



1910-2010

ASSOCIATED FOOD & PETROLEUM DEALERS

CELEBRATING 100 YEARS OF BUSINESS & TRADE SERVICES

# FOOD & PETROLEUM REPORT

VOL. 21, NO. 3 MARCH 2010



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# A Partnership Above All Else

I would like to first take this opportunity to thank all those who sponsored and attended our fabulous Diamond Jubilee last month. What a party it was to celebrate 100 years of our history! The board extends its deepest appreciation to all our retailer members, who have pledged their support of and ongoing commitment to the success of AFPD and the goals and objectives it embodies. In addition, I would like to extend our sincere gratitude to each of our member companies, who have pledged their support to further AFPD's mission of protecting the independent retailer and ensuring successes for them.

I want to stress the importance that each and every one of you has within this organization. Your partnerships with us through these 100 years are valued above all else. Our association is designed for the benefit of all members. What we do and how we do it must always reflect who we are. We are here for you. Please feel welcome to relay your comments and concerns to your leadership team here at AFPD, so we can continue to steer this association in the direction for all to benefit.

As your leadership team, our goal is to advance and enhance the impact that each of our members makes on the market and his or her chosen niche in the industry. Although the portrait of the association has changed somewhat over the past 100



**Jane SHALLAL**  
AFPD President/CEO

years, the values remain constant and reflect the high-quality service and governance delivered by your AFPD board and staff.

This new century will bring us growth and a fresh set of challenges. Regionally, AFPD is viewed as a strong organization. To prepare for what lies ahead, AFPD will continue to evaluate present programs and services for our members. We will keep on building helpful political relationships and effective, industry-based networks and continue to focus on con-

sensus building, tackle core industry issues, work to find common areas of agreement, and advocate for needed changes with both state and federal policy makers.

In putting together our Centennial History book, I quickly learned that AFPD has a long history of commitment to excellence for its members. We pledge to continue that same dedication for the years to come. I know that AFPD is well poised to handle the challenges of the new century.

I invite you to read more about AFPD's unique history and rich leadership on our Centennial Page at [www.AFPDonline.org](http://www.AFPDonline.org), or

take the time to read the history book put together for this centennial year's celebration. If you would you like a complimentary copy of AFPD's Centennial History Book, please contact the AFPD office at (800) 666-6233.



**"AFPD has a long history of commitment to excellence for its members. We pledge to continue that same dedication for the years to come."**

**—Jane Shallal, AFPD president/CEO**



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## Calendar



**March 24 & 25, 2010**

Western Michigan University  
Food Marketing conference  
**Radisson Plaza Hotel**  
Kalamazoo MI  
(269) 387-2132

**April 14, 2010**

AFPD's 4th Annual Ohio  
Food & Petroleum Trade Show  
**I-X Center**  
One I-X Center Dr., Cleveland, OH  
Call Lauren Kopitz—800-666-6233

**April 27 & 28, 2010**

AFPD's 26th Annual Michigan  
Food & Petroleum Trade Show  
**Rock Financial Showplace**  
46100 Grand River Ave., Novi, MI  
Call Lauren Kopitz—800-666-6233

### Statement of Ownership

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AFPD works closely with the following associations:



## AFPD CORNER

### UPDATES

- **Meeting with Senator Birkholz.** Participated in meeting with Michigan State Senator Patricia Birkholz and Senator Alan Cropsey and representatives of MPA and API to oppose legislation that would combine Parts 201 and 213 regulating brownfield cleanups and Underground Storage Tank Releases. AFPD supports keeping the programs separated.
- **Toxic Substances Control Act.** Participated and signed on to a national Coalition for Chemical Safety that supports coordinated federal rules for a balanced reform of the Toxic Substances Control Act. AFPD supports a strong federal statute that protects all Americans, while encouraging industry to develop the next generation of materials, including what is often referred to as "green chemistry."
- **PCI deadlines.** Participated in a webinar discussing the topic of Payment Card Industry (PCI) deadlines and compliance issues. The target date deadline for compliance keeps moving. Initial attention is focused on the acceptance of debit cards—especially when used to pay at the pump. The choice by year's end will be between upgrading MPD card readers to accept debit cards with triple encryption or requiring debit card-using motorists to complete transactions inside the station. Keep in touch with your credit card processor.
- **Part 201/213 discussion.** Participated in Part 201 and 213 conference call with qualified contractors who are assembling real-life data indicating the differences between brownfield cleanups and Underground Storage Tank releases.
- **Alternative Energy Seminar.** Attended Michigan Governor's Alternative Energy Seminar, which promoted the development of alternative energy sources for homes and businesses, while supporting conservation of all energy sources. This is an ongoing project for the state of Michigan during 2010.
- **MSAE Legislative Conference.** Attended Michigan Society of Association Executives Annual Legislative Conference. We heard presentations from economists who feel Michigan needs to restructure state government considering the loss of jobs and the stagnant population. State political leaders indicated they will do everything in their power to agree upon a budget before the end of June. Michigan Senator Carl Levin addressed the group and outlined the steps that the federal government will be implementing to bolster the economy. Making available financing for small business, getting more matching federal dollars for infrastructure projects, SBA expansion, accelerated depreciation, and tax credits for new hires were the topics he said are being promoted at the federal level to help prime the economy.



## AFPD Member Exclusive!!



### AFPD/Nestle Ice Cream Program



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

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

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



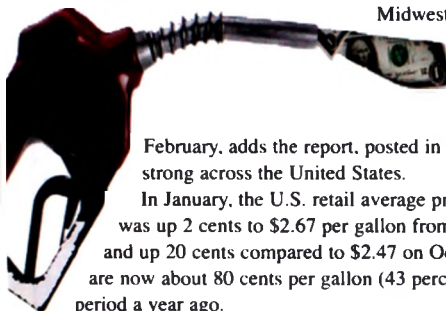
# Petroleum News & Views

Information of Interest to Petroleum Retailers and Allied Trades

## Retail Pump Prices 43 Percent Higher than a Year Ago

The latest industry report from Morgan Keegan states that national fuel margins nearly tripled in January from the same period a year ago. January margins ended in line with a three-year average of 15 cents per gallon (CPG), but were up much higher (+7.6 CPG) on a year-over-year basis. The report says that January margins topped records not seen since last September.

The Morgan Keegan report concluded that January's statistics suggest a strong 2010 start and a positive outlook for the first half of 2010.



Midwest margins improved about 6 cents year over year to 15.0 CPG. National margins in the first half of

February, adds the report, posted in the high teens and were strong across the United States.

In January, the U.S. retail average price for regular gasoline was up 2 cents to \$2.67 per gallon from \$2.65 on December 31, and up 20 cents compared to \$2.47 on October 1. Pump prices are now about 80 cents per gallon (43 percent) higher vs. the same period a year ago.

In other news for the month of January, the federal Energy Information Administration (EIA) says U.S. gasoline demand dropped 1.4 percent year over year to approximately 8.6 million barrels per day. Weekly demand also was negative year over year throughout January.

## API: Unlike Other Petroleum Products, Gasoline Deliveries Increase

Unlike deliveries of most other petroleum products, January gasoline deliveries increased over last year, rising 0.9 percent to average 8.8 million barrels per day, reports the American Petroleum Institute (API). Despite the increase, gasoline demand was well below the peak of 9.6 million barrels per day reached in July 2007.

Total crude oil and products imports jumped 5.8 percent in January from the previous month, reversing December's decreases: crude imports fell by 4.6 percent while product imports increased from the prior month to 10.7 percent.

Reflecting the overall drop in refined product demand, U.S. refineries continued to operate at below 80 percent capacity in January. January refinery crude oil inputs of 13.8 million barrels per day were 4.9 percent lower than those of January 2009. The average utilization rate for U.S. refineries in January fell to 78.1 percent but was nearly 9 percentage points higher than for all manufacturing, which increased to 69.2 percent in January, according to the latest Federal Reserve Board data.

## ATMs, PINs, MPDs: Don't Let the Bad Guys Win

No, this is not an editorial about acronyms. It's about protecting your business, your inventory, your investment, and your cash.

Scams involving factory pre-set PIN numbers on ATMs (automatic teller machines) and MPDs (multi-product dispensers) has surfaced again. Anyone with a legacy ATM that is more than five years old must check to determine if the PINs were ever changed and make sure the latest software is installed.



get 20 times more currency than the ATM card is charged. Usually the ATM card itself has been stolen. The bad guys roam convenience stores looking

for older ATM machines and trying their luck.

So the lesson here: Make sure the access codes are updated to your own unique numbers!

Your MPDs are vulnerable to a similar scam whereby a handy person can reset your dispensers into a "stand alone" mode and pump as much fuel as they want, without ever being recorded on your pump controller.

ATMs and MPDs are manufactured containing a PIN or default code that allows the owner access to the machine's menu to retrieve and print transaction and inventory reports. In the case of some ATMs, the PIN does not provide access to the cash vault itself, but it does allow access to the program that changes the denomination of the bills dispensed. Most ATMs dispense \$20 bills; the ATM calculates the correct number of bills to meter out to the customer.

**The bad guys roam convenience stores looking for older ATM machines and trying their luck.**

The bad guys out there, use the factory default code to change the denomination to be dispensed from \$20 bills to \$1 bills. The ATM thinks its issuing \$1 bills, when in reality \$20 bills are being dispensed. The crooks

It requires a little more work because the pump face must be opened to access the keypad, but at a busy site, with obstructed view of the pumps, the thief can pull off this ruse.

Be diligent! Any device that involves a code or a password needs to be reconfigured after installation. ATMs,

MPDs, alarm systems, pump controllers, automatic tank monitoring systems, and computers are all vulnerable to folks who, given

the opportunity, will reallocate your valuables to themselves. Keep in touch with your processors and suppliers to make sure you have the latest theft deterrent tools installed. Ask your processor for updated software that will mitigate this dangerous exposure.

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Vitamin B12	10%	0%
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<sup>1</sup>USDA NAL Database, 100% Whole Wheat Nutritional Values

#### Moms have told us...

"If they made a bread that was similar to white, but just as healthy as wheat I'd **definitely buy it.**"

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"This would give me **peace of mind.**"

<sup>2</sup>Sparking Research, 10/09



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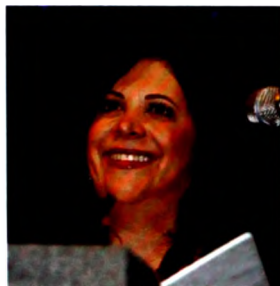
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Nestle Ice Cream  
Sherwood Food Distributors  
U.S. Ice Company

# What a Party!

AFPD's 100th Anniversary Celebration at this year's Annual Trade Dinner set the stage for a prosperous new century of service.

The story of AFPD's 100th Anniversary Celebration on February 12, 2010 at the Rock Financial Center in Novi, Michigan, included so many special moments that it's best told with pictures.

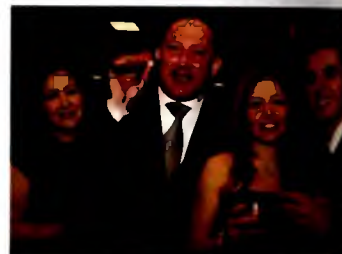
For those unable to join the more than 1,000 members, dignitaries, sponsors, and special guests in attendance, we hope the following pages capture the wonderful atmosphere at this event.



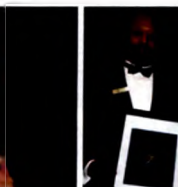
"To be in business for 100 years is quite an accomplishment, and we really appreciate the support of everyone here tonight," said Jane Shallal, president and CEO of AFPD, as she opened the evening's festivities.



Former AFPD chairman Jerry Yono and Earl Ishbia of Sherwood Foods Distributors, the AFPD Annual Trade Dinner Committee co-chairs, were congratulated for making the evening such a huge success.

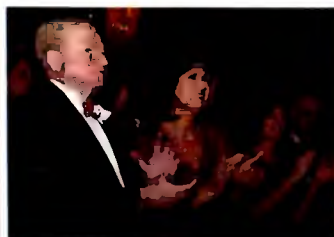


Some traditions never die: the Annual Trade Dinner's popular scotch, cognac, and cigar bar was enjoyed by many attendees.



Numerous dignitaries and political leaders took the stage to personally congratulate AFPD and its members. U.S. Congressmen Thaddeus McCotter and Pat Tiberi presented a special flag from the U.S. Senate and U.S. House of Representatives in honor of AFPD's 100 year history. U.S. Representative Gary Peters gave a congratulatory message, while Michigan Senator Randy Richardville and Speaker of the House Andy Dill delivered a special tribute from the Michigan Senate and a Resolution from the House.

Other special guests included Detroit City Council member Ken Cockrel, Jr., Wayne County Sheriff Benny Napoleon, Rep. LaMar Lemmons and representatives of the MLCC and the Michigan Lottery and Detroit Police Sgt. Daran Carey—all good friends to AFPD retailers.



The food was excellent, the dessert table delicious, and the smiles abundant at the AFPD Annual Trade Dinner 100th Anniversary Celebration.





Jim Hooks, incoming chairman of AFPD and owner of Metro Foodland, reminded the guests, "All AFPD board members are volunteers and give of their time, and many times their financial resources to ensure the success of AFPD." Pictured left to right are: first row, Sam Dallo, Paul Elhindi, Chairman James Hooks, Vickie Hobbs, President/CEO Jane Shallal, Fred Dally, Ronnie Jamil, James Bellanca, Jr., Pat LaVecchia, Jim Garmo. Second Row: Chris Zeban, Jim Mandas, Gary Davis, Brian Yaldoo, Joe Nashar, Dave Freitag. Third Row: Percy Wells II, Joe Bellino, Jr., Terry Farida, Mike Quinn, Al Chittaro, Thom Welch, Mark Shamoun, Frank Ayar. Back Row: Ben Benjamin, Phil Kassa, Najib Atisha, Bobby Hesano, John Denha, Matt Jonna, COO Auday Arabo.



Guests were serenaded by the evening's entertainment, "Live From Las Vegas—The Rat Pack is Back!" and the famous Jerry Ross Band.



The AFPD Annual Trade Dinner is always a great place to network and enjoy quality time with fellow members.



The AFPD Centennial Exhibit, hosted by the Detroit Historical Society, featured decades of the industry's artifacts, old photographs, equipment, signage, and more. Attendees were invited to leave a note in the AFPD Time Capsule to be opened after the organization's next 100 years.

# AFPD Chairman Jim Hooks: 'AFPD Stands By Your Side'

The following excerpts are from new AFPD Chairman Jim Hooks' remarks given at the 2010 AFPD Annual Trade Dinner and 100th Anniversary Celebration on February 12th. Hooks is owner of Metro Foodland.

"In the 100 years since its creation, AFPD has withstood the test of time and survived for so long because of its importance and relevancy to the independent retailer. In the many years that



I've been an AFPD board member. I've really come to learn what an extraordinary association AFPD is. I've learned how much of our success is derived from the original vision and wisdom of our founding leaders and still continues today because of the dedication of so many."

"AFPD traces its roots back to 1910, when the Detroit Retail Meat Merchants created this group. Their vision that an independent retailer association ought to be created

in which grocers such as myself could be protected was both profound and enduring."

"The value of AFPD is even more important today because of all the potential threats to our existence. There is an important value to AFPD and the kind of service it delivers. AFPD has:

- Strengthened relationships with dealers, suppliers and customers.
- Elevated the image of the independent retailer and this industry.
- Boosted relations with the surrounding communities in which we operate."

"As your association, AFPD can and must play a vital role in our continuing success as independent retailers. Tremendous changes are coming, but tremendous changes have come before — and we have withstood the test of time. One thing is for sure, and that is that independent retailers have proven more durable over time despite the forces and events that change the face of our industry."

"I have been warned by some people of the different threats to the existence of the independent retailer. I recognize that there are or have been challenges that threaten our existence, but I also know that we, as independent retailers, have been able to successfully adapt to the changing forces in this industry."

"The independent retailer's success is due to hard work, perseverance, and excellence in service. AFPD stands by your side to give support and inspiration. AFPD is there to protect your interests when they are threatened."

"AFPD has been fortunate to have an extraordinary group of leaders and staff members who help run this association and guide it through many challenges. I would like to thank those who have supported AFPD throughout these 100 years. And especially, thank you to all our retailers who are here to join in this special celebration. Thank you to all our members throughout the many years that have supported AFPD. Thank you to all the suppliers, wholesalers, and other service trade partners who have stood by AFPD. Thank you to all AFPD staff members who work tirelessly day in and day out to service our industry. Thank you to all board members who have dedicated their time and given of their vision to AFPD."

"It is important that we maintain our effective partnerships so that we all can survive and thrive in this industry. So we take on the challenges as we go forward into the next century — with AFPD by our side providing its expertise and loyalty to us.

"I wish AFPD a happy 100th birthday and the best in the next century to come."

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**Easy at your fingertips.**

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

Being a member of the Associated Food and Petroleum Dealers, means you have the buying power of many. Through a Staples Advantage account on the AFPD program, you will save on average 15-20% off the standard retail price on the items you need every day. [Click here to register](#) if you are not signed up yet.

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

Here are some additional benefits to this program:

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

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





**AFPD**  
*A Century of Service*

26th Annual

**Michigan  
Food & Petroleum  
Trade Show**

Tuesday and Wednesday,  
**April 27 & 28, 2010**

**Rock  
SHOWPLACE**

**Rock Financial Showplace**

46100 Grand River • Novi, MI 48375



1910-2010  
**100**  
YEARS

**ASSOCIATED FOOD & PETROLEUM DEALERS**

Visit our website at  
**[www.afpdonline.org](http://www.afpdonline.org)**  
for more trade show information!

- Member retailers will be mailed two complimentary tickets two weeks prior to the event.
- All non-members please call the office for two free tickets at (800) 666-6233
- Admission tickets are required. There is a \$10 charge at the door

If interested in reserving  
booth space please call  
Lauren Kopitz at  
(800) 666-6233  
or email her at  
[lkopitz@afpdonline.org](mailto:lkopitz@afpdonline.org)  
as booth space is limited!

# Take Back Your Shelf

No longer content to sell their space to the highest bidder, stores are once again focusing on the shopper's needs. *Neighborhood, local, and relevant* are the new watchwords.



By Jeff Weidauer

One of the advantages of growing older is the ability to look back and identify when I've seen something before. Bell bottoms, for example. I'm not passing judgment here, just noting they are back. We all know that virtually everything in life is cyclical. We plan our lives—and look back on them—in terms of those repeating events.

Business is no different. Though we are currently deep into one of the worst recessions in modern times, we also know the pendulum will ultimately swing back to better times. We're already seeing signs of improvement, and while things aren't snapping back quickly enough, we know that the economy will get better.

Of all types of business, retail is perhaps one of the most cyclical. It follows a yearly calendar that is often focused on seasonal offerings; at the same time, it has its own longer-term cycle of change. That larger change is driven by customers as a subset of society. In other words, as people change, consumers change, and shoppers change. Their needs and expectations change. Retailers must either change with them, or suffer the consequences.

A change of epic proportions is currently underway in retail, and the long-term effects will be significant. Over the past generation or so, we've seen a major change in the retail grocery environment. Fifty years ago, local stores were the norm, and they competed very effectively with the few large chains. Over time, the chains grew, either swallowing the local stores, or putting them out of business.

At the same time, stores began to lose their personality and become homogenous conglomerations of product, price, and promotion. There was little left to differentiate the major players; it was said that you could drop a customer into virtually any major supermarket and she wouldn't be able to tell which one she was in. Worse, it wouldn't really matter.

The journey to homogeneity was partly the result of the major players trying to cut costs: standard store footprints and layouts allowed for production scale and efficiencies. It was thought that this would assist shoppers as well, by making all of a retailer's stores alike to allow cross-shopping.

The problem was ongoing acquisitions negated these effects, and most shoppers didn't do much cross-shopping. The net was all stores began to look the same, and the growing "secondary shopper" base

showed loyalty was a thing of the past.

Add to this mix the discovery that the store could be used as a base for advertising consumer packaged goods. Soon, not only did the products on the shelf look the same, there were ads on the shelves, carts, floors—you name it—that were the same as every other store. Not just within one chain, but across all stores nationwide.

Suddenly, what little differentiation remained was blotted out by the ever-increasing blight of signs, banners, posters, and giant television screens. But the hook was in: Retailers were making millions of dollars from these ads, and they were now dependent on them even as sales through the front door continued to fall.

It was no surprise that one day we found ourselves overstored, and making all our money through the wrong door. Restaurants were taking people away from home to eat, superstores owned price, and grocers watched as both market share and share of wallet fell. Then the economy collapsed.

However, as the cycle continues, there is change on the horizon. More and more retailers are taking back their stores, and their shelves. As shoppers come back to stores to learn how to shop and how to cook, more and more retailers are reclaiming what is theirs and changing the game.

No longer content to sell their space to the highest bidder, stores are once again focusing on the shopper and her needs. Neighborhood, local, and relevant are the new watchwords. Shoppers are looking for authenticity, not just in the products, but in the seller of those products. Differentiation is coming back, with better branding, and a growing commitment to the shopper above all.

Taking back your shelves need not be expensive, and the sales growth it will drive will overcome any loss in "wrong door revenue."

There are three steps to effectively taking back your shelves:

1. Be where the shopper is—put your message where you know the shopper is looking, for example at the shelf edge.
2. Be relevant—do more than offer price; offer information or ideas that help.
3. Be consistent—make the shelf edge yours and make it work for you by letting the shopper count on what she sees there as being supported by you.

Change is constant, but being able to see that change as an opportunity rather than a difficulty is what sets the leaders apart. The time is now to take advantage of the opportunity.



Jeff Weidauer ( [jweidauer@vestcom.com](mailto:jweidauer@vestcom.com) ) is vice president of marketing for Vestcom International Inc., a provider of technological retail solutions.



# New! NATURE'S PRIDE OvenClassics™

Launching March 11, 2010

Introducing a bread the whole family will enjoy—in four *great tasting* varieties:

100% Whole Wheat • Oatmeal • Honey Wheat with Fiber • Potato<sup>1</sup>



*100% Natural. 100% Delicious.*

Like all Nature's Pride products, OvenClassics delivers:

- ✓ 100% All Natural Ingredients
- ✓ No High Fructose Corn Syrup
- ✓ The Goodness of Whole Grains<sup>2</sup>

OvenClassics provide a *healthy solution* for the whole family and offer a *generous slice* with a *smooth texture* you can see.

And like Nature's Pride wide pan, OvenClassics will drive growth within the bread category; 20% of Nature's Pride wide pan volume is incremental to the segment.<sup>3</sup>

<sup>1</sup>Available regionally. <sup>2</sup>All products certified by the Whole Grain Council, excluding Potato. <sup>3</sup>Dunnhumby December 2009.

# Success through Service

The Shina brothers have prospered with independent markets that focus on customer service above everything else.



A tight-knit family of brothers—Basim, Mazin, Jaher, Sam, and Mike Shina—have built a leadership presence in the Detroit and metro-area independent grocers market since 1995. Years of personal and family experience have brought the brothers to where they are today: partnerships in 12 Detroit area supermarkets and about 500 employees.

The Shina brothers are Chaldean immigrants who left Iraq in 1980. By 1982, the family had acquired liquor stores to kick off their entrepreneurial business. By the mid-1990s, their focus had switched to buying supermarkets.

Basim Shina says the family has focused its interests on areas that are considered “underserved” by the grocer sector. All their stores are in metro areas, with five in Detroit, including:

- Krown - Caniff Street, Detroit
- Imperial - 8 Mile Road, Detroit
- Apollo - 7 Mile Road, Detroit
- Banner - Schaefer Hwy, Detroit
- Vegas - Kelly Road, Harper Woods
- Ferndale Foods - 9 Mile Road, Ferndale
- Sheena's Marketplaces - 23 Mile Road, New Baltimore and Van Dyke Road, Romeo
- Plus five Save-A-Lot locations including Warren and Southfield

Basim Shina says their businesses have thrived because above all else, the brothers' specialty and number-one priority is customer service. “We try to provide everything that our customers need under



**“A newer look gives customers confidence.”**  
—Mike Shina

one roof,” explains Basim, “including check cashing, money orders, utility bill payments, coin machines, and DVD rentals.”

“Our goal is to provide everything people in the area might need,” says Mazin Shina. The only service the Shinas don't offer at this point is pharmacy.

The brothers believe that individually owned supermarkets are better equipped to provide convenience as well as the level of friendly service customers are expecting. “Independent markets just relate to customers better than the chains do,” says Basim.

Brother Mike Shina adds that independent grocers do not have the layers of management that the big supermarkets have, which allows individually owned markets to be more competitive and responsive. Mike says the family repairs and remodels their own stores and that cleanliness and the latest equipment are always important. “A newer look gives customers confidence,” he says, “that everything in the store is the best.”

And what does the future hold for the Shina family? Mazin says: “Detroit is getting fairly crowded with markets now, so we're keeping our eyes open for other cities to move into.”

Meanwhile, the Shina brothers express gratitude for their success and look for opportunities to help others less fortunate (see “AFPD Foundation Donates \$10,000 for Haitian Relief,” page 15).



Clean aisles and outstanding customer service are hallmarks of the Shina brothers' stores.





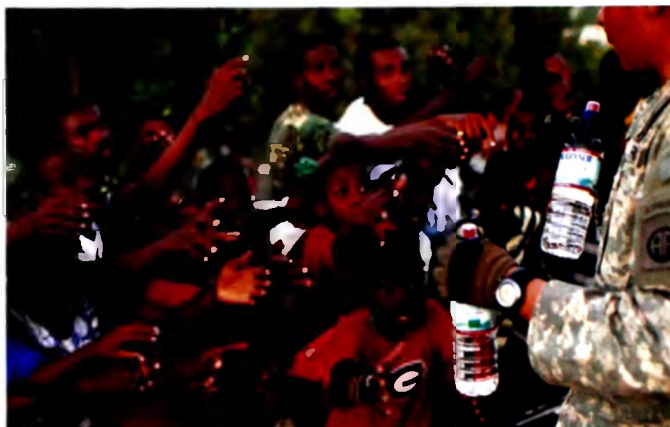
## AFPD Foundation Donates \$10,000 for Haitian Relief

**Generous donations from AFPD members demonstrate the association's hope and concern for the Haitian people whose lives were destroyed by the recent earthquake.**

The charitable foundation of the Associated Food & Petroleum Dealers (AFPD) has made a \$10,000 donation to the American Red Cross to help with the relief efforts in Haiti.

The AFPD Foundation, a 501(c)(3) charitable organization known for its sponsorship of an annual Turkey Drive to help feed Detroit-area families at Thanksgiving, as well as its thousands of dollars in college scholarships to help the students of AFPD member families, collected donations from generous AFPD members and sent the total to the American Red Cross.

Basim Shina, an AFPD member who along with his four brothers owns seven Southeast Michigan area independent markets and several Save-A-Lot stores, said, "I was struck by what the people in Haiti were going through. They deserve better." The Shina family's very generous donation was an excellent jumpstart to the



AFPD Foundation's efforts to raise money for the people of Haiti.

"I look at it like this," added Shina. "If God gave you money and success, then you should support others. I encourage other retailers to do the

same thing."

"Many of our members are experiencing tough economic times, but they gave generously to our Haitian relief fund," said Auday P. Arabo, AFPD's chief operating officer. "And

those who found it just too hard to donate at this time were asked to pray for the people affected in Haiti. A little love and compassion will go a long way in saving a life.

"In our everyday life, we sometimes lose sight of how blessed we are to be in living and working in the greatest country in the world, the United States of America," he continued. "However, there are many who struggle and hope for some food, water, and maybe, if they are so fortunate, some shelter. The AFPD Foundation and its generous members are grateful to be able to help the Haitian people at this time of great suffering and need."

**AFPD**  
**FOUNDATION**

## Proudly Supporting Local MICHIGAN Farmers



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

Happiness is simple



## All Roads Lead to Powerball

The road to Powerball continues, with a hearing on the game rules tentatively sched-



**Kathleen BURKE**  
Ohio Lottery Commissioner

uled for March 29 with the Ohio General Assembly's Joint Committee on Agency Rule Review. Reports from retailers and staff in the field indicate a great deal of enthusiasm for bringing Powerball to Ohio. If all remains on track, we expect sales to begin in

Ohio on Friday, April 16, with the first drawing scheduled for Saturday, April 17.

Ohio Lottery retailers can look forward to a number of promotions running throughout the month. The popular Pick 3 Red Ball promotion is back, boosting Pick 3 prizes by about 20 percent when a special red ball is drawn. It lends itself to fun, retailer-based promotions incorporating such conversation generators as "staff picks," as well as ample second-chance drawing opportunities. Red Ball runs through April 3.

Also, Ohio retailers should be on the lookout for a special instant ticket coupon, which will be mailed to one million Ohio households this month. It's a buy-one, get-one-free offer, providing players with a free \$2 instant game with a \$2 instant ticket purchase. During the slower winter months, it's an opportunity to drive traffic into your stores and capture additional sales.

We're working hard to bring these products and promotions to market. We appreciate your support of our efforts to build your business and raise funds for education.

Kathleen B. Burke  
Director, Ohio Lottery



## AFPD Member Exclusive!

### Greeting Card Program



# LEANIN' TREE



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

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

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

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





AFPD

*A Century of Service*

*4th Annual*

## Ohio Food & Petroleum Trade Show

Wednesday, April 14, 2010

12-6 pm



I-X Center, Cleveland, Ohio

1 I-X Center Dr., Cleveland, OH 44135



ASSOCIATED FOOD & PETROLEUM DEALERS

- Member retailers will be mailed two complimentary tickets two weeks prior to the event
- All non-members please call the office for two free tickets at (800) 666-6233

If interested in reserving booth space  
please call Lauren Kopitz at (800) 666-6233 or  
email her at [lkopitz@atpdonline.org](mailto:lkopitz@atpdonline.org)  
as booth space is limited!

Visit our website at [www.afpdonline.org](http://www.afpdonline.org) for more trade show information!

# Million Dollar Sales Topped by 34 Retailers



**M. Scott BOWEN**

Michigan Lottery Commissioner

I am pleased to recognize Michigan Lottery retailers for the outstanding job they have done selling lottery products this past year. In 2009, 34 retailers

achieved \$1 million or more in lottery sales and one retailer achieved \$2 million or more in sales. This is a tremendous accomplishment, given the current economic scenario, and these retailers are to be commended.

Topping the list is Oak Liquor and Wine in Oak Park, which crossed the \$2 million mark for the third straight year. Congratulations to Oak Liquor and the 34 local retailers that achieved \$1 million in traditional sales.



*Over 95 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players and commissions to retailers. In fiscal year 2009, the contribution to schools was over \$715 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](http://www.michigan.gov/lottery).*

## Powerball

Powerball began in Michigan on Sunday, January 31, and was an immediate success. For the first drawing alone, sales topped \$1.1 million. In total, 27,891 players won \$165,404 in the first drawing, with prizes ranging from \$3 to \$20,000. The success of Powerball would not be possible without the support of our retailers. The lottery thanks you for your continued promotion of Powerball and all lottery games.

## Make Me Rich!

The second episode of "Make Me Rich!" aired on February 10. During this installment of the show, the lottery gave away over \$3 million to three very lucky players. Allen Byrd of Detroit was the lucky winner of \$500,000 in the Holiday Riches game; Mary Cuschieri of Canton was the grand prize winner of \$1 million in the Million Dollar Mega Play game; and David Alton of Troy was the lucky winner of a \$2 million prize in the \$20 Instant game \$2,000,000 drawing. Once again, the show was a huge success, thanks to our dynamic host, Christopher Knight, an energetic audience, and a great group of contestants.

"Make Me Rich!" will air two more times this year and will continue to feature a variety of exciting prizes. Christopher Knight will host future productions and the third show is slated to air in the summer. Information on how players can become contestants on the third installment of "Make Me Rich!" can be found on the Michigan Lottery's website, [www.michigan.gov/lottery](http://www.michigan.gov/lottery).

## New Instant Tickets

New instant tickets scheduled to go on sale in March include Hot Streak™ for \$2 on March 1; Double The Money™, Potluck™, and Lucky Number Bingo™, all \$2 games, launch on March 8; Aces High™, also a \$2 game, on March 22; and the \$1 game 3 Cheers™, plus the \$5 game Cold Hard Cash™ on March 29. The release dates for these tickets are subject to change.

**Oak Liquor and Wine, Oak Park: \$2,000,000+**

## Million Dollar Lottery Sellers:

- A & L Market, Detroit
- Angelo's Food Specialties, Benton Harbor
- Athens Grocery Store, Detroit
- Beverage 1, Detroit
- Big J Market, Detroit
- Cherry Belt Party Store, Inkster
- Country Farm Market, Pontiac
- Danny's Fine Wines, Oak Park
- Five Star Liquor, Dearborn
- Glass Bottle Shoppe, Detroit
- Gratiot Fairmont Market, Detroit
- Greenfield Party Shoppe, Southfield
- In N Out Store No. 31, Detroit
- Larry's Market, Detroit
- Light House Liquor, Oak Park
- Luke's Gifts & Sweet Shop, Troy
- Luxor Market, Detroit
- Mario's Market, Lansing
- MC Petro Inc., Detroit
- New Northend Market, Oak Park
- New Super Fair Foods, Detroit
- Oakland Liquor Party Shoppe, Southfield
- Parklane Cork & Bottle, Detroit
- Parkway Foods, Detroit
- Party World, Comstock Park
- Joe's Liquor & Wine Shop, Detroit
- Sana Mini Mart, Detroit
- Sax Discount, Taylor
- Scotia Stop Food Store, Oak Park
- Seven Star Food Center, Detroit
- Short Stop Depot, Saginaw
- Stop N Shop, Saginaw
- Town & Country Liquor, Southfield
- Variety Foods Mini Mart, Dearborn

The Michigan Lottery would not be in business without the efforts of these retailers. We thank all of the nearly 11,000 retailers that are part of the lottery team. Every one of you is important to our success.



## 'Buy Local' is on the Minds of More Shoppers

A recent survey of more than 1,800 independent businesses found that independent retailers in cities with active "Buy Local" or "Think Local First" campaigns reported stronger holiday season sales than those in cities without such campaigns.

Nearly 80 percent of those surveyed said public awareness of the value of choosing locally owned businesses had increased in the last year (16 percent said it had stayed the same). The survey was conducted by the Institute for Local Self-Reliance (ILSR), a nonprofit research organization, in partnership with several business organizations.

"This survey adds to the growing body of evidence that people are increasingly bypassing big business in favor of local entrepreneurs," said Stacy Mitchell, senior researcher with ILSR. "Amid the worst downturn in more than 60 years, independent businesses are managing to succeed by emphasizing their community roots and local ownership."



## Loyalty Cards Helping with Food Recalls

Late one afternoon, employees at O'Hara grocer Giant Eagle Inc. got test results showing some hash brown products sold by the retailer contained a bacterium that can cause a potentially serious infection. Within hours, an automated system called more than 300,000 Giant Eagle Advantage Card holders who had purchased the affected product. It was the first large-scale use of the grocer's automated notification system.

The system caused such a buzz among customers that the Pittsburgh Post-Gazette published a story about how Giant Eagle is linking its frequent shopper card program with an automated notification system that will alert shoppers who have purchased products with food safety issues. The Gazette story reported that many Giant Eagle customers have since thanked the company for the calls.

Retailer loyalty cards have been criticized over the years for how much data the companies gather. Some customers complain that they shouldn't have



to give up personal information in exchange for supermarket discounts. However, retailers are quick to point out that customers do not have to use loyalty cards if they don't want to, and that the ability to alert customers to food safety issues outweighs any concerns that a few customers might have about privacy.

## Dr Pepper Celebrates 125th Anniversary

Raise a bottle of Dr Pepper to toast the 125th anniversary of America's oldest major soft drink. Since its modest beginnings in 1885,

the drink has grown into a beloved national brand with legions of passionate fans who enjoy Dr Pepper.

Diet Dr Pepper was introduced to consumers in 1963; most recently, the brand introduced Dr Pepper Cherry with great success. Dr Pepper grew U.S. volume an average 4 percent per year over the last 20 years. As a result, Dr Pepper is currently the fourth best-selling soft-drink brand in the United States.



**ASSOCIATED FOOD & PETROLEUM DEALERS**

The AFPD Coupon Redemption Program  
**WILL MAKE YOU MONEY!**

We do all the work, and you **GET PAID!**



## AFPD Member Exclusive! Coupon Redemption

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

- Eliminates the consuming and costly chore of sorting, counting, and mailing coupons to individual manufacturers.
- Reduce accounting records and spend more time managing your business.

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

# SUPPORT THESE AFD SUPPLIER MEMBERS

## ASSOCIATIONS/CHAMBER OF COMMERCE

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

## ATM

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

## BAKERIES

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

## BANKING & INVESTING

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

## BEER COMPANIES

MillerCoors	(847) 264-3800
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## BEER DISTRIBUTORS

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

## BOOKKEEPING/ACCOUNTING CPA

Akamano & Associates	(248) 865-8500
Just-In-Time CFO Solutions	(734) 730-4737
Lis, McEvilly & Associates	(734) 266-8120
Marconi/EK Williams & Co	(614) 837-7928
Shimoun, Yaldo & Associates, P.C.	(248) 851-7900
UHY-US	(248) 355-1040

## CHECK CASHING SYSTEMS

Secure Check Cashing	(248) 548-3020
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## CHICKEN SUPPLIERS

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

## CHIPS, SNACKS & CANDY

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

## COFFEE DISTRIBUTOR

<b>AFPD **New England Coffee Co</b>	<b>(717) 733-4036</b>
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## CONSTRUCTION & BUILDING

DKI Demolition & General Construction	(248) 538-9910
Samona Construction	(734) 883-3615

## CONSULTING

Environmental Services of Ohio	1-800-798-2594
Flynn Environmental, Inc.	(330) 499-1000

## CREDIT CARD PROCESSING

<b>AFPD Chase Paymentech</b>	<b>1-866-428-4966</b>
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## DISPLAYS & KIOSKS

DVDNow Kiosks	1-877-849-4272
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## EGG SUPPLIER

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

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

## FOOD EQUIPMENT & MACHINERY

Culinary Products	(989) 754-2457
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## FOOD RESCUE

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

## GAS STATION EQUIPMENT

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

## GASOLINE WHOLESALE

Central Ohio Petroleum Marketers, Inc.	(614) 889-1860
Certified Oil	(614) 421-7500
Countywide Petroleum	(440) 237-4448
Gilligan Oil Co. of Columbus, Inc.	1-800-355-9342
PAP Oil Company	(934) 667-1166
Ullman Oil, Inc.	(440) 543-5195

## GREETING CARDS

<b>AFPD Leanin' Tree</b>	<b>1-800-556-7819 ext. 4183</b>
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## GROCERY & TOBACCO DISTRIBUTORS

<b>AFPD **Liberty USA</b>	<b>(412) 461-27</b>
General Wholesale	(248) 355-09
H.T. Hackney-Grand Rapids	1-800-874-55
United Custom Distribution	(248) 356-73

## GROCERY WHOLESALE & DISTRIBUTORS

Capital Sales Company	(248) 542-44
Cateraid, Inc.	(517) 546-82
D&B Grocers Wholesale	(734) 513-17
George Enterprises, Inc.	(248) 851-69
Great North Foods	(989) 356-22
HKJ, Inc. - Wholesale Grocery	(248) 930-32
Jerusalem Foods	(313) 846-17
MGL Select	(734) 524-01
Nash Finch	(989) 746-09
Spartan Stores, Inc.	(616) 878-22
SUPERVALU	(937) 374-76
Universal Wholesale	(248) 559-77

## ICE CREAM SUPPLIERS

<b>AFPD Nestle/Edy's Grand Ice Cream</b>	<b>1-800-328-3397 ext. 14</b>
Frosty Products	(734) 454-09
Pars Ice Cream Co.	(313) 291-72

## ICE PRODUCTS

Arctic Glacier, Inc.	1-800-327-29
Home City Ice	1-800-759-44
U.S. Ice Corp.	(313) 862-33

## INSURANCE SERVICES

<b>AFPD North Pointe Insurance</b>	<b>1-800-229-67</b>
<b>AFPD *BCBS of Michigan</b>	<b>1-800-666-62</b>
<b>AFPD **CareWorks Consultants</b>	<b>(614) 210-54</b>
<b>AFPD **Cox Specialty Markets (North Pointe)</b>	<b>1-800-648-03</b>
<b>Underground Storage Tank Insurance</b>	
Bencivenga Insurance (Agent John Bencivenga)	(248) 931-101
CIA Financial Group	(586) 799-601
Danno Insurance Agency	(517) 552-321
Farm Bureau/Jason Schoeberlein	(517) 522-321
Frank McBride Jr., Inc.	(586) 445-231
Gadaletto, Ramsby & Assoc.	1-800-263-371
Great Northern Insurance Agency	(248) 856-901
Hedman Anglin Bara & Associates Agency	(614) 486-731
Merem Insurance Services	(248) 921-191
Paul Jaboro (East West Insurance Group)	(586) 291-801
Rocky Husaynu & Associates	(248) 851-221
Underwriters Group, Inc.	(248) 855-201

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

**\* Indicates supplier only available in Michigan**

**\*\* Indicates supplier only available in Ohio**



# SUPPORT THESE AFD SUPPLIER MEMBERS

## INVENTORY SERVICES

PICS Inventory	1-888-303-8482
Retail Inventory Services, Ltd.	(586) 977-3435

## LEGAL SERVICES

<b>AFD</b> *Bellanca, Beattie, DeLisle	(313) 882-1100
<b>AFD</b> **Pepple & Waggoner, Ltd.	(216) 520-0088
Adkison, Need & Allen	(248) 540-7400
Kecskes, Gadd & Silver, PC	(734) 354-8600
Mekani, Orow, Mekani, Shaltai, Hakim & Hinds P.C.	(248) 223-9830

## LOTTERY

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

## MAGAZINE & TRADE PUBLICATION

Chaldean News	(248) 932-3100
Chaldean Times	(248) 865-2890
Detroit Free Press	(313) 222-6400
Detroit News	(313) 222-2000
KB News	(586) 978-7986
Michigan Chronicle	(313) 963-5522
Suburban News—Southfield	(248) 945-4900

## MEAT & DELI DISTRIBUTORS

C. Roy & Sons	(810) 387-3975
Dearborn Sausage	(313) 475-0048
Lipan Foods	(586) 447-3500
Piquette Market	(313) 875-5531
Sherwood Foods Distributors	(313) 659-7300
US Foodservice	(248) 735-1229
Weeks Food Corp.	(586) 727-3535
Wolverine Packing Company	(313) 259-7500

## MILK, DAIRY & CHEESE PRODUCTS

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

## MISCELLANEOUS

7 Brothers Dash LLC	(248) 747-3474
Bellanca Brothers, LLC	(313) 882-1100
Rite Way Hardware	(313) 894-5500
Southfield Funeral Home	(248) 569-8080

## MONEY ORDERS/MONEY TRANSFER/BILL PAYMENT

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

## OFFICE SUPPLIES

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

<b>AFD</b> Wireless Experts	1-800-944-CELL
(AirVoice cell phones)	

AMT Telecom Group	(248) 862-2000
Clear Rate Communications	(248) 556-4537
Communications Warehouse	1-888-549-2355

## PIZZA SUPPLIERS

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

## POINT OF SALE/REGISTERS

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

## PRINTING & PUBLISHING

Michigan Logos	(517) 337-2267
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

Lighthouse Real Estate	(248) 210-8229
The Saleh Group	(614) 419-5678

## RECYCLING

WasteONE	(810) 624-9993
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## REFRIGERATION

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

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

Synergistics, LLC	1-888-422-7404
TOMRA Michigan	1-800-610-4866

## SECURITY SURVEILLANCE/COMPUTER SERVICES

Central Alarm Signal	(313) 864-8900
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## SHELF TAGS

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

<b>AFD</b> *Intrastate Distributors	(313) 892-3000
7UP Bottling Group	(313) 937-3500
Absopure Water Co.	1-800-334-1064
Beverage Plus	(702) 586-0249
Coca-Cola Bottlers of MI	
	Auburn Hills (248) 373-2653
	Belleville (734) 397-2700
	Metro Detroit (313) 868-2008
	Port Huron (810) 982-8501
Coca-Cola Bottling - Cleveland	(216) 690-2653
Faygo Beverages, Inc.	(313) 925-1600
Pepsi-Cola Bottling Group	
	Detroit 1-800-368-9945
	Howell 1-800-878-8239
	Pontiac (248) 334-3512

## TOBACCO COMPANIES

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

## WINE & SPIRITS COMPANIES

Beam Global	(248) 471-2280
Brown Forman Beverage Co.	(734) 433-9989
Diageo	1-800-462-6504

## WINE & SPIRITS DISTRIBUTORS

Cana Wine Distributors	(248) 669-9463
Galaxy Wine	(734) 425-2990
Great Lakes Wine & Spirits	(313) 867-0521
National Wine & Spirits	1-888-697-6424
	1-888-642-4697
Wine Dimensions	(734) 216-1828

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

\* Indicates supplier only available in Michigan

\*\* Indicates supplier only available in Ohio

# Put Down that Salt Shaker!



Salt, or sodium, causes your body to retain water. Too much water in your body may make your legs swell and make it more difficult for your heart to pump. Eating too much sodium can also raise your blood pressure, damaging your heart and even your kidneys.

To eat less salt, follow these tips:

- Don't put salt on food at the table, and don't add salt when you cook. Instead, use herbs, pepper, garlic, lemon juice or vinegar to add flavor.
- Avoid most processed foods (canned, frozen or boxed). They're generally high in

sodium. These include seasonings (soy sauce, Worcestershire sauce and barbecue sauce), canned vegetables and processed meats (lunch meats, sausage, hot dogs, bacon and cured ham).

- Cut out salty snack foods like crackers, chips, salted nuts, pretzels, olives, and popcorn.



**healthybluextras**  
good for you. good for michigan.

**Blue365**  
Your Resource for Living Healthier®

## Save money — and live healthier

**Healthy Blue Xtras<sup>SM</sup>**, the new savings program exclusively for members of the Michigan Blues, will help you do just that. From groceries and fitness gear to yoga and gym packages, Blues members can find promotions on everything they need to support a healthy, balanced lifestyle.

Visit [bcbsm.com/xtras](http://bcbsm.com/xtras) to unlock these big savings on healthy products and services.



**Not a Blues member?** To sign up today or for more information regarding benefits and rates on Blues plans available to AFPD dealers, call 800-666-6233.

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**AFPD 100**  
1910-2010  
YEARS  
ASSOCIATED FOOD & PETROLEUM DEALERS



- Snack on fruit, vegetable sticks, and unsalted pretzels and popcorn.
- When you eat out, choose steamed, grilled, broiled, or boiled foods.
- Avoid foods with breading, which have a lot of salt.
- Have sauces, dressings, and condiments served on the side and then use only small amounts.

Call the BCN

BlueHealthConnection® message line at (800) 637-2972 and ask for these self-help guides: "Eating and Exercising for Better Health," "High Blood Pressure," and "Taking Control of Your Weight." You can also visit [MiBCN.com/bhc](http://MiBCN.com/bhc) for more information about the relationship between sodium and chronic conditions.

Another reason to be an  
**AFPD Member:**

The AFPD Food & Petroleum Trade Shows bring together hundreds of sellers and thousands of buyers. We are among the largest industry Food & Petroleum shows in the States of Michigan and Ohio.



# AFPD Endorsed Insurance Program



**NORTH  
POINTE**

North Pointe Liquor Liability Insurance has been proudly endorsed by AFPD for 20 years, and now we have even more to offer AFPD Members!

- **Commercial Package!**
- **Liquor Liability!**
- **Michigan Workers' Compensation & More!**

AFPD Members will receive an automatic 10% discount on their Liquor Liability Premium!

In addition, in celebration of the AFPD upcoming 100th Anniversary, you will receive an extra 1% discount on your Liquor Liability Premium for **EVERY YEAR YOU HAVE BEEN AN AFPD MEMBER** (capped at 20 years).

As an example, if you have been a loyal AFPD Member for 20 years or more, you will receive a total of 30% discount on your Liquor Liability Premium!



This is such a great program that AFPD will guarantee that North Pointe Insurance will **meet or beat** your current Liquor Liability Premium or we will give you a one-year **FREE** Membership to AFPD!

To sign up for this program today, call your insurance agent or call North Pointe Insurance at 1-800-229-6742.

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

# We deliver far more than just inventory.



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

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

