AUGUST 3, 2010



AFPD FOUNDATION

A WARM WELCOME TO THE AFPD JOSEPH D. SCHOLARSHIP LUNCHEON

I wish to express my sincere congratulations to the scholarship winners today. I am very much aware of the vast efforts and the extensive sacrifices that have paved the way to the success that is being celebrated here today. I say congratulations for your dedication, your hard work, your passion for progress and achievement, and your commitment to higher education.



MESSAGE TO SCHOLARSHIP WINNERS

To you, young scholarship winners, this period in your life marks a key transition as you pursue your college education. I know that your college education will provide you with the necessary skills to eventually assimilate into the world of work and contribute to the development of our society. You will be called upon to use your critical thinking and your analytical skills to come up with solutions in your respective fields of study, to improve upon problems, and ultimately make a key contribution in your areas of study. Whatever field of study you may choose, excel in it and commit to professionalism at all times. I hope that your life is rich with knowledge, sharing, and kindness and that you use your talents and expertise to make this society a better place for all of us to live.

MESSAGE TO PARENTS

Dear Parents, your efforts have contributed directly towards making your young son or daughter successful today. You should be proud of yourselves – not only for raising such great children, but also for valuing education and for doing your best to see that your children are provided with opportunities for higher education.

MESSAGE TO AFPD FOUNDATION SPONSORS AND SUPPORTERS

Sponsors and Supporters, I wish to thank you for the support you have given to these young bright minds here today. I know that you do so because of your belief that the way to improve the quality of life is through the empowerment of people through education. Today, twenty three students are being presented with scholarship awards, allowing them to pursue undergraduate studies at various universities. These annual scholarships are made possible by all of you, who value the importance of education. We thank all of you for helping these young people to advance in life.

Again, congratulations and thanks to the scholarship winners and to their parents, as well as to sponsors for valuing education. Good luck to you all in your future undertakings.

Thank you,

Jane Shallal, AFPD President & CEO



Robert A. Ficano
County Executive

August 3, 2010

Greetings,

On behalf of the citizens of Wayne County, I congratulate the 23 recipients of the Associated Food and Petroleum Dealers (AFPD) Foundation Scholarship. Their drive and dedication in the pursuit of higher education is an inspiration to us all.

Since 1999, the Associated Food and Petroleum Dealers have awarded \$1,500 academic scholarships to extraordinary and deserving students from Michigan and Ohio who will or are attending an accredited public and private college or university. The AFPD Foundation has given over \$300,000 in scholarship funds.

In addition to the annual scholarship program, over the years the Associated Food and Petroleum Dealers have worked in collaboration with a wide range of community organizations and agencies to assist with programs for the hungry and at-risk youth. They've engaged in collaborative efforts with area organizations to increase employment opportunities in the community, and partnered with the Salvation Army to promote its Red Kettle Christmas Campaign program to provide food, toys, and clothing to those in need.

I commend the Associated Food and Petroleum Dealers Foundation for providing opportunities for our youth. We applaud your gifted scholarship winners and your organization's continued commitment to motivating our students to take their rightful place as the leaders in their schools, their neighborhoods, and their community.

Sincerely,

Robert A. Ficano
Wayne County



THE AFPD FOUNDATION IS PLEASED TO PRESENT THE ANNUAL JOSEPH D. SARAFI SCHOLARSHIP LUNCHEON

Ceremony Program

Welcoming Remarks

Jane Shallal

*AFPD Foundation Chairwoman
AFPD President & CEO*

Pledge of Allegiance

Invocation

Joe Bellino, Jr.

AFPD Vice-Chair

Details of the *Diego Rivera Murals*

Docent Barbara Goldstein

Introduction of Joseph D. Sarafi

James V. Bellanca, Jr.

Opening Remarks

Joseph D. Sarafi

Introduction of the Keynote Speaker

Auday Arabo

AFPD Chief Operating Officer

Keynote Speaker

Hon. Robert A. Ficari

Wayne County Executive

Lunch Served

Scholarship Winners Announced

Docent Tour of the Art Galleries next to *Diego Rivera Mural Room*

About the AFPD Foundation Scholarship Program

Every year the AFPD Foundation awards 23 academic scholarships in the amount of \$1,500 each to extraordinary and deserving students from the state of Michigan who will be attending, or are already attending an accredited public college, private college or university. Scholarship recipients have an opportunity to meet and network with donors and contributors during the AFPD Foundation's Annual Joseph D. Sarafi Scholarship Luncheon, named in honor of the contributions of AFPD's former long-serving president, Joseph Sarafi, under whose administration and inspiration the AFPD Foundation was created.

Since its inception, generous contributions have permitted the AFPD Foundation to distribute over \$350,000 in scholarship funds to the employees and family members of member businesses, their customers, and financially disadvantaged youth. We are grateful to our sponsors and members, who have continued to give generously to the AFPD Foundation. You truly make a difference in the lives of these students, and together we work to enhance our next generation of leaders.

A SPECIAL & HEARTFELT THANK YOU TO ALL OF OUR
CONTRIBUTORS AND SPONSORS!

Valedictorian Title Sponsor

Pepsi Beverages Company



Summa Cum Laude Sponsors

**DTE Energy
Michigan Lottery**



Magna Cum Laude Sponsors

**Frank G. Arcori Foundation
Frito Lay
North Pointe Insurance Company
Robert A. Ficano Hope Foundation**



Memorial Scholarship

**Aziz Shallal Memorial Scholarship
Lee and Maxine Peck Foundation
Michael Hermiz Hesano Memorial Scholarship**



Cum Laude Sponsors

**Absopure Water
Chaldean American Ladies of Charity
Faygo Beverages
Guardian Angel Homecare
Lincoln Financial Advisors
The Michael J. George Charity
MIST Innovations
Nestle Ice Cream
Peter J. Bellanca Memorial Scholarship**



THE AFPD FOUNDATION SINCERELY THANKS THESE SPONSORS FOR THEIR
GENEROUS SUPPORT OF OUR 2010 ANNUAL MICHIGAN GOLF OPEN

A portion of their Eagle Sponsorship was donated to the AFPD Foundation for scholarships

**7UP Bottling Group
Absopure Water Co.
Better Made Snack Foods
Coca-Cola
Country Fresh
Eastown Distributors
Great Lakes Wine & Spirits
Heaven Hill Distilleries
Kar's Nuts**

**Marathon Oil Company
MIST Innovations
National Wine & Spirits
Nestle Ice Cream
North Pointe Insurance
Pepsi Beverages Company
Sherwood Food Distributors
Spartan Stores**



MEET THE 2010 SCHOLARSHIP WINNERS...

THE AFPD FOUNDATION IS PROUD TO AWARD THESE DESERVING STUDENTS WITH SCHOLARSHIPS AND WE ARE GRATEFUL TO THE SPONSORS FOR THEIR GENEROUS SUPPORT!

Michael Atchoo



Sponsored by: Michael Hermiz Hesano Memorial Scholarship

Michael is a freshman at Stanford University studying Chemistry. He graduated from Troy High School where he was a member of National Honor Society and Secretary of Student Government. Michael ran on the varsity cross-country and varsity track & field teams where he was awarded many state and national athletic achievements. He also volunteered his time as an English tutor and was a member of the Leadership Troy program.

Katherine Bailey



Sponsored by: Frank G. Arcori Foundation

Katherine is a junior at University of Michigan studying psychology. She graduated from Divine Child High School where she played on the freshman basketball team, ran cross-country and played varsity softball. Katherine was a member of the French Club and National Honor Society. She also volunteered her time as a church altar server, tutoring needy children and was a volunteer at the St. Anselm Youth Camp.



Sara Box



Sponsored by: DTE Energy

Sara is a freshman at Eastern Michigan University. She graduated from Whitmore Lake High School where she was a member of Key Club, S.A.D.D., Drama Club, Yearbook and Quiz Bowl. Sara played softball and volleyball earning herself a Varsity letter on each team. She also volunteered at Salvation Army, Livingston County Humane Society, Kids Against Hunger and March for

Blake Bufford



Sponsored by: Robert A. Ficano Hope Foundation

Blake is a freshman at Morehouse College studying Biology. He graduated from Cass Technical High School where he was a member of the National Honor Society and the Cass Tech High School Orchestra, Symphonic Orchestra and All-City Orchestra. Blake was Captain of the cross-country team as well as Captain of both the indoor and outdoor track & field teams. He also volunteered his time as a National Honor Society tutor and at the Tots & Teens Halloween Party.



Christopher Ek

Sponsored by: Lee and Maxine Peck Foundation



Christopher is a freshman at Michigan State University studying engineering. He graduated from Rockford Senior High School where he was a member of the National Honor Society, National Society of High School Scholars and ran on the Rockford High School track & field team. Christopher also volunteered his time to the Degage Ministries, North Kent Service Center and as a Link & Learn Income Tax Assistant.

Tyler Fisher

Sponsored by: Absopure Water Company

Tyler is a sophomore at University of Michigan studying medicine. He graduated from Gull Lake High School where he was on the cross-country and track & field teams. Tyler is currently a member of U of M Intramural sports team and U of M Research Community. He was also a volunteer with the Big Brother Big Sister program.



Bryan Gerwig

Sponsored by: Lincoln Financial Advisors



Bryan is a freshman at Schoolcraft College studying criminal justice & law enforcement. He graduated from Trenton High School where he played on the varsity soccer team for three years. Bryan also volunteered as a Youth Soccer Assistant Coach from 2007 to 2009.

Marcena Gorgaes

Sponsored by: Aziz Shallal Memorial Scholarship

Marcena is a freshman at Wayne State University studying to be a pharmacist. She graduated from Paul K Cousino Senior High School where she was a member of the National Honor Society, Michigan Math League, Student Government, Debate Team, French Club, Invisible Children Schools for School Clubs, Better Everyday and Leadership Club. Marcena currently volunteers at a senior citizen home, tutoring students and walks in the March of Dimes walk each year. She has also participated in the Adopt-A-Family program, Wigs 4 Kids, American Red Cross Blood Drive, Operation Christmas Child and a number of other community charities.



Christopher Hakim

Sponsored by: Michael J. George Charity



Christopher is a sophomore at University of Michigan studying Psychology. He graduated from De La Salle Collegiate High School where he was a member of the Lebanese Student Association, Pre-Med Club and was captain of the Intramural Soccer team. Christopher also volunteered at the Cass Free Health Clinic to provide needed medical attention to residents of Detroit and also coached 6th grade basketball.

Melanie Hampton

Sponsored by: MIST Innovations

Melanie is a junior at North Carolina Agriculture and Technical State University studying Law. She graduated from West Bloomfield High School where she was captain of the competitive cheer team as well as President of the African American Awareness Club, Drill team President, Alpha Kappa Alpha Teens organization President and was in concert choir for four years. Melanie has participated in Relay For Life Cancer Walk, Citywide Choir and Link Student Assistant. She volunteers at Welcome Baptist Church.



Jackson Hrbek

Sponsored by: Michigan Lottery



Jackson is a freshman at University of Michigan-Flint studying chemistry. He graduated from Linden High School where he received a varsity letter for Wind Ensemble. Jackson also volunteered at the Annual Shiawassee River Cleanup, the Annual Subdivision Cleanup and the Annual Bryam Park Cleanup.

Stephanie Jalaba

Sponsored by: Chaldean American Ladies of Charity

Stephanie is a junior at Michigan State University studying medicine. She graduated from Wylie E. Groves High School where she played on the varsity basketball team. Stephanie is currently a member of Sigma Kappa Sorority, AED Pre-Professional Society and Chaldean American Student Association. She also volunteers at Burcham Hills Retirement Home, participates in the Relay For Life and tutors other students.



London Keyes

Sponsored by: Frito Lay



London is a freshman at Morehouse College studying Mathematics. He graduated from West Bloomfield High School where he played on the football, basketball and track & field teams. London was a member of the Student Diversity Team and a part of the DECA Competition. London also participated in Race For a Cure and volunteered at Arts Beats and Eats as well as the Roosevelt Elementary Summer Camp.

Melissa Klusek

Sponsored by: Faygo Beverages

Melissa is a junior at Michigan State University studying communications. She graduated from Salem High School where she was a member of the Student Council and National Honor Society. Melissa is currently a member of Michigan State's Public Relations Student Society of America and serves on the public relations team for Michigan State's campus publication, VIM magazine. She also volunteers her time to MSU Students Against Hunger and MSU's Relay for Life.



Christopher Lillie

Sponsored by: Guardian Angel Homecare



Christopher is a freshman at University of Notre Dame studying mechanical engineering. He graduated from Rochester Adams High School where he was captain of the varsity wrestling team and played on the junior varsity soccer and tennis teams. Christopher was a member of National Honor Society, Youth in Government and an officer in Adams Invitational Tournament. He has also volunteered his time to the Kaboom Playground Build, Foundation for Children in Need and currently participates in political campaigns.

Matthew Marshall

Sponsored by: DTE Energy

Matthew is a freshman at Ferris State University studying criminal justice & law enforcement. He graduated from Grandville High School where he earned his varsity letters for marching band, cross-country, track & field and hockey. Matthew also volunteered on Mission Trips and performed in the high school band.



Kelly McGauley



Sponsored by: North Pointe Insurance Company

Kelly is a senior at University of Notre Dame studying English literature. She graduated from Trenton High School where she was captain of the cross-country and track & field teams. Kelly was a member of National Honor Society, Girl Scouts, Yearbook and an officer on the Lewis Hall Council. She also volunteered with Habitat for Humanity, Detroit's Urban Plunge and the Girl Scout Gold Award Project.

Madalyn Muncy

Sponsored by: Peter J. Bellanca Memorial Scholarship

Madalyn is a sophomore at Hope College studying English. She graduated from Warren Mott High School where she was a member of the National Honor Society and National Society for High School Scholars, and played on the freshman and junior varsity softball teams. Madalyn performed in the Warren Mott wind ensemble, symphonic band, marauder music machine marching band, jazz band, pep band and the District 6 Solo Ensemble Festival. Currently, she is a member of Hope College Nykerk Song Choir and Hope College Union of Catholic Students. Madalyn has also volunteered on the School-Wide Canned Food Drive, Warren Mott National Honor Society Recycling Committee and the National Honor Society Talent Show Committee.



Olivia Najor



Sponsored by: Michigan Lottery

Olivia is a freshman at University of Michigan studying communications. She graduated from Royal Oak High School where she was a member of the National Honor Society, Model UN, MASC/MAHS Leadership Camp, ROHS Interact Club, National Challenge Day and Leadership Summit. Olivia served as President of Student Council, Student Government and Editor of her high school news magazine. She also planned Red Cross blood drives, facilitated PB&J Day at Comerica Park, coordinated a volleyball marathon for the Make-A-Wish Foundation and volunteered with Habitat for Humanity.

Monica Nona

Sponsored by: Nestle Ice Cream



Monica is a freshman at University of Detroit Mercy studying nursing. She graduated from Marian High School where she was a member of the National Honor Society, Students Against Destructive Decisions and a field day participant in a song and costume group. Monica also volunteered with the Chaldean American Ladies of Charity.

Jessica Ozimek

Sponsored by: Pepsi Beverages Company

Jessica is a junior at Central Michigan University studying Journalism. She graduated from Farmington High School where she performed as section leader in band, played on the varsity tennis team and was editor of the school newspaper. Currently, Jessica is a staff writer for CMU's school newspaper and co-captain of the intramural sports team. She has also volunteered at Red Cross blood drives, Tech-Girl events at Farmington High School and summer programs at the Novi Public Library.



Lauren Page

Sponsored by: Pepsi Beverages Company



Lauren is a junior at Western Michigan University studying Spanish. She graduated from Portage Central High School. Lauren has volunteered her time doing clerical work for the Alzheimers Association, working with Breadlift by giving out bread in exchange for donations to the March of Dimes and helping with the weekly newsletter of PCOC.

Ian Waters

Sponsored by: Frank G. Arcori Foundation

Ian is a freshman at University of Michigan studying cell & molecular biology. He graduated from Saline High School where he was a member of National Honor Society. Ian played on the Saline junior varsity lacrosse and soccer teams and served as captain of the varsity water polo team. He also studied the violin for eight years and the piano for ten years. Ian currently volunteers with the Saline Fiddlers organization, Boy Scouts of America, St. Andrews Church, Interact Club and at Saline Community Education Water Polo Clinics.



AFPD FOUNDATION BOARD OF DIRECTORS

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Chief Operating Officer

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Executive VP - Petroleum

Tamar Lutz
Executive Assistant



Holiday Food & Beverage Show

Exhibitor Prospectus

Tuesday and Wednesday,
September 21 and 22, 2010
Rock Financial Showplace

46100 Grand River • Novi, MI 48375



1910-2010
100
YEARS

ASSOCIATED FOOD & PETROLEUM DEALERS

Connect with Buyers at the AFPD Holiday Show!

AFPD Holiday Food & Beverage Show is known for its high-quality attendees, non-stop interaction, and exhibitor satisfaction.

AFPD Holiday Food & Beverage Show continues to be the best and most important trade show in this region for our industry and for your company's success. It brings together the best companies serving the Food, Beverage and Petroleum industries.

If you want to be successful in this profitable industry, you need to be at the AFPD 2010 Trade Show, offering special show-only prices and discounts and incentives to buy!



When is AFPD Holiday Show 2010?

Exhibit Dates:

Tuesday, Sept. 21 & Wednesday, Sept. 22, 2010

Where is AFPD Holiday Show 2010?

Rock Financial Showplace
46100 Grand River • Novi, Michigan 48375



Who Attends the AFPD Holiday Show?

AFPD Holiday Food & Beverage Show will be attended by industry leaders, buyers, retailers and decision makers from:

- Convenience Stores
- Grocery Stores
- Specialty Stores
- Drug Stores
- Service Stations
- Bars/Restaurants

Why Should You Exhibit at the AFPD Holiday Show?

The AFPD Holiday Food & Beverage Show offers your company the opportunity to meet and sell to thousands of buyers in only 2 days. As the #1 Industry Food, Beverage & Petroleum show in the State of Michigan, we attract far more retailers than any other trade show, and they will be coming to your booth. **Remember to offer Special "Show-Only" Deals!**

Only AFPD can offer you this kind of attraction. If you want to grab the attention of the retailers in the Food & Petroleum industry, AFPD is the only place to do it!

To see and hear first hand from past exhibitors and retailers attending our show, go to www.afpdonline.org and visit the "events/annual trade shows" tab.

AFPD Holiday Food & Beverage Show Information

1 to 9 booths is \$1025 / each

10 or more is \$975 / each

Thank You
For Visiting

Non-members must add membership fee.

Please call the office for a membership application.

All payments are due before the show to secure booth space.

BOOTH PRICES INCLUDE:

- 50 guest passes • company listing in AFPD Trade Show Program • 10 ft deep by 10 ft across booth
- carpeted floors • curtained backdrop with two chairs and waste basket
- one 8 ft table • sign with company name
- **50% discount on all ads in AFPD Bottom Line in August or September.**

**PLEASE DRESS UP YOUR BOOTH IN A HOLIDAY THEME—
MAKE IT EXCITING SO PEOPLE WILL WANT TO STOP BY!**

Times to Remember:

EXHIBITOR MOVE-IN HOURS: **

Tuesday, September 21, 2010 7:00 a.m. - 3:00 p.m.

**Booth must be show-ready by Tuesday, September 21 at 3:00 pm, no exceptions.

TRADE SHOW HOURS:

Tuesday September 21, 2010 4:00 pm - 9:00 pm

Wednesday, September 22, 2010 4:00 pm - 9:00 pm

EXHIBITOR BREAKDOWN AND MOVE-OUT HOURS: ***

Wednesday, September 22, 2010 **After 9:15 pm**

*** All exhibits must be dismantled and removed from the facility by 11:59 pm, Wednesday, September 22.

ELECTRICAL:

All electrical requirements must be made through Rock Financial Showplace. All electrical costs will be borne by exhibitors.

CORKAGE:

There is a 10% Corkage Fee for all beverages brought into the facility.

DRAYAGE:

Assistance with move-in is optional, there is no charge. Exhibitors utilizing storage space at Rock Financial Showplace prior to or after the show must make arrangements through Rock Financial Showplace. **There is a charge.**

By law, in Michigan, if you will be offering samples of alcoholic beverages, you MUST order your alcohol through the Novi Expo Center. NO EXCEPTIONS. Orders and questions should be directed to Cheryl Stern, Food & Beverage Director at (248) 662-0114 csstern@rockfinancialshowplace.com

**Rock financial
SHOWPLACE**

Complimentary ice
will be provided by

U.S. ICE



Michigan Holiday Food & Beverage Show September 21 & 22, 2010

For more information, please call Lauren Kopitz

800-666-6233

lkopitz@afpdonline.org

AFPD 100
1910-2010
YEARS

ASSOCIATED FOOD & PETROLEUM DEALERS

AFPD's Michigan Holiday Food & Beverage Show!

Sell to thousands of Buyers in just 2 days!

Special Room Rates

Mention AFPD to take advantage of the special hotel rates that have been secured next to the conference facility.

DOUBLETREE HOTEL

(Reserve by Sept. 6, 2010)
42100 Crescent Blvd., Novi, MI 48375
248-344-8800
\$94/night, sgl/dbl

HOLIDAY INN EXPRESS

(Reserve by Sept. 6, 2010)
39675 W. 12 Mile Rd., Novi, MI 48377
(248) 344-8204
\$69/night, sgl/dbl

Supported by:



**Special Thanks to
the 2010 Diamond
Anniversary Year
Sponsors**

DTE Energy



MICHIGAN



LOTTERY



**NORTH
POINTE**

**Spartan
Stores**



ASSOCIATED FOOD & PETROLEUM DEALERS

30415 West Thirteen Mile Road
Farmington Hills, Michigan 48334

Contact: Lauren Kopitz • lkopitz@afpdonline.org

Phone (800) 666-6233 • Fax (866) 601-9610

www.afpdonline.org

No bags allowed in or out. The law demands that you be at least
21 years of age with a picture I D to attend this show

Who is AFPD?

Established as the Detroit Retail Meat Merchants in 1910 by a handful of retailers in Detroit with common business concerns, the Associated Food & Petroleum Dealers has evolved into an organization representing the food, beverage & petroleum industry. With membership nearing 3,900 AFPD has members throughout the midwest. Since its inception the primary focus of AFPD has remained constant: exchange of business ideas, fair legislative representation, financial benefits, educational opportunities and positive promotion of the food, beverage and petroleum industry.

Our membership base includes retailers who sell products for off-premise consumption, to every type of supplier that services our retailers. AFPD is truly representative of the food, beverage and petroleum industry. Supermarkets, liquor stores, drug stores, specialty markets, convenience stores, service stations and auto repair facilities are all active participants in AFPD. Equally active are the wide range of brokers, distributors, suppliers and manufacturers. Additionally, service companies such as insurance, banking, media, electronics, refrigeration, security, etc. also make up the membership of AFPD. As the Association has grown in numbers, it has afforded AFPD the negotiating power to provide members with discounts on numerous financial benefits that they normally would not be able to take advantage of on their own. Benefits such as Health Care Insurance, MasterCard/Visa Acceptance, Coupon Redemption Service, Rebate Programs, Worker Compensation Insurance, Money Orders, Underground Storage Tank Insurance and a variety of business insurance help members save money and even make money.



Welcome to the
12th Annual
**Holiday Food &
Beverage Show**

Tuesday & Wednesday
September 21 & 22, 2010
4pm to 9pm



*A special thanks to U.S. Ice for
providing complimentary ice to all of our
exhibitors! Please visit them in booth
423 for all your ice requirements.*

AFPD 12th Annual Holiday Food & Beverage Tradeshow Floor Plan



AFPD thanks our 2010
Diamond Anniversary
Year Sponsors:

DTE Energy



MICHIGAN



LOTTERY



**NORTH
POINTE**



ASSOCIATED FOOD & PETROLEUM DEALERS

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Farmington Hills, MI 48334
1-800-666-6233
www.AFPDonline.org

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Blue Shield
of Michigan**

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128	129 228	229 328	329 428	429
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124	125 224		325 424	425
122	123 222		323 422	423
120	121 220	AFPD BOOTH & COFFEE CORNER	321 420	421
118	119 218		319 418	419
116	117 216		317 416	417
112	113 212	213 312	313 412	413
110	111 210	211 310	311 410	411
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AFPD warmly thanks these sponsors who provided goods and services to our 2010 Michigan Foundation Turkey Drive



DIAGEO



Your generosity is truly appreciated and will make a real difference in the lives of individuals and families in need

AFPD FOUNDATION

AFPD warmly thanks these companies for their donations toward our 2010 Michigan Foundation Turkey Drive. Your generosity is truly appreciated and will make a real difference in the lives of individuals and families in need.

7 Mile Foods
7 Mile Kennedy Liquor
A & L Market
Abbey Wine Shoppe Inc
Alpine Marketplace
Amori's Marketplace
Andy's Country Market
Antonio's Liquor
Arts Liquor, Fine Wine
Ash Market
Auday & Alivia Arabo
Bank Of Michigan
Banner Super Market
Beverage Warehouse
Blue Cross Blue Shield of Michigan
BMC - Bob Bauer
BP Northwestern / Megan Mary Inc.
Brian Yaldeo
Bridgelake Market
Brittany Hank
Buffalo Wings Wings
Central Wholesale Food & Beverage
Chaldean American Ladies Of Charity
Chaldean Outreach and Community Hope
Clinton Save-A-Lot Food Store
Comcast
Comerica Bank - MC 3392
Country Acres Market
Country Crossing
Cracker Barrel Inc
Detroit Lions
Diageo
Diane Wolfenden
Diane's Party Store
Doors to Specialties LLC
DTE
Ecorse Save-A-Lot
Ernie Fisher's Auto Repair
Family Fair Food Center
Fairline Food Center
Family Foods Market
Food 4 Less
Food Max Supermarket
Franklin Liquor & Deli
Fruitasia Farmers Market
Gadaleta, Ramsby & Associates

Glory Supermarket - Highland Park
Glory Supermarket - Hamtramck
Greenfield Party Shop
Harley Davis
Heartland Marketplace
Highland Park Save-A-Lot
Hollywood Supermarket Inc.
Hutchinson Food & Drug, Inc.
Imperial Super Store
In N Out #8
Indian Village Market
Intrastate Distributors (IDI)
Jane Shallal
Jim Bellanca Jr.
John Grant
Joseph Ochab
Kar's Nuts Products Co
Kassab's Town & Country Market
Krown Supermarket
Larrys Foodland
Lincoln Park Save-A-Lot
Linwood Egg Co Inc
Lipari Foods
Lunch with a Purpose
Luxor Liquor
Mama Mia's Beech Daly
Mapleview Liquor & Wine Shoppe
Mark Karmo
Market Square of Birmingham
Mayflower Baptist Church
McK's Wine Shoppe
McVee's
Metro Food Center
Metro Foodland
Metro Liquor Plaza
Michigan Lottery
Michigan Spirit Association
Mike's Fresh Market - Gratiot
Mike's Fresh Market - Livernois
Motor City Liquor
Munchies & More
Oakland Family Services
Oakland Liquor Shop
Oakridge Market
Oakridge Supermarket
Orion Market

Palace Party Shoppe
Park Lane Cork & Bottle
Park Place Wine Shop
Parkway Party Store
Pepsi Bottling Group
Pick & Save Supermarket
Plum Hollow Market Inc
Pontiac Save-a-lot
Prairie Farms Dairy Co
Prince Liquor & Wine Shop
Pro Care Plus
PSP Store LLC
Redeemed Missionary Baptist Church
Rocky Husaynu
Saturn Food Center
Savon Foods Super Store
Schaefer Save-A-Lot
Schott's Supermarket
Schupan Recycling
Shimoun, Yaldo, Kashat & Associates, P.C.
Sigma Sigma Sigma
Southfield Center Party Store
Southfield Funeral Home
Sprint Communications
Stan's Market
Suburban Liquor Shoppe
Superland Market
Telegraph Save-a-Lot
Thrifty Scot Supermarket
Tip Top Liquor & Wine Shoppe
Tireman Save-A-Lot
Track Party Store Inc
Treasure Island
U.S. Quality Food Center
UHY - US
University Foods
USA-Speed Stop
Value Center Market
Vegas Food Center
Vineyards Wine Cellar
Walters Shopping Place
Washington Pet Supplies Plus
Westborn Fruit Market Inc
Wine Depot Party Shop
Wine Tasters Party Shoppe
Zebari Family



AFPD warmly thanks these sponsors who provided goods and services to our 2010 Ohio Foundation Turkey Drive



AFPD also thanks these companies for their generous donations. Your kindness is truly appreciated and will make a real difference in the lives of individuals and families in need.

Abbey Market

Capitol Strategies Group, LLC

Central Ohio Petroleum
Marketers, Inc.

Dublin Marathon

Dublin Road Auto Care

Etna Sunoco

Hedman Anglin Bara &
Associates Agency

Jane Shallal

Jim Mandas

Liberty USA

Lyndhurst Valero

PA's Sure Stop

Pat's Auto Service

Porter Robson Car Wash

Roberts Road BP

Ron Milburn

Schmitt Family Food Mart

Spartan Stores

Sun Valley Beverage

The Deli

Whitehall Shell

Donations received as of December 9, 2010

1910-2010
AFPD 100
YEARS
ASSOCIATED FOOD & PETROLEUM DEALERS



1910-2010

November 2010

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DECEMBER

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

For more information on AFPD programs and services,
please visit www.AFPDonline.org or call (800) 666-6233.

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ASSOCIATED FOOD & PETROLEUM DEALERS

DIAGEO

DIAGEO

Everyday, everywhere, adults enjoy our brands.
Each is unique, making days and nights special, and helping
you mark life's big events and brighten the small ones.

**Celebrating life. Everyday. Everywhere.
Responsibly.**



October 2010

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NOVEMBER

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14	15	16	17	18	19  30th Annual AFPD Foundation Turkey Drive	20
21	22	23	24	25	26	27
28	29	30	<p>As the holiday season approaches, the AFPD Foundation has pledged to put a turkey on the Thanksgiving tables of over 2,400 Metro Detroit families.</p> <p>Sponsorship and volunteer opportunities available.</p> <p>Please visit www.AFPDonline.org or call (800) 666-6233. for more information.</p>			





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**Country
Fresh**

September 2010

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November 2010

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December 2010

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OCTOBER

SUNDAY

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SATURDAY

Attention Michigan Members: for information on AFPD's Blue Cross Blue Shield health insurance, please visit www.AFPDonline.org or call (800) 666-6233.

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ASSOCIATED FOOD & PETROLEUM DEALERS

Your Association Exclusively Endorses



**Blue Cross
Blue Shield
Blue Care Network
of Michigan**

Nonprofit corporations and independent licensees
of the Blue Cross and Blue Shield Association

bcbsm.com MIBCN.com



Driving Change

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

New Plans, low premiums for you – around \$250 per person, per month. It's how we're driving change in small business insurance.

Give your employees the protection they want without putting a huge dent in your bottom line with these new offerings:

- **BlueCore Plus** – New basic PPO plan with up to a 40% savings
- **Blue Care Network Health Reimbursement Arrangement** – New HMO funding option
- **Blue Care Network \$7,500/\$15,000 high-deductible plan** – New high-deductible plan

To sign up today or for more information regarding benefits and rates on Blues plans available to AFPD Members, call (800) 666-6233.

Your Association Exclusively Endorses



**Blue Cross
Blue Shield
Blue Care Network**
of Michigan

Nonprofit corporations and independent licensees
of the Blue Cross and Blue Shield Association

August 2010

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September 2010

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November 2010

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SEPTEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
AFPD's S.E. Michigan 12th Annual Holiday Food & Beverage Show is Michigan's premiere holiday show. Retailers and on- and off-premise licensees come from miles to see, sample and buy! Please visit www.AFPDonline.org or call (800) 666-6233 for more information.			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
		AFPD's S.E. Michigan 12th Annual Holiday Food & Beverage Show				
26	27	28	29	30		



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THE H.T. HACKNEY CO.

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AUGUST

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3  Joseph D. Sarafa Annual Scholarship Luncheon	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
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29	30	31	Each year, the AFPD Foundation awards 25 scholarships to youth. Scholarship sponsorships available. Please visit www.AFPDonline.org or call (800) 666-6233 for more information.			



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Prairie Farms

Farm *fresh* quality...
from our family to yours



June 2010

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August 2010

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September 2010

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JULY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p>Get in the swing at our two AFPD Golf tournaments! Sponsorship Opportunities available. Please visit www.AFPDOnline.org or call (800) 666-6233 for more information.</p>				1	2	3
4	5	6	7	8	9	10
11	12	13	14  AFPD Annual Michigan Golf Open	15	16	17
18	19	20	21	22  AFPD/Liberty USA 6th Annual Ohio Golf Outing	23	24
25	26	27	28	29	30	31



Supplying quality wholesale food products since 1994



Deliveries throughout Michigan

*...from Traverse City to Monroe
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Supplying quality wholesale food products since 1994

May 2010

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August 2010

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JUNE

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27	28	29	30	<p>The AFPD Foundation works hard to provide disadvantaged youth with much needed school supplies. Retailers and suppliers alike provide charitable contributions for needy youth at AFPD's School Supply Drive. Please visit www.AFPDonline.org or call (800) 666-6233 for more information (date and time to be determined).</p>		



Altria
Altria Client Services



Altria

Altria Client Services



***Congratulations to AFD on your 100th Birthday and
best wishes for many more years of service.***

We look forward to the next 100 years!

April 2010

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MAY

SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY

Attention Ohio Members: For information on AFPD's Milk Buying Program through Dairymens, Meyer Dairy and Modern Foods, please visit www.AFPDonline.org or call (800) 666-6233.

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Dairymens[®]



**Congratulations to AFPD
on the outstanding
achievement of 100 years
of devoted service!**

March 2010

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April 2010

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June 2010

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APRIL

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
AFPD's 4th Annual Ohio Food & Petroleum Trade Show Make sure you take advantage of our fastest growing trade show. Please visit www.AFPDonline.org or call (800) 666-6233 for more information (date and time to be determined)		AFPD's 26th Annual Michigan Food & Petroleum Trade Show This is our largest and longest running show leaving buyers looking to fill their shelves. Please visit www.AFPDonline.org or call (800) 666-6233 for more information.		1	2	3
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25	26	27 	28  AFPD's 26th Annual Michigan Food & Petroleum Trade Show	29	30	



ASSOCIATED FOOD & PETROLEUM DEALERS

DTE Energy®



In your home. In your business. Save energy. Save money.



There's more to saving energy than just turning off the lights or adjusting the thermostat. Whether it's for your home or your business, DTE Energy can show you the way with energy audits, incentives, rebates and other programs that will help you use less energy, save more money, and even help the environment.

Visit YourEnergySavings.com to find out how you can save energy and save money.



The Power of Your Community

• DTE •

February 2010

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April 2010

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May 2010

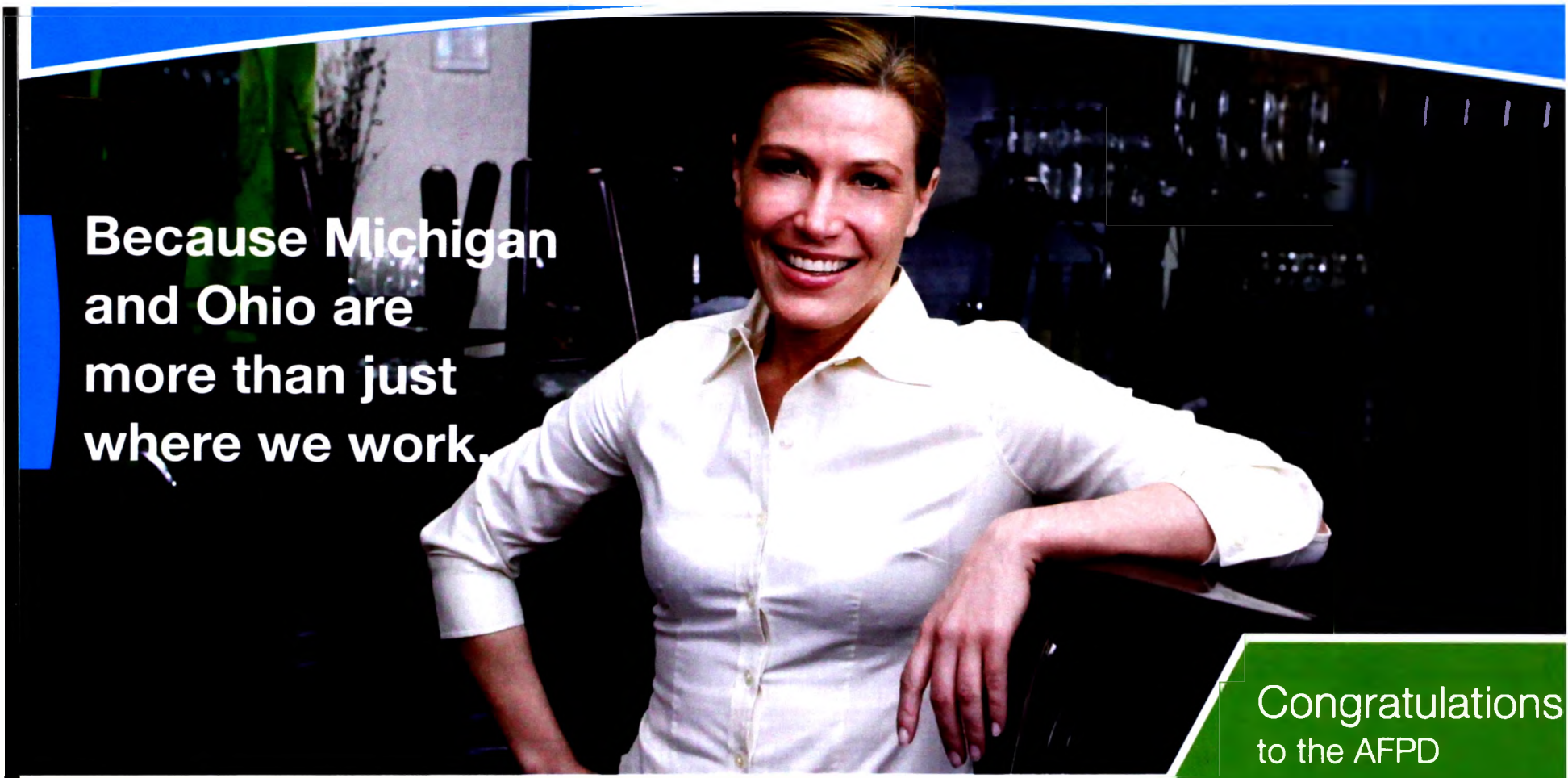
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MARCH

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28	29	30	31	<p><i>For information on North Pointe Insurance Program for AFPD members, please visit www.AFPDonline.org or call (800) 666-6233.</i></p>		



**NORTH
POINTE**



**Because Michigan
and Ohio are
more than just
where we work.**

**Congratulations
to the AFPD
on 100 years
of service!**

North Pointe specializes in coverage for:

- Bars/taverns
- Bowling centers
- Conservation clubs
- Fraternal organizations
- Package liquor stores
- Realtors E & O
- Restaurants
- Roller skating centers
- Workers' compensation

npic.com



January 2010

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April 2010

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FEBRUARY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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7	8	9	10	11	12  AFPD's 100 Year Anniversary "Diamond Jubilee" Trade Dinner & Ball	13
14	15	16	17	18	19	20
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28	<p>Come be a part of AFPD history as we celebrate 100 years of service to the industry at our "Diamond Jubilee" Trade Dinner & Ball. Sponsorship opportunities available. Please visit www.AFPDOnline.org or call (800) 666-6233 for more information.</p>					



Sherwood Food Distributors congratulates the Associated Food & Petroleum Dealers on their 100th Year Anniversary "Diamond Jubilee"

Thank you for your hard work, dedication and commitment to the community.



SF SHERWOOD
FOOD DISTRIBUTORS

"The Midwest's Leading Food Distribution Network"

Our facilities are strategically located and well positioned to service our entire customer base from Michigan to Florida along the I-75 corridor.

www.sherwoodfoods.com

Beef, Pork, Poultry,
Processed Meats, Lamb,
Veal, Seafood, Deli, Bakery,
Frozen Foods and Dairy

Corporate Headquarters
12499 EVERGREEN ROAD
DETROIT, MI 48228
(313) 659-7300

Regional Warehouses
ATLANTA, GA
CINCINNATI, OH
CLEVELAND, OH
DETROIT, MI
MIAMI, FL

December 2009

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February 2010

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March 2010

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JANUARY

SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY

For information on AFPD's Convenience Store Buying Program through Liberty USA, please visit www.AFPDonline.org or call (800) 666-6233.

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ASSOCIATED FOOD & PETROLEUM DEALERS



SOLUTIONS for your SUCCESS

ONE IDEA

can **CHANGE** Your Business

LIBERTYUSA[®]

brings you “SOLUTIONS for your SUCCESS”

Liberty USA is a **WHOLESALE DISTRIBUTOR** located in Western Pennsylvania. Serving 7 states including: Pennsylvania, Ohio, West Virginia, Maryland, Delaware, New York & Kentucky.

Retailers face many challenges in today's market and we have the “SOLUTIONS” to help them be successful.



QUALITY SOLUTIONS PROVIDED BY LIBERTY USA:

- Technology
- Food Service
- Marketing
- Merchandising
- Customer Service
- Inventory Management
- DSD Replacement
- Profit Enhancement
- Category Management
- Sales Growth

LIBERTYUSA[®]

SOLUTIONS for your SUCCESS

To Learn more about Liberty USA and how we can offer “SOLUTIONS for your SUCCESS” please contact: **Liberty USA Sales**

Join us in celebrating our 100 year anniversary by being a part of our many wonderful events...

AFPD's 100 Year Anniversary "Diamond Jubilee" Trade Dinner & Ball

**February 12, 2010
Rock Financial Showplace
Novi, Michigan**

Come be a part of AFPD history as we celebrate 100 years of service to the industry. Sponsorship opportunities available.

Michigan Food & Petroleum 26th Annual Trade Show

**April 27 & 28, 2010
Rock Financial Showplace
Novi, Michigan**

AFPD's largest and longest running trade show has buyers looking to fill their shelves for the spring and summer months. You must be a member to exhibit in this show
10 X 10 Booth \$1,025

Ohio 4th Annual Food & Petroleum Trade Show

**April 2010
Cleveland, Ohio**

This is our fastest growing Trade Show. Reserve a spot ASAP! Make sure you take advantage of our growth!
10 X 10 Booth \$700

AFPD School Supply Drive

June/July 2010

AFPD Foundation works hard to provide disadvantaged youth with much needed school supplies. Retailers and suppliers alike provide charitable contributions for needy youth.

AFPD Annual Michigan Golf Open

**July 14, 2010
Fox Hills Golf & Banquet Center
Plymouth, Michigan**

Get in the swing! A day on the course includes golf, breakfast, lunch and dinner. Sponsorship opportunities available.

AFPD/Liberty USA 6th Annual Golf Outing

**July 22, 2010
Weymouth Golf Club
Medina, OH**

Held in conjunction with Liberty USA, we need your swing to make this tournament complete. Sponsorship opportunities available.

Joseph D. Sarafa Annual Scholarship Luncheon

**August 3, 2010
Detroit Institute of Arts
Detroit, MI**

Each year, AFPD Foundation awards 25 scholarships to deserving youth. Scholarship sponsorships available.

S.E. Michigan 12th Annual Holiday Food & Beverage Show

**September 21 & 22, 2010
Rock Financial Showplace
Novi, Michigan**

As Michigan's premiere holiday show, retailers and on- and off-premise licensees come from miles to see, sample and buy! You must be a member to exhibit in this show
10 X 10 Booth \$1,025

30th Annual AFPD Foundation Turkey Drive

**November 19, 2010
Detroit, MI**

The AFPD Foundation pledges to put a turkey on the Thanksgiving table of over 2,400 Metro Detroit families. This is a charitable event and all donations are 100% tax deductible. Sponsorship & volunteer opportunities available.

Interested in participating in our events?

Please contact Laurie Kopitz at 1-800-666-6233 or email her at Lkopitz@AFPDonline.org



AFPD Turns 100!

Background

Established as the Detroit Retail Meat Merchants in 1910 by a handful of retailers in Detroit with common business concerns, the Associated Food & Petroleum Dealers has evolved into an organization representing the food, beverage & petroleum industry. With membership nearing 3,900 AFPD

has members throughout the midwest. Since its inception the primary focus of AFPD has remained constant: exchange of business ideas, fair legislative representation, financial benefits, educational opportunities and positive promotion of the food, beverage and petroleum industry.

Membership

Our membership base includes retailers who sell products for off-premise consumption, to every type of supplier that services our retailers. AFPD is truly representative of the food, beverage and petroleum industry. Supermarkets, liquor stores, drug stores, specialty markets, convenience stores, service stations and auto repair facilities are all active participants in AFPD. Equally active are the wide range of brokers, distributors, suppliers and manufacturers. Additionally, service companies such as insurance, banking, media, electronics, refrigeration, security, etc. also make up the membership of AFPD.

As the Association has grown in numbers, it has afforded AFPD the negotiating power to provide members with discounts on numerous financial benefits that they normally would not be able to take advantage of on their own. Benefits such as Health Care Insurance, MasterCard/Visa Acceptance, Coupon Redemption Service, Rebate Programs, Worker Compensation Insurance, Money Orders, Underground Storage Tank Insurance and a variety of business insurance help members save money and even make money.

AFPD EXECUTIVE OFFICE
30415 W. 13 Mile Road • Farmington Hills, MI 48334
(800) 666-6233 • Fax (866) 601-9610

AFPD OHIO OFFICE
655 Metro Place South, Suite 600 • Dublin, OH 43017
(800) 666-6233 • Fax (866) 601-9610



2010 CALENDAR