

AFPD Bottom Line

ASSOCIATED FOOD & PETROLEUM DEALERS Working to Improve Your Bottom Line VOL. 21, NO.7 JULY 2010

Technology Trends

What's
Headed
Your Way?



—New FDA
Tobacco Rules

—Retailers Betting
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**James
HOOKS**
AFPD Chairman

Chairman's Message

Is Technology on Your To-Do List?

Fact: If you want to have a successful retail business, you're going to have to keep up with new technology, whether you like it or not.

Technology is essential to every business—even small, independent grocers, c-stores, and gas stations. You may think you'll be fine just as you are. Your customers have been coming for years, after all—they know you and accept your store as it is, and some snazzy new technology won't change that...right?

That may be true for now, but certainly not forever. The tech-savvy professionals and young adults moving into your neighborhood are going to expect your store to keep up. And as your customer base of today matures, their children—your new customers—are going to be accustomed to a retail experience that is different than what you are offering right now.

Your back office software, security systems, and POS system are just the beginning. Mobile technologies and new applications are exploding all around us. QR codes will replace barcodes (see story, p. 16). The chatter on social media sites can make or break your business. You have to join in the conversation or lose the opportunity to influence the message.

Most small business owners are already overloaded with investments and improvements they need to make. Many of you will have a sick feeling in your stomach just adding the words "Invest in new technology" to your already lengthy to-do list. But the truth is, it's already on your to-do list, whether you know it or not. Technology is an unavoidable

part of doing business in today's world, and nothing you do—or don't do—will change that.

Brian Nicholson, Ph.D., author of *Taming Technology: You Can Control the Beast*, suggests the following three maxims:

1. Technology is simpler than you think.
2. Technology = People.
3. Technology is interconnected.

Nicholson says most small businesses simply need a "technology strategy" for keeping up, and he suggests the following four steps:

1. Determine your needs.
2. Assess the resources available.
3. Rank the resources in order of usefulness to you.
4. Make or allow time to use the resources.

AFPD and its publications are an excellent resource to members as you begin researching the trends in technology. And don't forget the value of networking and discussing technology developments with your fellow members and retailer colleagues at AFPD trade shows and other special events. These venues present the perfect opportunities for benchmarking what other retailers are doing and for learning about new technologies available from AFPD supplier and vendor partners.

If you haven't already, start now integrating some technology research into your daily routine. Talk to your AFPD colleagues. Get a handle on what technology you need now and what can wait. And above all, don't drag your feet—the pace of change is only going to get faster. ■■■

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Michigan Updates

UST Clean Up

AFPD attended Michigan Senate Natural Resources Committee hearing where revisions to Part 201 and Part 213 applying to Underground Storage Tank Release cleanup parameters were discussed. No vote was taken—only testimony heard.

Small Business Conference

AFPD attended Michigan Governor's Small Business Conference on financing for small business expansion, acquisition, and renovation.

Breakfast with Andy Dillon

AFPD attended a breakfast meeting where Michigan Speaker of the House and gubernatorial candidate, Andy Dillon, was introduced.



Meeting with Rep. Lindberg

AFPD attended a meeting with Michigan Representative Steve Lindberg regarding HB 5851. The bill makes wholesale changes to the requirements to obtain an SDD or SDM license. AFPD feels the changes are not thought through, and opposes any changes at this time.



Wayne County Business Growth

AFPD met with representatives from Wayne County Executive Robert Ficano's staff to discuss challenges facing businesses and residents of Wayne County. The County Executive's office will entertain an invitation to

make a presentation at a regional meeting outlining services and funds that may be accessed by Wayne County businesses to help them expand and grow.

Changes in Food Stamp Distribution

AFPD attended several meetings with the Department of Human Services to develop a plan for changes in the food stamp distribution schedule.

Legislation Affecting Retailers

AFPD met with retailers and Michigan Senator John Pappageorge to discuss various issues and legislation affecting Michigan retailers.

MI Liquor Control Commission

AFPD attended the Michigan Liquor Control Commission hearing to discuss a process or procedure for problems arising out of refused returns on liquor.

Ohio Updates

Ohio Workers' Compensation

AFPD testified during a public hearing at the Bureau of Workers' Compensation (BWC) regarding changing the rules on successorship of a business and Open Enrollment. If we are successful, BWC will not require the purchaser of a business to be the successor of the previous owners' negative Workers' Comp rates. AFPD also asked BWC to allow semi-annual open enrollment in the Group Rated Program, rather than once a year.

Commercial Tax Liens Filed

The State of Ohio is filing liens on businesses that have failed to report and pay the Commercial Activity Tax (CAT). With the number of audits that have been posted, it would appear there are many businesses being audited at this time.

Form 1099 Requirements

Legislation passed as part of the Health

Care Program will require wholesalers and retailers to complete a Form 1099 and submit it to the IRS on any business purchase transaction more than \$600. The law will go into effect in 2013. AFPD will keep you informed on what could turn out to be a very costly accounting nightmare.

Discount for Cash

AFPD introduced legislation in the Ohio House HB 545 regarding Discount for Cash. We will keep you informed on the progress of this very important piece of legislation.

Other Ohio Issues

AFPD is actively monitoring issues such as Fuel Quality Testing, Credit Card Fees, Gasoline Shrinkage Allowance, Commercial Activity Tax and other legislation impacting our industry.

Federal Updates



Credit Card Fees

AFPD participated in a conference call with members of the Food Marketing Institute (FMI) where the issue of credit card fee amendments to the Financial Services Bill was discussed. The amendment, which would allow merchants to negotiate credit card fees, passed the U.S. Senate and is presently in a House Committee. AFPD members have contacted Congressmen to support the Durbin Amendment, which will provide relief to retailers.

Cigarette Display Rules

AFPD participated in NACS webinar outlining the rules for displaying cigarettes. Watch the AFPD Bottom Line and the weekly AFPD fax blast, or refer to the AFPD website for details.

FPD Endorses Lincoln Financial Advisors

FPD has reached an agreement with Lincoln Financial Advisors to provide planning services at a 20 percent discount to members. In addition, the initial meeting with financial planners Michael LoGrasso and John Bussa is free.

Many of their clients have trusted, long term advisors-attorneys, CPAs, and brokers who have already helped them with their estate, retirement, and business succession planning. "Specifically, we look at all areas of your financial plan, and pull them together in a cross-disciplinary manner to most effectively help you meet your financial security and asset preservation needs and objectives," said LoGrasso. "We've found that our work both complements and coordinates the services other advisors provide. Our efforts help ensure that our plan maximize the benefits to you and your family," added Bussa.

Among the services offered by Lincoln Financial Advisors include:

1. **Estate Planning.** LoGrasso and Bussa will review members' estate plans, discuss estate planning techniques and suggest alternative strategies when appropriate.
2. **Business Succession Planning.** Whether an owner plans to retain or sell his business at death, disability, or retirement, the AFPD member still needs an expert analysis that may minimize the tax burden and maximize the assets to his family.
3. **Investment Planning.** The plan is designed to assist clients to move toward the achievement of their stated investment goals at the most appropriate risk level.
4. **Retirement Planning.** This service includes an analysis of the client's current situation, a written discussion about alternative planning strategies and techniques that can be used to assist in accumulating wealth for retirement income, or in the appropriate distribution of assets following retirement.

Take this opportunity to see what Lincoln Financial Advisors can do for you and your business. For more information, contact John Bussa directly at (866) 625-9108 or Auday Grasso (248) 671-9600. ■■■■



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New Regulations Restrict Cigarette and Smokeless Tobacco Sales

The FDA issued a final rule containing a broad set of federal requirements designed to significantly curb access to and the appeal of cigarettes and smokeless tobacco products to children and adolescents in the United States. The new rule, *Regulations Restricting the Sale and Distribution of Cigarettes and Smokeless Tobacco to Protect Children and Adolescents*, restricts the sale, distribution, and promotion of these products in an effort to make them less accessible and less attractive to kids.

Published March 19, 2010, the new rule became effective June 22, 2010, and has the force and effect of law. Here is a summary of the new requirements:

- No retailer may sell cigarettes or smokeless tobacco to anyone under the age of 18.
- Retailers must verify age through a picture ID with a birth date prior to making sales to persons under the age of 27. AFPD and NACS are advocating that the standards adopted in the We Card program satisfy age verification requirements.
- All sales of tobacco products must be made in face-to-face transactions. Retailers may not use vending machines or other self-service machines to sell tobacco products.
- "Self-service displays" are no longer permitted. Customers may not have independent access to cigarettes or smokeless tobacco; they must be placed "behind the counter" or under lock and key.
- Retailers may not break open standard-sized cigarette packages (20 cigarettes per pack) and sell cigarettes in lesser quantities.
- Retailers may not alter or remove the warning labels on tobacco products.
- Retailers may not offer free samples of tobacco products.
- Retailers cannot sell or distribute items such as t-shirts and hats with tobacco brand names or logos.
- Advertising signs and additional rules applicable to cigars are not addressed in this legislation.

While the above listing summarizes some of the rules that directly affect AFPD retail members, all tobacco retailers should become familiar with all of the rules and can access the U.S.-FDA website (www.fda.gov/Tobacco) and links on the AFPD website (www.AFPDOnline.org) to obtain more details. ■■■

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PepsiCo Donates Food to 4,000 Detroit Families

Feed The Children and PepsiCo partnered to bring 14 semi-tractor trailers full of food, essentials, and personal care items to help 4,000 Detroit families.

Employees from PepsiCo's Detroit-area businesses – Frito-Lay, Pepsi Beverages Company, and the PepsiCo Warehouse – handed out more than 14,000 boxes of food, essentials, and personal care items; 4,000 bags of PepsiCo products like Frito-Lay's Baked! line of snacks, SunChips multigrain snacks, Rold Gold pretzels, Quaker Oatmeal, Quaker Chewy Chocolate Chip granola bars, Tropicana orange juice, Propel Fit water, and Lipton Brisk iced tea, and 4,000 pounds of fresh fruit donated by the Associated Food & Petroleum Dealers.

Feed The Children and Vanguard Community Development Corporation, identified the needy families and provided volunteer assistance at the



event. Each family received a voucher for:

- 25-pound box of food
- 10-pound box of essentials
- Box of Avon products
- Fresh fruit and vegetables
- Bag of PepsiCo products

Detroit is among the cities hardest hit by the recession. In March, unemployment stood at 15.5 percent in Detroit and 16.4 percent in Wayne

County – over 6 percent higher than the national average. Nearly half of all children living in Detroit are considered impoverished. Since the economic downturn in 2007, Feed The Children has provided 313 shipments, totaling 5,689,300 pounds of food and essentials to more than 71,000 Michigan families.

“Giving back to the communities where we live, work, and serve is a core value at PepsiCo, and for the local team based here there is no better place to serve than Detroit,” said Fred Gongola, Frito-Lay North America. ■■■■

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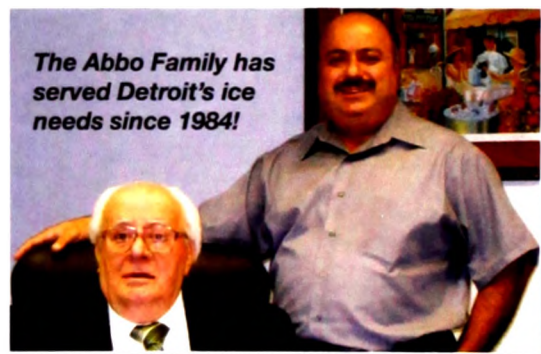
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Sears Selling Groceries?

According to a recent *Chicago Tribune* report, Sears and Kmart are testing an online grocery business. The service is an extension of the company's mygofer.com offering. Sears Holdings launched mygofer to bring together the best of a web-based service and a brick and mortar operation. Consumers go online to order items from the service and then pick them up at a local drive-through.

Sears' Food & Grocery item page states that its service "makes the express lane look like molasses." It boasts that local pickup and delivery from mygofer.com is "the fastest way to get your groceries from your cart to your countertop."

Small Businesses Embrace Gift Cards

Small retailers are finding that gift cards can mean big business, the *Los Angeles Times* reports. Merchants, such as day spas, bakeries, and even plastic surgeons, are enjoying the fruits of selling prepaid cards, which are popular with consumers and inexpensive to set up.

"Small merchants are finally seeing that gift cards are offensive weapons," said T. Jack Williams, president of Paymentcard Services Inc. "They are beginning to understand the cards can drive the incremental sales that are key to survival in this economy."

Around 8 to 10 percent of small and mid-size retailers offer gift cards, according to Gregory Grove, president of ECard Systems Inc. In 2008, that number hovered around 2 percent, he said. The gift-card industry is just "at the beginning of that process, rolling out into the small-merchant marketplace," said Grover.

Some estimate that the U.S. gift-card industry takes in approximately \$87 billion in sales in 2009. (Reprinted with permission from NACS)



Supervalu's Save-A-Lot Grocer to Expand in 'Urban Food Desert' Areas

Supervalu Inc.'s Save-A-Lot unit, a discount grocer specializing in store-brand products, plans to expand in urban areas to fill in gaps left after larger chains moved to the suburbs. About half of Save-A-Lot's stores will ultimately be located in metropolitan areas, said AFPD member Bill Shaner, president and chief executive officer of Save-A-Lot. The expansion is still in the planning phase.

Supervalu, the third-largest grocery-store chain by revenue, said it would double the number of Save-A-Lot locations in the

next five years. Save-A-Lot will tap into underserved demand in "urban food desert" centers.

The term "food desert" was defined in the Food, Conservation and Energy Act of 2008 as an area "with

limited access to affordable and nutritious food, particularly such an area composed of predominantly lower income neighborhoods and communities." The White House says about 23.5 million Americans live in food deserts.

"As a value-centered company, Save-A-Lot invests in communities in dire need of access to affordable, more nutritious food," Shaner told AFPD. "We are committed to providing our shoppers with the food they need to feed and care for their families at consistently low prices—up to 40 percent less than conventional grocery stores."

Save-A-Lot currently has stores in Philadelphia, Cleveland and Detroit. "We look for locations in neighborhoods, where people actually live, while other retailers are moving into the mega-shopping centers outside of town," he explained.

Save-A-Lot targets households making less than \$45,000 a year, or about half of all U.S. households, Shaner said. The retailer may increase the number of its stores to 5,000 from 1,188 stores, although Shaner did not provide a timeframe. The company tends to take over and remodel existing store space rather than building new ones. The average store size is about 15,000 square feet (1,394 square meters).

Small Business Healthcare Tax Credit May Be a Letdown

For weeks leading up to the historic vote on the Patient Protection and Affordable Care Act (Public Law No: 111-148), also known as the "healthcare reform bill," House and Senate leadership, President Obama, and other members of the Majority party touted the legislation as a boon for small businesses because it included tax credits to help cover the cost of insurance premiums. However, many petroleum marketers will find that the small business tax credit does not apply to them because the credit was essentially set up for only a few small firms to qualify.

The IRS has now provided a website to help small business petroleum marketers understand the tax credit and determine whether they are eligible for it; the website includes a set of frequently asked questions and answers: www.irs.gov/pub/irs-utl/3_simple_steps.pdf. Another useful tool is the National Federation of Independent Business website calculator that you can use to determine whether your business qualifies: www.nfib.com/issueelections/healthcare/credit-calculator. (Source: PMAA Weekly Review) ■■■



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Retail Tech Trends

From mobile strategy to social media to data security, your store should be monitoring—and embracing—technology trends.

By Jeff Weidauer

The recession is officially over, although what that means depends on whom you ask.

For retailers, it means that it's time to investigate technology trends, including social media, data security, data mining, and more (see sidebars). However, perhaps the fastest area of growing interest for retailers is in the mobile arena. Mobile penetration in the U.S. exceeds four out of five people, according to the IAB Mobile Buyer's Guide. And Google recently said that more than 88 million people in the U.S. have accessed the mobile web.

To many, combining the in-store shelf edge with the nearly ubiquitous mobile phone seems like a match made in marketing heaven.

Retailers need to find a way to provide the same information at the shelf edge that is available on the Internet. Shoppers are increasingly looking for more and better information about the products they want to buy. But how can



retailers do so quickly, without added hardware and the related significant capital expense?

Enter quick response (QR) codes, also known as 2D barcodes, or matrix codes. Thanks to the growth of smart phones, they are beginning to make their way to the U.S. after becoming widely used in Asia and Europe. Essentially, QR codes are a way to link online content to a mobile device. Using a scanner — numerous versions are available for mobile phones — the shopper scans the code and is redirected to a website, or a video, or some other content that the creator of the code has developed.

The next logical step is to bring QR codes to the shelf edge and allow shoppers to access the Internet and relevant content at the point of decision. For shoppers who want to learn more about a supplement and its benefits; which wines go with a specific cut of meat; or why a private label product is better than the national brand but is lower in price—QR codes make that information readily

Retailers Take Action on New Technologies

At this year's NACStech 2010 conference, 1,200 retailers and suppliers met to focus on implementing many long talked-about technologies such as loyalty programs, data security, and even price signs. Here is a rundown of some of the technologies retailers at the conference were buzzing about implementing:

- Fuel-price management systems
- Updated point-of-sale (POS) systems
- Electronic price signs
- Data security technologies affiliated with payment card industry or PCI compliance, including (PIN) pad upgrades.

In addition, technologies to help mine data for loyalty programs were of particular interest at the conference. Keith Coburn, vice president of Dunhumby USA, Cincinnati, the company that handles loyalty for the likes of grocery giant Kroger, suggested that relevant offers were an important



success factor for loyalty programs. Mining data to personalize offers and focusing on the most loyal customers is a great way to grow profit, he said, versus wasting money on acquiring new customers.

"Losing one loyal customer is equivalent to attracting 30 to 50 new customers," Coburn said. "Consider the loss in sales from that one customer who always came into the store for that one item you decided to discontinue."

Coburn also commented on the use of fuel as an incentive, calling it "huge" when a retailer can create a strong, emotional reaction. "When you can take a cent a gallon, which adds up to 13 cents in value, and get that amount of reaction, that's significant," he said.

(Excerpted with permission from a CSP Daily News report by Angel Abcede, contributing writer.)

available at the shelf edge.

In addition, QR codes give back to the retailer with shopper data. Everything from time and location of a scanned code to specific shopper information, can be gleaned from shelf edge QR codes with the proper program in place. This allows for accurate, real-time feedback on shopper behavior.

What You Need to Know

While the time is right to incorporate QR codes into merchandising and marketing strategy, there are a few things retailers need to know—first

1. **QR codes are a link for other content.** Retailers need to develop or procure content to bring these barcodes to life and ensure that the information is of value to the shopper.
2. **QR codes should not be a new way to put an advertisement on shoppers' mobile devices.** This is the quickest route to failure, and once a shopper is turned off, may not re-engage with that retailer in the future.
3. **QR codes are not a silver bullet for marketing.** They are a new way to link content from the shelf edge to the shopper, and should supplement—rather than replace—other marketing programs.
4. **Keep in mind that QR codes are an emerging technology in this country.** While awareness and use are growing, don't expect shoppers to line up waiting for implementation. But starting now will allow time to work through the bugs and learn the best ways to incorporate these into a successful marketing plan.

Finally, QR codes are best implemented as part of a broader digital/mobile strategy that looks to engage the shopper throughout the path to purchase, regardless of whether she is in the store, on the go, or at home. This strategy might include a branded mobile phone application and a loyalty card tie-in, for starters.

There is little doubt that mobile devices will be the way to connect with shoppers into the future. Now is the time to tap into the opportunity for growth, by developing a mobile strategy to connect the shelf to the shopper. ■■■■

Jeff Weidauer is vice president of marketing for Vestcom International Inc., a provider of technological retail solutions.



SOCIAL MEDIA TECHNOLOGY:

Can Twitter Really Build Your Store's Business?

There's an art to using Twitter for business, and the most successful at it follow an unwritten set of rules. The following are five important tips to follow on Twitter.

Tip #1: Do Some Research.

Research is fundamental. Retailers and other small business owners should spend a few weeks understanding what types of conversations are happening on Twitter before actually engaging.

Tip #2: Determine Your Goals.

Some businesses use Twitter for customer support, while others use it to sell products or share company-related information. Often, smaller, more local businesses use it to build relationships with their constituencies to drive customer loyalty programs. Whatever your goals, it's important to think about what you want to achieve with Twitter before spending your valuable time and resources on it.

Tip #3: Specify Your Twitter Profile.

A branded account is where your Twitter name corresponds with the name of your company or store, and the avatar is your company logo. A personal account unites your own personal "brand" with that of the store you work for or own. A hybrid account usually takes different elements from both the branded and personal accounts.

Branded profiles are great for store news, contests, customer relations, etc. Hybrid profiles are perfect if your store wants to leverage a

specific employee's "personal micro-community," such as a favorite chef, baker, butcher, or wine connoisseur that your customers identify with.

Tip #4: Build Social Equity.

Twitter is about developing a reputation as a trusted source of information or being seen as an expert on a particular subject (e.g. organic food, locally sourced produce, fresh baked goods, meats, wines, etc.)

You won't succeed in building your store's equity by pushing out one-way marketing messages about your business. Instead ask questions, be personal, and engage people naturally within your customer community.

Tip #5: Track, Measure and Iterate. Any small- or medium-sized retailer or supplier should invest in a paid tracking service like Radian6 or ScoutLabs to better track Twitter conversations, identify trends, measure sentiment, and get a quantifiable snapshot of what's going on in the social web. If you want to measure sales, you can simply use a tracking code or coupon code specific for Twitter that will help measure conversions.

The important thing about using Twitter for your business is to remember that your plan should always map back to your goals and objectives so you don't lose focus. *Excerpted with permission from a blog by Michael Brito, vice president of Edelman Digital.* ■■■■



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How Digital **Impacts** Purchasing Decisions

A new Digital Shopper Marketing Survey is the first to focus on the impact of digital technologies on shopping.

To help better understand the impact of emerging digital technologies on in-store purchase, Catapult Action-Biased Marketing has conducted a comprehensive study of Digital Shopper Marketing (DSM) in partnership with Forrester Research. The study is the first of its kind to focus on the role digital technologies play in shopping and purchase decisions.

The online study of 1,100 consumers nationwide, completed in late summer 2009, gauges shopper familiarity with DSM, while uncovering related opportunities for marketers and retailers to reach and activate shoppers. The study also explores how primary shoppers perceive and utilize various digital technologies in their shopping practices.

DSM is the use of digital communications to engage shoppers along the path to purchase – from “at-home” to “on-the-go” to “in-store” touch points to drive sales and build equity at attractive ROIs. “Digital Shopper Marketing is the new frontier as shoppers quickly take to new digital technologies and become comfortable with using them along their path to purchase,” explains Jason Katz, executive vice president of Catapult Marketing’s emerging media discipline.

“Today’s shoppers are empowered by the benefits these new technologies provide them, which opens up a whole new world of opportunities for shoppers, brands, and retailers,” he adds.

Katz notes that one enlightening discovery was that most shoppers are actually quite receptive to using technology in a store. Advanced smart phone applications that offer shoppers relevant offers, help in her decision-making process, and make it easier for her to shop, while currently low in penetration, show great promise.” Here are some other noteworthy findings from the study:

- 1. The most successful innovations used by shoppers (and actually influencing purchase decisions) deliver specific benefits.** These benefits include providing shopper value (price-off coupons and promotions) and facilitating decision-making (information that helps the shopper validate a decision about what to buy and where to buy it). This information comes in three forms:

- Basic information, e.g. product reviews, brand/retailer emails.
- Contextual information, e.g. past purchases, personal information, even current shopper location.
- Information to improve ease of shopping, e.g. make the shopper experience faster, more efficient, and effective across the whole purchase decision continuum—in the store and beyond.

2. DSM has made the greatest inroads with at-home technologies that shoppers are familiar with.

In fact, more than 60 percent of Gen X and Gen Y shoppers go online before they shop—many the same day of their trip. This gives retailers and marketers the opportunity to impact shopper decision making before they reach the store.

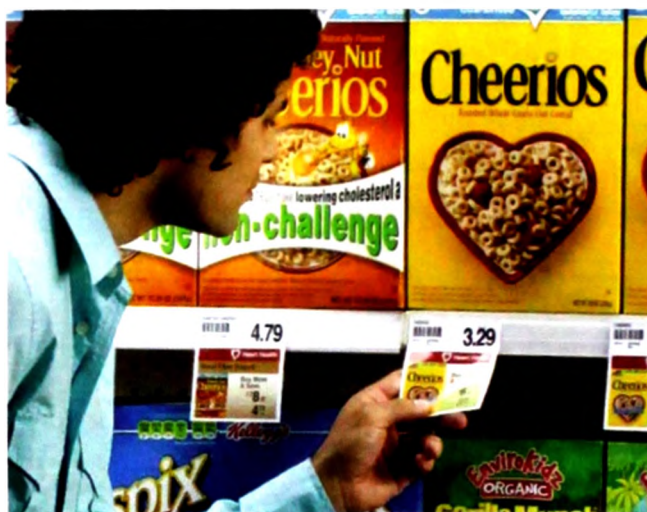
3. Mobile technologies are gaining ground.

While on-the-go DSM technologies using smartphones are not yet widely used, GPS location services, mobile coupons, shopping lists, and iPhone applications are

up-and-comers, scoring high on interest, helpfulness, and impact on purchase.

- 4. Websites are popular.** Consumers visit retailer websites for best prices and product reviews, while brand sites attract more traffic for promotions and product use ideas.
- 5. The highest adoption of in-store DSM technology is self-checkout.** Although self-checkout does not influence purchase decisions, it does ease the shopping experience. Other time-saving or value-producing technologies are also showing promise. Interest is highest in hand-held scanners, kiosks for swiping loyalty cards to receive personalized coupons, touch screen signage, and on-pack/on-line and on-pack/text promotions.

“On-the-go DSM technologies may well be in their infancy, driven largely by still low concentrations of smartphone users,” says Katz. “Still, we believe mobile DSM technology looms as the next killer app, as smartphone models proliferate and uptake grows. These applications allow marketers to serve up relevant information and offers to users in a wide range of formats, which is a win-win-win for shoppers, manufacturers, and retailers alike.” ■■■■



Using Mobile for Loyalty Cards

Loyalty cards have changed a lot in recent years, moving from paper to plastic and now to nothing but data kept on a cell phone, the *New York Times* reports. More retailers are embracing mobile loyalty cards as an inexpensive way to reward shoppers instantly.

Companies like CardStar and CardBank revert existing loyalty card data onto cell phones with barcodes that can be scanned. Other businesses like Motorola and mFoundry are giving merchants the technology to create their own mobile loyalty cards. And some companies are looking to the future by developing ways cell phones can be used to bring the digital and physical worlds together.

For example, the Loopt, a service that allows users to share their location with friends via their cell phone, has branched out with Loopt Star that rewards users for stopping by certain

places on a regular basis. The Loopt Star game has attracted interest from Universal Music, Gap, and Burger King, which will be using the game to award incentives to loyal shoppers.

"Instead of advertising with a banner, it's offering users incentives for good behavior," said Sam Altman, Loopt's co-founder and CEO. "They're trying to turn existing customers into better ones."

Foursquare also has a location-sharing game that businesses like Pepsi and Tasti D-lite use to reward and keep track of customers. Some companies use more than one mobile application to stay in touch with customers, such as Starbucks, which has Loopt Star, Foursquare, and its own iPhone loyalty card. (Reprinted with permission from NACS Daily.) ■■■■



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Retailers Should Bet on Post-Recession Trends

By David Orgel

Did the recent Food Marketing Institute 2010 event in Las Vegas put the industry in a gambling mood?

You bet.

Retailers and their trading partners increasingly recognized the need to place bets on where consumers and the economy are headed. Companies have no choice because the future of their enterprises depends on taking proactive stands on the future.

Everyone is trying to gauge how business conditions will impact these decisions. "Is it a true upturn, or a stop-and-go recovery?" Leslie Sarasin, FMI's president and CEO, asked rhetorically during the annual FMI Speaks presentation. "Will the recession lead to permanent changes of habits?"

The consensus answers from conference attendees seemed to be yes (it is a true upturn) and yes (expect permanent shifts in consumer behaviors). But, of course, no one could be sure.

A sense of cautious optimism was widespread, however, and seemed to make retailers feel more confident about their plans. Here are a few of the highlights:

- **New FMI slogan.** At the event, FMI announced a new slogan for its organization: "Feeding Families and Enriching Lives." It was a reminder that in these times it's important to keep reintroducing oneself and reminding others of your value.
- **Trends in private label.** Private label was discussed as a segment in transition. While store brands are expected to continue rapid growth, some observers said future advances will require different ways of approaching the business. For example, one conference speaker, Mark Lang, a professor at St. Joseph's



University, urged retailers to avoid promoting private label with price reductions because low prices are now assumed. Lang said retailers should trumpet quality instead.

• **Ethnic minority strategy.** Continued change was predicted in the ethnic retailing arena. While that's not a surprise, one speaker underscored

that by around 2042, ethnic minorities are expected to become the majority. That fact needs to figure into the strategies of most retailers.

- **Health and wellness.** Meanwhile, supermarkets were told to shift into higher gear with health and wellness strategies. One conference speaker, Wendy Liebmann, CEO and chief shopper, WSL Strategic Retail, said grocers have the opportunity to reinvent their businesses by "being the health and wellness store" for consumers.

Lots more things need to change. New directions are needed in aspects of the supermarket business still based on earlier models, ranging from employee relations to some layouts of Center Store and the front end, said speakers.

It's ironic that talk of change and the need to take risks played out against a familiar format: an FMI trade show. But this was not a carbon copy of past shows. There were lots of new directions in educational tracks, exhibits and other aspects. Even the location is a moving target, with the next one set to take place in Dallas in 2012.

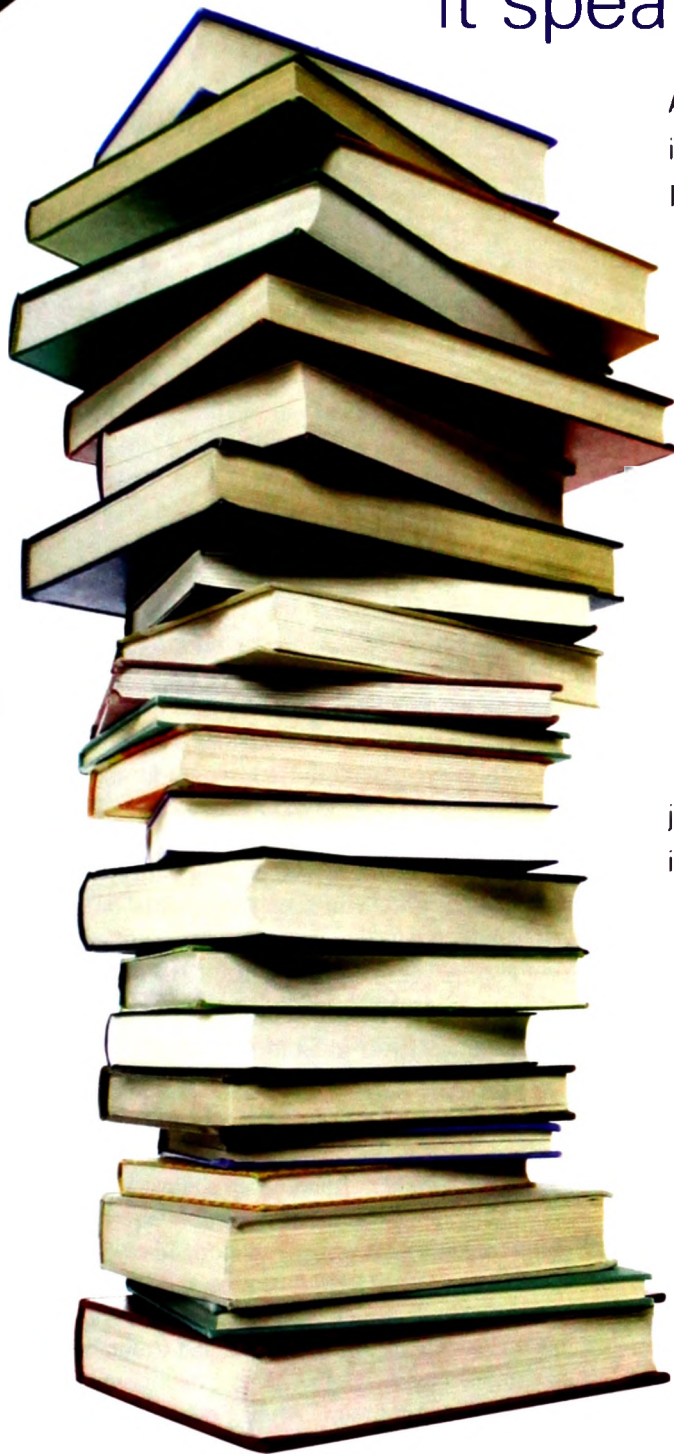
And by that time, we'll have a better sense of which of the industry's bets on future directions are paying off. ■■■

David Orgel is editor in chief of Supermarket News. Used with permission from Supermarket News, www.supermarketnews.com. Copyright 2010 Penton Media.

Retailers and their trading partners increasingly recognized the need to place bets on where consumers and the economy are headed. Companies have no choice because the future of their enterprises depends on taking proactive stands on the future.

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OH Legislative Update

Important Issues Addressed Before Summer Recess

AFPD Successful in Opposition of OEM Auto Parts Legislation. Harmful Provision Removed from Sub Bills

On behalf of its members, especially those who own and operate independent repair shops, AFPD fought strongly against a provision in HB 364 and SB 204 that would have prevented independent garages and service stations from purchasing original equipment manufacturer auto parts for sale and installation. AFPD was successful in educating legislators about the negative effects this provision would have on small businesses and consumers, causing legislators to remove it from substitute versions in both the House and Senate.

On May 26th, substitute SB 204 passed the Senate (33-0). The House subsequently passed SB 204 the following week (97-0), and is pending enactment by the Governor. AFPD is pleased that the Ohio General Assembly passed SB 204 without

the OEM auto parts provision which will help to maintain a competitive market for automotive repair services in Ohio.

Rep. Yuko Introduces Legislation to Combat Unfair Credit Card Practices

Legislation was introduced by State Rep. Kenny Yuko (D-Richmond Heights) that addresses the contractual relationships between retailers and credit card companies. House Bill 545 would require a credit card company to provide a retailer with complete access to all operating rules contained within their contract, including clear and comprehensive disclosure of any fee charged and the situation under which that fee applies. Additionally, any rule changes or additions to the contract must be provided to the retailer at least five business days in advance of the effective date.

HB 545 also stipulates that a retailer may offer a discount on gas purchases made by cash or payment other than a credit card. AFPD has been actively working with Rep. Yuko on this legislation for the past few months, and we look forward to continuing our conversations with the Ohio General assembly on the challenges facing retailers when dealing with credit card companies. AFPD will keep you updated on how you can help by contacting your state legislator and sharing your personal story and support for HB 545.

Legislature Finishes Casino Regulations and Other Issues Prior to Summer Break

In a legislative session that lasted into the early morning hours on June 4th, the Ohio General Assembly finished up its major legislative work before recessing for the summer. Running up against a constitutional deadline, the General Assembly passed legislation to regulate Ohio's new casino industry, which was approved by voters last November. According to the bill, the casinos, which were approved for construction in Cleveland, Cincinnati, Toledo, and Columbus, will be regulated by the Ohio Casino Commission and a legislative oversight group. Among other things, the bill addressed licensure, ethics restrictions, and tax issues. In addition to casino regulations, the General Assembly also finalized legislation dealing with telecommunications regulation, bank lending, foreclosed properties, and political transition accounts. ■■■

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Do Not Ignore Your Driveway

Now that summer is here, it's time to give the outside of your station or store some care and attention.

Cleaning dispensers, repainting islands and curbing, power washing the underside of the canopy, washing windows, and replacing weathered point-of-sale signage are all part of getting ready for summer and making your store more inviting to the motorist.

Don't ignore your driveway. Minor cracks can lead to major problems. Besides not looking nice, an uneven driveway can present a significant "tripping and falling" hazard to you, your employees, and your customers.

Minor driveway repair problems can expand into major hazards and lead to costly repairs and damage to vehicles and people. But a little maintenance can help you repair unsightly cracks and holes.

Take notice where the concrete meets the building. Cracks in this perimeter tend to fill with water, wash away the supporting soil, and cause "heaving" in the winter, when freezing occurs. Concrete driveway areas have seams designed to allow for expansion and contraction. These seams can hide cracks, so use a brush, broom, or shop vac to clear away any dirt from these joints, and then look closely for cracks.

When you find a crack, pull any weeds, use a screwdriver to remove any large debris, then use a whisk broom to remove dirt and smaller debris. Next,

fill the crack with driveway sealer specifically designed for this purpose. Use a high-end concrete crack seal for concrete drives and a latex-ite driveway crack filler for asphalt. Catching and repairing these cracks before they expand will help prevent any further damage or spread of the cracks.

Part of your driveway may be asphalt, requiring resealing every three years or so. This regular

maintenance will minimize deterioration and prolong the life of the driveway. Depending on the size of the asphalted area, you may need to have the sealcoating done by a professional.

Remember, a fully loaded gasoline transport can easily weigh in excess of 50 tons, and that's a lot of strain and pressure on your driveway. Don't be bashful about discussing entry and exiting routes for your gasoline deliveries with your hauler. If you can keep the transport truck off the asphalt

portion of your driveway, you can prolong its life. And by all means try to limit or avoid completely any sharp turns by the transport truck when the tires are on the asphalt; they just grind away at the asphalt coating.

A smooth, crack-free driveway is more appealing to the motorist, and a lot safer for you, your employees and vendors, and your customers. There is no better time of year to plan and implement a driveway fix-up program. ■■■■



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Q: Is an Energy Drink, Power Drink, or Power Bar an eligible Food Stamp purchase item?

A. Yes if the following exists:

If the container or packaging has a "Nutrition Facts" Label, such item can be purchased with Food Stamps.

Nutrition Facts	
Serving Size 2 spoon (1 Oz) (28g)	
Servings Per Container 1	
Amount Per Serving	
Calories 140	Calories from Fat 100
% Daily Value*	
Total Fat 11g	17%
Saturated Fat 6g	30%
Sodium 0mg	0%
Total Carbohydrate 14g	5%
Dietary Fiber 3g	12%
Sugars 10g	
Protein 2g	
Vitamin A -%	Iron 8%
*Percent Daily Values are based on a diet of other people's misdeeds.	

A. No, if the following exists:

If a container or packaging has a "Supplement Facts" Label, such item cannot be purchased by Food Stamps.

Supplement Facts	
Serving Size 1 Capful (3.33 g)	
Amount Per 1 Capful % Daily Value*	
Calories	0
Total Carbohydrates	2 g <1
Sugars	2 g **
Glucosamine Sulfate	25 mg **
Red Wine Extract	25 mg **
Red Bull Extract (Hydroxycut)	25 mg **
Silber Extract	25 mg **
Citrus Extract	25 mg **
Phosphorus (Ascorbate)	93 mg <1
*Percent Daily Values are based on a diet of other people's misdeeds.	
**Daily Value is not established.	
***Hydroxycut is the registered trademark of Hydroxycut Research, Inc., and is controlled by US Patent Numbers 4,648,360, 5,730,956 and 6,373,266.	
Other Ingredients: Fructose, glucose, citric acid, malic acid, vitamin C, calcium carbonate, and water.	

A. Unsure?

If the container is unclear or does not contain a label, it should be submitted to U.S. Food & Nutrition Service for determination as to whether it can be included as a food stamp item. Send a copy of the product packaging or a sample of the product to: Chief of Retail Management, Issuance Branch, Benefit Redemption Division, Supplemental Nutrition Assistance Program, 3101 Park Center Drive, Room 404, Alexandria, VA 22302. ■■■■



Suppose Walmart Started a War—and Nobody Came?

By Paula Rosenblum

Lately there has been talk in the media of Walmart's "roll-back" pricing setting off a grocery price war. Since April, we have read reports of roll-backs on more than 10,000 grocery SKUs, and the Associated Press reports Target is rushing to match those cuts. The question is: Will the supermarket industry follow? And, haven't we seen this movie before?

Everyone assumed 2009 was "Walmart time." The great recession put fear into the hearts of consumers and conventional wisdom had customers trading down. Mercedes were soon to be seen in Walmart parking lots. But a funny thing happened on the way to runaway success. While no one is passing the hat for a company that brings in \$400 billion per year in revenue, Walmart has rung up four straight quarters of store sales declines, even though

gross margin has continued to rise.

The big winners in 2009 turned out to be dollar stores and auto parts retailers (but that's another story). Most supermarkets held their own, sopping up business from the declining hospitality industry. And they don't plan a return to price wars. In Retail Supplier Research's 2010 benchmark report on pricing, "Getting back to Good, Retail Pricing 2010," retailers reported a move away from everyday low pricing (EDLP) and deep discounts, back to value-based pricing. Instead, they report a shift to key item and hi-low strategies.

This brings us back to the title (which dates me horribly—it's Viet Nam war vintage). Suppose Walmart starts a price war and nobody shows up? Walmart has some different brand-related challenges. It is trying to build its "Great Value" store brand. However, the website touts "Choose from over 2,000 items at unbeatable prices," which, in the global scheme

of supermarket shelves, isn't a lot of SKUs.

Private Label has been a boom. Retailers continue increasing their percentage of private label product. But smart retailers build their store brands before eliminating national brands. Walmart hasn't executed very well at all.

The bottom line? We think supermarket retailers have gotten smarter since the early 2000's, when they ran in fear at Walmart's entry to the grocery business. They understand their differentiators are quality service, tailored solutions (like prepared meals or pre-cut and packaged fresh fruits and vegetables) and localized assortments.

We believe Walmart is fighting its own image here... and supermarket retailers aren't joining them this time.

Paula Rosenblum is managing partner of Retail Systems Research.



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Red Hot Raffle is a Red-Hot Seller

Red Hot Raffle, which launched June 14, has been a huge success. At just \$10 a ticket, the new raffle is a popular summer ticket with players.

Like other raffles, a limited number of tickets – just 500,000 – are available for purchase. Each ticket will be issued a unique raffle number from 000001 to 500,000. The ticket price is the same as the Lucky 7s Raffle, \$10, but there is half the quantity available for purchase and more prizes for players to win. That means the overall odds for players to win a prize are 1 in 19.

The Red Hot Raffle drawing will be conducted on or after August 4, at which point more than 26,000 winning tickets will be selected from the tickets sold. Ten winning tickets will be awarded a cash prize of \$100,000 each; 100 winning tickets will be awarded a cash prize of \$10,000 each; 1,000 winning tickets will be awarded a cash prize of \$100 each; and 25,000 winning tickets will be awarded a cash prize of \$20 each. That is \$2.6 million in prizes to thousands of very lucky winners.

Players will not be able to choose their own numbers and must match the exact number as drawn by the Lottery. Red Hot Raffle tickets are selling quickly so be sure to remind your customers to purchase theirs before the supply runs out.

Lottery Mobile Retail Unit

Already this summer you have probably seen the Lottery mobile unit traveling down Michigan's highways and byways. Like last summer, the unit has been traveling to fairs, festivals, and sporting events across the state to promote the Lottery and sell tickets. Upcoming events that will feature the mobile unit include:

- July 4 – Grand Rapids Fireworks, Grand Rapids
- July 12-18 – Common Ground Music Festival, Lansing
- July 21-31 – Ionia Free Fair, Ionia
- August 4-8 – Labadie Pig Gig, Bay City
- August 12-15 – MIS, Brooklyn
- August 20-21 – Woodward Dream Cruise, Royal Oak
- August 28 – Detroit Lions tailgate, Detroit
- September 3-5 – Arts, Beats & Eats, Royal Oak

Bow Wow Bingo™

Be sure to remind your dog-loving customers about the opportunity to show off their four-legged friends through the Michigan Lottery's Bow Wow Bingo™ Photo Contest.

Since June 21, Michigan Lottery players have been able to submit one or more photographs of their dog to the Bow Wow Bingo Photo Contest at the Lottery's Player's Club website, www.michiganlottery.com. To enter the contest, players must submit three non-

winning Bow Wow Bingo™ instant game tickets with each photo of their dog.

Professional pet photographer Keith Kimberlin will judge and select five finalists between August and October from the pool of entries. Each of the five finalists will receive a \$250 Visa gift card featuring the image of their dog plus a chance to be voted the grand prize winner.

From October 8 through October 28, Michigan Lottery Player's Club members will then vote for their favorite pet photo. The owner of the dog receiving the most votes will receive a \$500 VISA® gift card; a photo shoot for their dog with professional pet photographer Keith Kimberlin; and a photo package consisting of photographs from the photo shoot. Details on the contest can be found at www.michiganlottery.com.

New Instant Tickets

New instant tickets scheduled to go on sale July 19 include Happy Go Lucky™ (\$1), Tripler™ (\$2), and Vegas Game Book™ (\$20). The release date for these tickets is subject to change.

Instant Ticket Activation

Retailers are reminded to always activate instant game tickets before putting them on sale to ensure winning tickets can be claimed following their purchase. ■■■



Over 98.5 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players and commissions to retailers. In fiscal year 2009, the contribution to schools was \$724.5 million. Since its inception in 1972, the Lottery has contributed more than \$15 billion to education in Michigan. For additional information, please visit the Lottery's website at www.michigan.gov/lottery

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Red Hot Raffle is here to heat up Lottery sales! This brand new \$10 ticket offers the most prizes ever for a raffle game, including thousands of \$20 and \$100 winners that can be redeemed right in your store. But with just 500,000 tickets to be sold, tell customers they better act fast so they don't get left out in the cold!

Drawing on or after August 4.



LOTTERY



Kathleen BURKE

Ohio Lottery Commissioner

Record-Breaking Sales for April and May

We're so excited at the Ohio Lottery because we believe in what we're doing and our sales show it! We've just completed record sales months for April and May, and we are on our way to a new sales record year. Not since just last year when we sold \$2,417,679,000 worth of Lottery products have we had such a good year. In fact, we're on our way to our 9th consecutive year of sales increases, and we're one of only five lotteries ever to do this.

By the way, our record-breaking April and May sales were more than \$10 million and \$6 million, respectively!

I'm so pleased, not only for these accomplishments but also because as we grow, so does our contribution to the Lottery Profits Education

Fund. I'm sure that our introduction of Powerball and Power Play has helped us reach our recent months' record sales, but I'd be remiss if I didn't recognize the hard work and commitment of our employees. We really have a lot of dedication and expertise here at the Ohio Lottery, and I'm happy to lead such a competent team.

This month, we will add another game to our EZPLAY lineup, which will give us 10 games in this instant-win category. Smokin' Hot Dice, a \$1 game with a \$1,000 top prize, will debut on July 25. Another fun and interesting new game is the \$2 instant Monopoly ticket, which offers a chance to enter non-winning tickets in a second chance drawing on our website at www.Ohiolottery.com. The drawings

are for duffle bags, merchandise fun packs, and premier tabletop Monopoly games, plus \$2,000 in cash.

On a fun note, our players have begun noticing new colors in our drawing balls. The new drawing balls have become a shade of "mango" for Pick 3, Pick 4 and Rolling Cash 5, and blue for Classic Lotto, rather than white. The ball sets were changed to complement the newer TV set design and the game logos. It wasn't just cosmetics that brought about the change; the old drawing ball sets were at the end of their lifespan, which typically runs up to five years.

Speaking of fun, we'll be staging a live shooting of our game show, "Cash Explosion Double Play," at the Ohio State Fair at the end of this month.

Enjoy your summer! ■■■■

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- Those that sign up today will have their transactions fee lowered every time the AFPD rate goes down automatically!
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To sign up for this program today,
Call Jim Olson from Chase Paymentech at 1-866-428-4966
and let him know you are an AFPD Member Or FAX him your
credit card processing statement to **1-866-428-4971 (fax).**

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



**James V.
BELLANCA, Jr.**
AFPD Legal Counsel

An Ounce of Prevention

When a problem arises, it seems some businessmen talk to a lawyer too late. One of the benefits of membership in AFPD is the ability to reach out to a lawyer before questions turn into problems. Free consultation is available to all members in Ohio and Michigan. We hope to bring you regular tips in this little corner of the AFPD Bottom Line that will not only answer your questions, but also in some instances, help you avoid problems.

So, let me share with you a couple of thoughts that might, in the end, help your bottom line and increase your profits by avoiding unnecessary costs.

Workers' Compensation—Get Aggressive

The purpose for workers' compensation protections had its roots in a time when employers tended to disregard the rights of their employees. The law is aimed at protecting employees who are injured on the job, regardless of fault. Today safety is paramount in everybody's mind, and there are several things that you can do to help your business.

To avoid reporting injuries to the carrier, many employers pay their employees directly when they are injured, including medical bills. Often, this doesn't come back to bite you, but when it does, the bite is big. Workers' compensation insurance is there for a purpose. Experience modifications do have a bearing on costs, but at the end of the day it is payroll that determines the level of premium that you are going to pay. In tough economic times, particularly where people are getting laid off, many employees attempt to falsify claims to avoid layoffs or work in general. Voluntary payment of claims directly by you may prevent you from defending a false claim in the future.

It is always a good idea—not only because your insurance policy requires it, but also because it is a good business practice—to let your insurer know when an employee claims an injury at work. Sometimes, early attention from a competent doctor selected by your carrier is a lot better than a dissatisfied employee who reaches out to a lawyer for assistance that he could have gotten from his employer's insurance experts.

A simple telephone call to inquire how an employee is doing not only creates an information path to you as the employer and your carrier, but also lets the employee

know that you are interested in his or her well being.

How Do I Make My Carrier My Partner?

Every insurance company will provide you with safety engineering and safety tips in the event that you continue to have repeated injuries associated with, for example, lifting or lacerations at the deli counter. Usually, they provide this service without charge. A simple call to the insurance carrier asking for a safety engineering inspection may result in recommendations that will avoid injury in the future. Take advantage of this free service when it is offered. Look at your insurance carrier not as another bill to pay, but as an adviser to make your profit margin better.

It is always a good idea—not only because your insurance policy requires it, but also because it is a good business practice—to let your insurer know when an employee claims an injury at work.

Should the Owner Opt Out?

Many employers decline the option given them by the insurance company to cover themselves and family members under the workers' compensation policy. The cheapest health insurance you can buy is connected with workers' compensation injuries. Everybody has the potential of getting injured at work, including owners. A workers' compensation policy will not only provide you with interim income during the period of your disability, but more importantly, with unlimited lifetime medical benefits in case of a serious injury incurred while working.

Think back at how many in this industry have been the victims of violent acts. The cost is insignificant compared to the benefit that an employer/owner gets by buying insurance for himself through his company. Excluding yourself and family members who work at your place of business is always a mistake when the cost is compared to the ultimate benefit should somebody be injured or hurt while working. ■■■

James V. Bellanca, Jr. is a partner with Bellanca, Beattie & DeLisle, P.C. He has been AFPD's general counsel for 28 years.



ASSOCIATED FOOD & PETROLEUM DEALERS

AFPD Member Exclusive!!

AFPD Coffee Program

- **New England Coffee:** Roaster of only 100% Arabica coffees for 95 years. New England Coffee is the 4th best selling bagged coffee brand in the United States and provides the best In-store merchandising program hands down.
- **One Month of Coffee FREE Each Year!** Will be provided to each participating AFPD store in the program. The free goods are based on your actual movement every September. Free Coffee cases are rebated in October for the same case quantity of coffee purchased in September.

The Retail Value of the annual rebate is equal to \$1,336.00 per store for stores selling ten pots or 45 cups of coffee per day @ \$.99 per cup.

- **Industry Best Merchandising Point of Sale Sign Package:** for your store. The New England program features an Exceptional signage and merchandising program to attract new customers and keep them coming back to your store.
- **Coffee Brewing Equipment and Merchandising Point of Sale are provided** for qualified stores. To Qualify stores must brew a minimum of five pots per day. If you do not currently have a coffee program and are considering starting a program please call to learn more about building your coffee profitability!
- **Coffees:** The AFPD program features a complete lineup of Regular, Dark Roast and Flavored coffees. Stores using 2.0 Oz. coffees and above will qualify for program rebates.
 1. New England Breakfast Blend, City Roast, and, Decaf 2.0 to 2.5 Oz.
 2. Whole Bean Breakfast Blend, Colombian, Decaf and City Roast
 3. Full City Roast and EyeOpener 24/2.5 Oz. delicious dark roast coffees.
 4. Flavored Coffees packed 24/2.5 Oz [French Vanilla, Hazelnut Crème, Blueberry Cobbler, Cinnamon Sticky Bun, Apple Strudel, Mocha Mint, Bananas Foster, Peach Cobbler and more!]



NEW
ENGLAND
COFFEE

To sign up for this program today, Call Jeff Gehman at 1-800-635-1423 or email him at jeff@consolidatedservicesgroup.com. Be sure to let him know you are an AFPD Member!

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



Year of the FET was Not Year of Defeat

First-half 2010 tobacco update reveals much for retailers to be optimistic about.

By Greg Lindenberg

"A year ago was a tough place for the tobacco consumer and the convenience store consumer," Nik Modi, tobacco analyst, UBS Securities LLC, New York, told listeners to the recent Tobacco Update CSPNetwork CyberConference. But, he said, "The industry held up remarkably well last year."

Modi was joined by Joe Teller, director of category management for Swedish Match North America, Richmond, Va., which also sponsored the session.

According to Modi, retail cigarette prices last year were up 25 percent, and volumes decreased about 8 percent. Modi said that in c-stores, a year ago, "it was a tough place to be for the low-income consumer . . . We had deteriorating consumer confidence. What we're seeing now is a reversal . . . I think that the high-income consumer this year is going to feel some pain because of the stock market, whereas the low-income consumer is going to see some relief. We're starting to see convenience store traffic already starting to come back into the positive, up 17.3 percent, and average visit frequency up 11.4 percent."

"We've seen an uptick in initiatives to tax products outside of cigarettes. Now, that may be some relief to many [c-store operators] who are saying finally some other categories are taking on the tax burden. But this isn't necessarily a good thing, because if your consumer is buying cigarettes and Mountain Dew, the fact that Mountain Dew prices are going up because of a sugar tax could impact your cigarette sales," said Modi. "So it's important to understand cross-elasticity between different categories."

He said he does not think menthol will get banned. It generates more than \$14 million in tax revenue. "This is a meaningful amount of money for a government that is looking for money." If it is banned, a huge underground market will be formed, he added, and the scientific evidence "is just not conclusive."

Looking Ahead

Modi offered some projections on the changing breakdown of tobacco products. Currently, on a national basis, cigarettes make up 79 percent, cigars 10 percent, and smokeless 11 percent of the "profit pool." Assuming profits grow in line with category volume trends, cigarettes will be down 7 percent, cigars up 5 percent, and smokeless up 7 percent. In 2015, cigarettes would be 69 percent, cigars would be 14 percent, and smokeless would be 17 percent. By 2025, other tobacco products (OTP) could surpass cigarettes: cigarettes 45 percent, cigars 22 percent, and smokeless 33 percent.

"So there is definitely an evolution taking place in this industry," Modi said. "People are using the same amount of nicotine, they are just changing the delivery form. It's time to get ahead of that shift and make sure you're more of a total tobacco enterprise.... It's time to evolve at the retail level, which many of you are in the process of doing, but should probably think about accelerating."

"Cigarettes are declining; cigars are coming out of FET in pretty good shape, and snuff growth has really started to take off.... There's so much cross-category usage between smokeless users and cigarette smokers," added Teller.

Cigarettes and OTP "show really good growth in both sales and gross profit. OTP is growing the fastest in dollar sales and the second fastest in profit.... The unit growth and can growth in snuff is just fantastic. And the cigar unit volume has continued to go up," he said.

Moist snuff category growth is on an upswing in recent months, said Teller.

Over the years, c-stores have gained much momentum as the preferred purchase location of moist snuff, largely at the expense of supermarkets and mass merchandisers.

Compared to the average shopper, OTP shoppers visit c-stores more frequently, spend more per trip, represent 2.7 percent of shoppers, and drive 6.1 percent of inside sales. (Excerpted with permission from CSP Daily News, www.cspnet.com) ■■■■

Food Technology Survey Shows Interest in Sustainability

The International Food Information Council (IFIC) 2010 "Consumer Perceptions of Food Technology" survey found that consumers support the use of food biotechnology when they consider its potential benefits for reducing the impact of food and food production on the environment, and



or improving sustainability.

The 14th IFIC Food Technology Consumer Survey (formerly the IFIC Survey of Consumer Attitudinal Trends toward Food Biotechnology) explored U.S. consumers' perceptions

of various aspects of plant and animal biotechnology, as well as sustainability and new and emerging technologies such as nanotechnology. This year, consumers responded most positively to benefits of biotechnology for the environment and sustainability. For example, more than three-quarters (77 percent) of consumers

would be likely to purchase foods produced through biotechnology for their ability to reduce pesticide use (consistent from 2008), and 80 percent of consumers said they would be likely to purchase bread, crackers, cookies, cereal, or pasta products containing wheat that was grown using plant biotechnology, if they were produced using sustainable practices to feed more people using fewer resources such as land and pesticides. ■■■■

Other Survey Findings

Confidence in the food supply. Seven in ten consumers are somewhat or very confident in the safety of the U.S. food supply.

Labeling. The majority of consumers (82 percent) cannot think of additional information they would like to see on food labels. More than 60 percent of consumers agree with the Food & Drug Administration's (FDA) food labeling policy, which requires food products to be labeled when use of biotechnology substantially changes the food's nutritional content (such as vitamins or fat) or its composition, or when a potential food safety issue is identified.

Perceptions of food biotechnology. The majority of consumers are likely to purchase produce, such as tomatoes or potatoes, modified by biotechnology to provide more healthful fats like Omega-3s (76 percent); to avoid trans fat (74 percent); or to make them taste better (67 percent).

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- ▲ AFPD Members can place reorders via the Leanin' Tree Inside Sales department or through a local Field Representative.
- ▲ Local field representatives are here to serve you throughout the Midwest. They are more than happy to fully service your location!



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To sign up for this program today, Call Steffani Hafner from Leanin' Tree at 1-800-556-7819 ext. 4183.

Be sure to let her know you are an AFPD Member!

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





**Kim A.
RHEAD**

Partner, Karoub and Associates

The New Reality

The annual summer break for the Michigan legislature is now upon us and the annual "vacation" is always a good chance for legislators and those who work in and around the Senate and the House of Representatives to spend time accomplishing tasks that are difficult, if not impossible, to do while the legislature is in session.

In the years since term limits, these breaks are interrupted from time to time as the legislature returns to session to complete work on the budget. Prior to term limits taking effect, the legislature usually had the budget finished prior to the July 4th holiday. Now work on the budget drags on through the summer and usually concludes either just prior to or just after the October 1 deadline.

Part of this "new reality" is without question due to term limits, but another major factor is the horrible financial condition that Michigan finds itself in at the present time. It is very difficult to pass balanced budgets at a time that not only the state is struggling for money, but so are local units of government, school districts and of course, businesses. It boils down to two simple realities: the state needs to either continue to spend less or they need to raise more revenue. Spending less would appear to be the best option during these difficult economic times, but when you are talking about government, spending less translates to providing fewer services to the citizens.

Many voters feel that cutting public employees' pay, or reducing benefits or other reductions to political types is the answer. The reality is that such cuts have taken place, and more importantly, such cuts, though a good idea, do not generate anywhere near as much money as most think, and certainly nowhere near enough to fill the budget shortfalls that governments and school districts are faced with at the present time.

That said, public attitudes have clearly taken a turn against government, and the people that have been elected to political positions. For that reason, this summer and fall promises to be a very active election cycle as nearly every office is up for election, and as a result, many feel that the legislative session during the summer will be very limited. As a politician, it is difficult to be in Lansing or Washington when your opponent is back home knocking doors, attending meetings, shaking hands and kissing

babies.

As stated earlier, that is especially true in this election, due to the fact that many voters are upset and unhappy with government, and the people they have elected to represent them. In the past, dislike of government has always been present, but most voters still liked their local elected officials. They might not like government, but their representative or senators were just fine. This time around, voters appear to be so upset that they actually are voting against incumbent legislators. That said, legislators that are running for election dearly want to be home meeting and talking to voters.

The summer break also gives an association like AFPD the opportunity to accomplish tasks that would be difficult to do during a time when the legislature was in session. One such item is the annual AFPD golf outings in Michigan and Ohio. Associations use these events to raise funds for any number of important association causes. Usually funds are raised for foundations that use the money for association-sponsored charities or scholarships. The Association may also hold activities to raise funds for its political action committee (commonly known as PAC). The association uses these PAC funds to support legislators and other political persons that are supportive of the association's positions on legislation.

AFPD is very active in the legislative arena. Every session, they take either supporting or opposing positions on many pieces of legislation that effect AFPD members. In addition, they spend a large amount of time working with agencies on rules and regulations that dictate the rules that each member must comply with on a daily basis.

You don't need to be told about the outstanding work that is done by the Foundation and the AFPD scholarship program, which is incredible. I can assure you that the work done on the political side is equally outstanding.

As summer descends upon us, please make a special effort to support your association, its foundation and scholarship program and the AFPD political action committee. They all are doing exceptional work on your behalf. ■■■■

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



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***For more information, call John Bussa at 1-866-625-9108.
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Gasoline Brand Insights

With gasoline price signs posted on virtually every street corner, price has always been and always will be a major consideration for many consumers in where they buy. But a new NPD Fuel & C-Store Perspective report, using its Motor Fuels Index, shows many factors—including perceptions of quality and brand preferences—have a significant influence on where consumers fill up.

Today's retail fuels marketplace is changing in dramatic fashion. Consumers are keeping cars longer, which has renewed their focus on performance and quality, according to the report. At the same time, price-competitive retailers continue to grow and have upped the ante by offering aggressive promotions. These include deep discounts at the pump, keeping price and value top-of-mind for consumers.

To keep pace with these new marketplace realities, NPD has changed the way Motor Fuels Index captures brand purchase drivers. The results of this new methodology are yielding some fascinating insights into why consumers buy, NPD reported.

What Really Drives Brand Choice?

As in the past, the newly enhanced Motor Fuels Index shows location and price are the most often cited reasons for purchasing a brand of gasoline. Consumers also frequently cite the convenience of paying at the pump and credit-card acceptance. But does the broad appeal of these factors suggest they are the most important?

The new survey design goes the extra mile by asking consumers to select the single-most important reason for their brand selection. Not surprisingly, there is a core segment of consumers who are simply price and



convenience-motivated. But two other interesting factors come into play to illustrate what really drives choice, given that good location and competitive prices are factors most retailers strive to offer.

When looking at the top five factors consumers rank as most important, it is clear that quality fuels and brand preference play major roles. Consumers reporting these factors go on to define more specifically what they value about the brand. Also of note is the importance of a discount, rebate, or reward program. While not among the

top five most-often-cited reasons for brand purchase, discounts, rebates, and rewards are very important to discount-oriented consumers.

Finding Brand Relevance

These new dimensions in the Motor Fuels Index represent the most significant enhancements to research in this marketplace in more than 30 years. Understanding

TOP 5 REASONS FOR BRAND CHOICE

- 1 Convenient Location
- 2 Price of Motor Fuel
- 3 Ability to pay at the pump
- 4 Quality of motor fuel
- 5 Credit card acceptance

TOP 5 MOST IMPORTANT REASONS

- 1 Convenient Location
- 2 Price of Motor Fuel
- 3 Discount, rebate/reward program
- 4 Quality of motor fuel
- 5 I prefer brand of motor fuel

Source: The NPD Group/Motor Fuels Index

in a more detailed way how consumers perceive individual brands will enable marketers to fine-tune brand strategies that are most relevant to their customers.

Brand-level data illustrates

that consumers clearly differentiate the various offers both on the price/promotion and quality-differentiated brand positions. Staying in tune with consumer response to new developments in fuel rewards and discounts, attitudes toward vehicle longevity and performance, and the emergence of a post-recession economy will allow fuel marketers to craft relevant and timely strategies for keeping their brands on the right track. (Reprinted with permission from CSP Daily News, www.cspnet.com, the online newsletter companion to CSP magazine.) ■■■

Need to Lose Weight?

Blue Care Network's Weight to Wellness™ program, in partnership with Michigan Institute for Health Enhancement, is designed to help adult members (18 years or older) overcome challenges of maintaining a healthy weight and physical activity level. To see if you're eligible to join, call the Michigan Institute for Health Enhancement at (248) 475-4880. Counselors are available 8:30 a.m. to 5 p.m., Monday through Friday. After hours, you can leave a phone message and request a call back.

The Blues also have a partnership with Weight Watchers® to help you lose extra pounds that may be putting your health at risk. By showing your Blues ID card, you'll save on the regularly priced registration and initial 12-week plan at locations in many parts of Michigan. Call (888) 335-6746 or visit 888-3-WeightWatchers.com to find the Weight Watchers meeting nearest you. (Note: This website is not controlled by BCN, and BCN is not responsible for its content.) Show your Blues ID card at your first Weight Watchers meeting to receive our special discount.

Fast Fact

Many chronic conditions are linked to poor eating, exercise, and other lifestyle choices. People who achieve a healthy weight and increase their activity level better and decrease their risk of developing medical problems, such as high blood pressure, diabetes, and heart disease. ■■■■

BCN Resources

Call the BCN BlueHealthConnection® message line at (800) 637-2972 and ask for the self-help guides: "Eating and Exercising for Better Health" and "Taking Control of Your Weight." Visit MiBCN.com/bhc to learn how excess weight can damage your health.

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Superior Petroleum Equipment (614) 539-1200

GREETING CARDS

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

GROCERY WHOLESALERS & DISTRIBUTORS

Affiliated Foods Midwest (262) 654-4444
Burnette Foods, Inc (231) 264-4444
Capital Sales Company (248) 542-4444
Cateraid, Inc (517) 546-4444
D&B Grocers Wholesale (734) 513-4444
Fun Energy Foods (269) 934-4444
General Wholesale (248) 355-4444
George Enterprises, Inc (248) 851-4444
Great North Foods (989) 356-4444
HKJ, Inc - Wholesale Grocery (248) 930-4444
Jerusalem Foods (313) 846-1111
MGL Select (734) 524-4444
Nash Finch (989) 746-4444
Spartan Stores, Inc (616) 878-4444
SUPERVALU (937) 374-4444
Universal Wholesale (248) 559-4444

ICE CREAM SUPPLIERS

AFPD Nestle/Edy's Grand Ice Cream 1-800-328-3397 ext. 1400
Frosty Products (734) 454-4444
Pars Ice Cream Co (313) 291-7777

ICE PRODUCTS

Arctic Glacier, Inc 1-800-327-3333
Home City Ice 1-800-759-4444
U S Ice Corp (313) 862-3333

INSURANCE SERVICES

AFPD North Pointe Insurance 1-800-229-6777
AFPD BCBS of Michigan 1-800-866-6777
AFPD CareWorks 1-800-837-3200 ext. 711
AFPD Cox Specialty Markets (North Pointe)
(Underground Storage Tank Insurance) 1-800-648-4444
Benchmark Financial Ltd (248) 642-4444
Bencivenga Insurance (Agent John Bencivenga) (248) 931-4444
CIA Financial Group (586) 799-8888
Community Care Associates (313) 961-3111
Danno Insurance Agency (248) 649-1111
Farm Bureau/Jason Schoeberlein (517) 522-3333
Frank McBride Jr., Inc (586) 445-2222
Gadaleto, Ramsby & Assoc 1-800-263-3333
GLP Insurance Services (248) 848-4444
Great Northern Insurance Agency (248) 856-8888
Hedman Anglin Bara & Associates Agency (614) 486-7777
Merem Insurance Services (248) 921-1111
Paul Jaboro (East West Insurance Group) (586) 291-6666
Rocky Husaynu & Associates (248) 851-2222
Underwriters Group, Inc (248) 855-2222
USTI (440) 247-3333

AFPD indicates supplier program that has been endorsed by AFPD.
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** Indicates supplier only available in Ohio

SUPPORT THESE AFD SUPPLIER MEMBERS

INVENTORY SERVICES

Inventory	1-888-303-8482
get Inventory	(586) 718-4695

LEGAL SERVICES

AFPD Bellanca, Beattie, DeLisle	(313) 882-1100
AFPD Peppie & Waggoner, Ltd.	(216) 520-0088
Anda & Associates	(248) 265-4100
Appaya Law, PC	(248) 626-6800
Arskes, Gadd & Silver, PC	(734) 354-8600
Atani, Orow, Mekari, Shailal & Hindu P.C.	(248) 223-9830

LOTTERY

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

MAGAZINE & TRADE PUBLICATION

Midland News	(248) 932-3100
Midland Times	(248) 865-2890
Motorist Free Press	(313) 222-6400
Motorist News	(313) 222-2000
3 News	(586) 978-7986
Michigan Chronicle	(313) 963-5522
Suburban News/Magazines	(248) 945-4900
SA Today	(248) 926-0200

EAT & DELI DISTRIBUTORS

to Z Portion Control Meats	(419) 358-2926
Roy & Sons	(810) 387-3975
airy Fresh Foods	(313) 295-6300
Barbom Sausage	(313) 475-0048
ban Foods	(586) 447-3500
quette Market	(313) 875-5531
erwood Foods Distributors	(313) 659-7300
Weeks Food Corp	(586) 727-3535
oliveira Packing Company	(313) 259-7500

MILK, DAIRY & CHEESE PRODUCTS

AFPD Prairie Farms Dairy Co.	(248) 399-6300
AFPD DairyMens	(216) 214-7342
AFPD H. Meyer Dairy	(513) 948-8811
AFPD Modern Foods	(606) 255-6045
Country Fresh/Melody Farms	1-800-748-0480

MISCELLANEOUS

Brothers Dish LLC	(248) 747-3474
Hollywood Sunglasses	1-888-478-6932

MONEY ORDERS/MONEY TRANSFER/ BILL PAYMENT

AFPD MoneyGram International	MI (517) 292-1434
	OH (614) 878-7172
IPP of America	(973) 830-1918

OFFICE SUPPLIES

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

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

Communications Warehouse	1-888-549-2355
Wireless Experts (AirVoice cell phones)	1-800-944-CELL

PIZZA SUPPLIERS

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

POINT OF SALE/REGISTERS

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

PRINTING, PUBLISHING & 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

PROPANE

AmenGas Propane	(231) 924-8495
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REAL ESTATE

Judeh & Associates (Assessor)	(313) 277-7989
Kuzana Enterprises (Property Management)	(248) 210-8229
Lighthouse Real Estate	(248) 210-8229
Signature Associates - Angela Arcon	(248) 359-3838
The Saleh Group	(614) 419-5678

RECYCLING

Smart Way Recycling	(248) 789-7190
WasteONE	(810) 624-9993

REFRIGERATION

Sky Services LLC	(586) 556-0083
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REVERSE VENDING MACHINES/RECYCLING

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

SECURITY SURVEILLANCE/ COMPUTER SERVICES

AFPD MIST Innovations	(313) 974-6786
Bnks, 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 Intrastate Distributors (Arizona program)	(313) 892-3000
AFPD Monster Energy Program	1-800-666-6233
AFPD Pepsi Program	1-888-560-2616
7UP Bottling Group	(313) 937-3500
Absopure Water Co.	1-800-334-1064
Beverage Plus	(702) 586-0249
Central Wholesale Food & Beverage	(313) 834-8800
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
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

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

WINE & SPIRITS COMPANIES

Beam Global	(248) 471-2280
Diageo	1-800-462-6504

WINE & SPIRITS DISTRIBUTORS

Brown-Forman Beverage Company	(248) 393-1340
Galaxy Wine	(734) 425-2990
Great Lakes Wine & Spirits	(313) 867-0521
National Wine & Spirits	1-888-697-6424
	1-888-642-4697

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CareWorks Explains Alternative Group Rating Discount Programs

Over half of Ohio's private employers will not be in a group rating program effective July 1, 2010. If you are one of these employers, you will have an array of alternative rating programs to consider.



CareWorks Consultants Inc.

for 2010 before the cap must be 1.01 or higher (debit rated) to qualify. Qualifying employers must implement the BWC's 10 Step Business Plan for Safety to maintain their cap.

Participants for the 2010 policy year are required to report on their safety progress by March 31, 2011.

100% EM Cap Program (100% Cap)— Application deadline: September 30, 2010

This program is ideal for many employers that participated in group rating in 2009 but no longer qualify for 2010. Moderate to significant premium discounts are provided in exchange for safety program improvements. The EM% or "experience modifier" determines an employer's premium rates. An employer's EM% increases when they experience more claim costs than the BWC expects. Losing group rating eligibility often results in a significant EM% increase. In this program, the employers 2010 EM% will be capped at a 100% increase (doubling of) the July 1, 2009 published EM%. The 100% EM Cap program often offers employers the greatest relief to their increasing premium rates because the employer no longer qualifying for group rating can experience premium rate increases greater than 100%. The cap controls the increase. The employer's EM

Safety Council Program (S.C.)— Application deadline: July 31, 2010

Employers enroll in this program directly with their local safety council and earn a 2 percent rebate for meeting all of the participation requirements and an additional 2 percent performance bonus for reducing either claims frequency or severity rates by 10 percent compared to the prior year, or by keeping either rate at zero. Participation requirements include attendance at 10 safety council meetings during the year. CEO attendance at one of the 10 meetings, and semi-annual reporting of injuries.

CareWorks Consultants (CCI) can help determine which of them best fit your unique circumstances. For more information, call CCI (800) 837-3200.

New Products

Snappy Cigs Electronic Cigarettes

Snappy Cigs is a Michigan-based company which sells premium electronic cigarettes. Electronic Cigarettes provide smokers with an alternative to smoking without the second-hand smoke, tar, tobacco, fire hazard, and harmful chemicals of traditional cigarettes. After purchasing the starter kit, users can buy cartridges in many different flavors as well as with differing levels of nicotine at a fraction of the price of traditional cigarettes. With a warehouse in Auburn Hills, Snappy Cigs provides dealers with multiple ways to order, including online, phone, and fax. The company prides itself on fast and accurate deliveries to ensure retailers have the products when they need them.



July 14, 2010

AFPD's Annual Michigan Golf Open
Fox Hills Golf Course
8768 N. Territorial, Plymouth, MI 48170

July 22, 2010

6th Annual AFPD/Liberty USA Golf Open
Weymouth Golf Club
3946 Weymouth Rd., Medina, OH 44028

August 3, 2010

**Joseph D. Sarafa Annual
Scholarship Luncheon**
Detroit Institute of Arts
5200 Woodward Ave., Detroit, MI 48202

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

Statement of Ownership

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