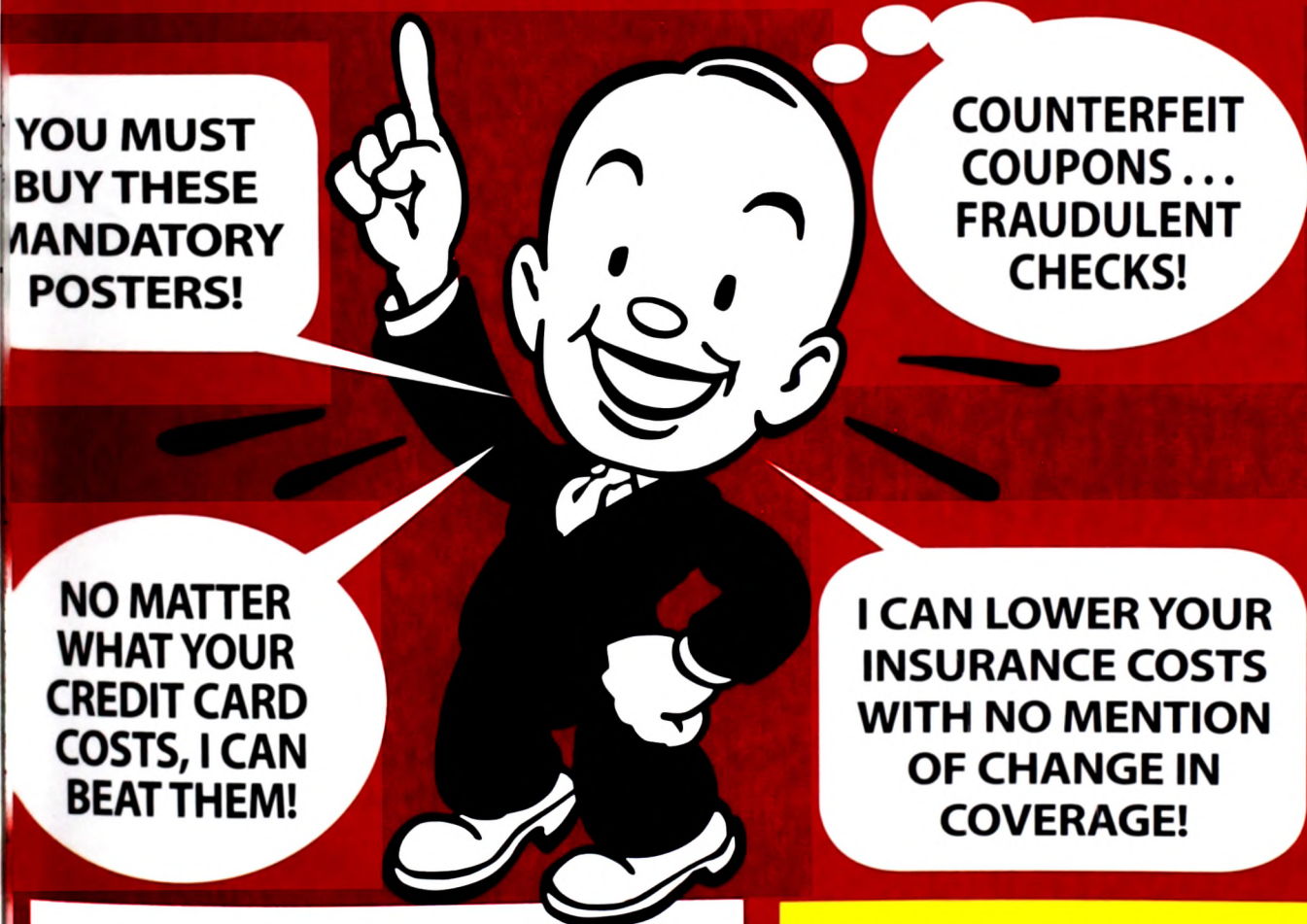


AFPD **Bottom Line**

ASSOCIATED FOOD & PETROLEUM DEALERS *Working to Improve Your Bottom Line* VOL. 22, NO.4 APRIL 2011

Myths, Scams & Lies

Avoid Getting Burned by the Con Artists



- **Responding to Union Solicitation**
- **Understanding Tobacco Customers**

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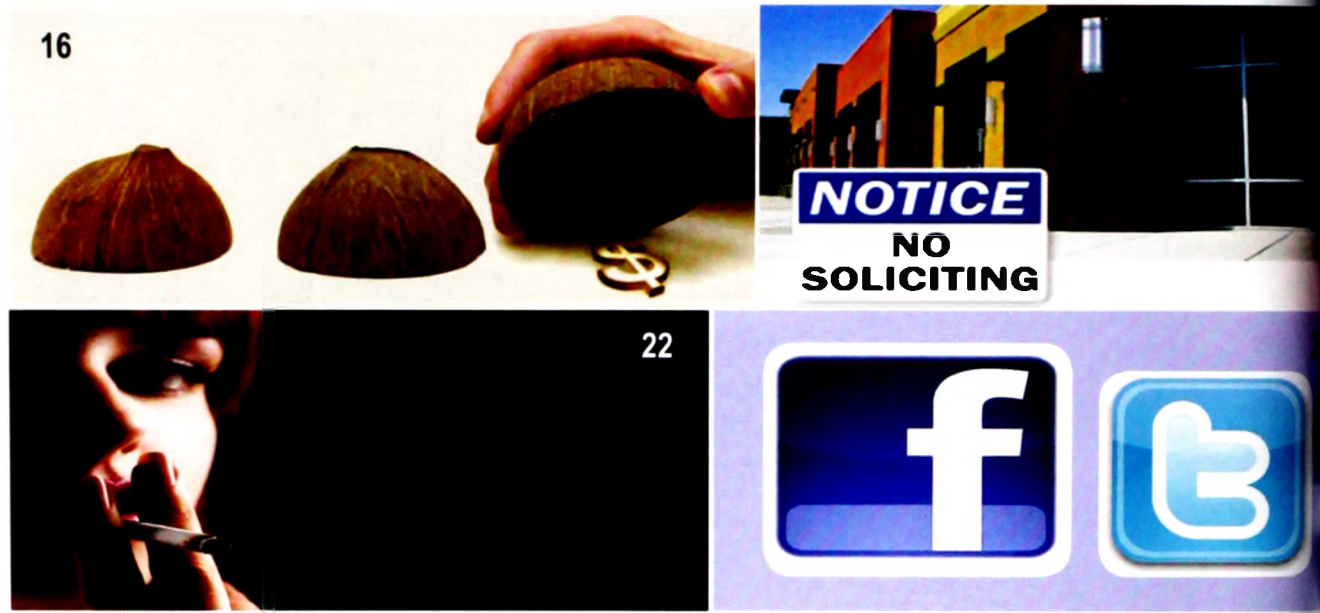
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Features

- | | |
|--|--|
| <p>16 Myths, Scams & Lies
<i>How to avoid becoming their next victim</i></p> <p>22 Responding to Union Solicitations
<i>Policies and best practices to protect your business</i></p> | <p>24 Understanding Tobacco Consumers
<i>New research reveals their shopping habits</i></p> <p>29 Harness the Power of Nostalgia
<i>Use nostalgia to engage customers and make them feel connected to your store</i></p> |
|--|--|

Departments

- 10 AFPD Corner
- 34 Retailer Spotlight
Value Fresh: Nobody Leaves Unhappy
- 42 Safety Sense
Million Dollar Question
- 44 Supplier Spotlight
Comcast: We Make the Small Look Big
- 49 Healthy Living
Spot Signs of Prescription Abuse
- 52 Supplier Directory

Columns

- 6 Chairman's Message
- 12 Petroleum News & Views
- 14 Ohio Report
- 32 Michigan Lottery
- 36 Michigan Legislative Update
- 38 Ohio Legislative Update
- 46 Ohio Liquor Control
- 48 Michigan Liquor Control



ZERO
CALORIES
MAXIMUM
TASTE





**James
HOOKS**
AFPD Chairman

Chairman's Message

Let Us Ease Your Pain

Here's an interesting statistic: We almost never lose an AFPD member who takes advantage of our programs! It's the truth. While AFPD's lobbying work is crucial to the food and petroleum industry—and most members get that—what keeps retailers most loyal to AFPD is the money they save with our programs.

The importance of that message is really brought home with this month's cover story on myths and lies. Unfortunately, there are so many individuals—and businesses—looking to take advantage of independent retailers and small businesses in a variety of subtle ways. No matter how experienced or savvy a businessperson you are, some of these scams are nearly impossible to detect.

Whenever AFPD learns of a new myth or scam that hurts our members, we work double-time to get a program in place to help protect and save them money. From coupon fraud to over-priced or unnecessary insurance to so-called "mandatory regulations," AFPD's staff is constantly developing new ways to service our members with real information and guidance they can depend on.

In short, we take the time to

research the best vendors and industry partners out there *so you don't have to!* And then, we negotiate the best set of benefits for our members, based on the power of our members joining together as one entity under the AFPD umbrella.

Currently, AFPD has more than 28 money-saving programs (national and regional), and more are in the works. (For a complete list and more information on each, go to www.afpdonline.org and look at the far-right column

on the home page.) Although we have a great handle on our members' needs, it always helps if members provide specific feedback on the challenges facing them and their stores.

One thing's for

sure: If we don't know the things that are causing you pain, we can't do anything about them. If there's something bothering you or needlessly costing you money, pick up the phone and call AFPD today at (800) 666-6233.

Myths, lies, and scams are an unfortunate part of our retail business; small businesses are easy targets for con artists. The advent of the internet has made the problem even worse. It is imperative that we join forces to uncover these fraudulent practices and attempts to limit our profitability as an industry. ■■■■

Myths, lies, and scams are an unfortunate part of our retail business.

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AFPD/Monster Energy Supermarket Program

MUST SIGN UP BETWEEN APRIL 1, 2011 AND MAY 31, 2011

ASSOCIATED **AFPD**
FOOD & PETROLEUM DEALERS
AFPD Member Exclusive!

Cooler Placement Program:

- Monster identified cooler. \$250 placement fee for incremental one door "check-out lane" cooler.
- Monster Energy family branded items ONLY in the cooler.
- Subject to pre-qualification by Monster Energy representative.
- Paid out in 4th quarter 2011.

Display Rebate Program:

- Monster Energy 25 case display on 16oz. singles or 4 packs during each promotion period.
- Display must be End Cap, Wing, Center Isle or High Traffic area in store.
- Receive special discount pricing from the Monster Energy 2011 Promotional Calendar. AFPD member agrees to run suggested promotions during specific time period.
- \$1.00 rebate per case (24pk) on all cases of Monster Energy "promoted" items ONLY, for the specific month.
- Rebates paid quarterly by AFPD.



2011 Grocery Store Promotional Calendar AFPD

Dates:	5/1 - 6/4				5/29 - 7/2		7/31 - 9/3		8/28 - 10/1		9/25 - 10/29		11/27 - 12/31	
CORE	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
16oz. Singles														
16oz. 4-Packs														

To sign up for this program, please complete the form below and mail, fax or email back to AFPD
MUST SIGN UP BETWEEN APRIL 1, 2011 AND MAY 31, 2011

NUMBER OF COOLERS: _____

STORE NAME: _____

CONTACT: _____

ADDRESS: _____

PHONE: _____ EMAIL: _____

SIGNATURE: _____ DATE: _____

MAIL TO: Attn: Auday Arabo
Associated Food & Petroleum Dealers
30415 West 13 Mile Rd.
Farmington Hills, MI 48334
FAX TO: (866) 601-9610
EMAIL TO: Aarabo@AFPDonline.org

Which Program are you interested in?

- ☐ \$250 Cooler Placement Program
(Must be a NEW incremental cooler, only 1 per location.)
- ☐ Display Rebate Program
- ☐ Both Cooler Placement Program AND Display Rebate Program



All accounts must be approved by a Monster Energy Representative for inclusion into the program. Accounts are subject to review at any time by a Monster Energy Representative. Violation of the terms will mean the contract may be voided at the discretion of Monster Energy.

Members with questions, call the AFPD Office at 1-800-666-6233!

ASSOCIATED **AFPD**
FOOD & PETROLEUM DEALERS

**AFPD Member
Exclusive!**

AFPD/Monster Energy C-Store Program

MUST SIGN UP BETWEEN APRIL 1, 2011 AND MAY 31, 2011



To qualify, you need to have:

- 3 Shelves of Monster Energy located within shelves 2, 3, 4 or 5
- 5 Facings of Java Monster, touching Starbucks
- 4 Facings of Peace Tea, touching Arizona 24oz. cans

Rewards:

- Receive special discount pricing from the Monster Energy 2011 Promotional Calendar. AFPD member agrees to run suggested promotions during specific time period.
- \$1.50 rebate per case (24ct) on all cases of Monster Energy and Java Monster product line.
- If you increase your prior year sales by 15%, you will receive an additional 25¢ rebate per case, from case number one (all cases)!
- Rebates paid quarterly by AFPD.

2011 C-Store Promotional Calendar AFPD

CORE	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
16oz. Singles												
16oz. 4-Packs												
24oz. Singles												
PLUS												
18.6oz. Monster Import												
12oz. Monster Extra Strength				2/\$5.00		2/\$5.00		2/\$5.00			2/\$5.00	
JAVA Monster & X-presso					2/\$4.00			2/\$4.00			2/\$4.00	

To sign up for this program, please complete the form below and mail, fax or email back to AFPD

MUST SIGN UP BETWEEN APRIL 1, 2011 AND MAY 31, 2011

Note: If you previously qualified for this program and have received rebates for 2010 sales, you do NOT have to sign-up again to receive 2011 rebates. However, you MUST have maintained the space requirements of the 2010 program.

STORE NAME: _____

CONTACT: _____

ADDRESS: _____

PHONE: _____

EMAIL: _____

SIGNATURE: _____ DATE: _____

MAIL TO: Attn: Auday Arabo
Associated Food & Petroleum Dealers
30415 West 13 Mile Rd.
Farmington Hills, MI 48334
FAX TO: (866) 601-9610
EMAIL TO: Aarabo@AFPDonline.org



All accounts must be approved by a Monster Energy Representative for inclusion into the program. Accounts are subject to review at any time by a Monster Energy Representative. Violation of the terms will mean the contract may be voided at the discretion of Monster Energy.

Members with questions, call the AFPD Office at 1-800-666-6233!

Michigan

Department of Agriculture Food Law Committee

AFPD met with the Department of Agriculture Food Law Committee, and reports the following information:

- **License Application Forwarding**— No longer do local health departments send license applications back to MDA, except for change of ownership, new establishment, or closure. Approval of license applications is now done via e-mail and Excel databases. In the future, the local health department shall only forward license recommendations to the MDA.
- **Packaged Ice Handling Recommendations**—The International Packaged Ice Association asked the State of Michigan to adopt additional guidelines for the manufacturing of packaged ice sold for human consumption. The committee decided not to consider the proposal because there was inadequate time for debate. Furthermore, a number of committee members felt that "guidelines" have a habit of becoming regulations, and rules applicable to food products adequately cover packaged ice. There was no appetite to segregate out specific food items for specific rules. If the Packaged Ice Association wanted to provide written guidelines, the regulated community would cooperate in distributing the information.
- **Food Manager Certification for Small Retailers**—A proposal to require convenience store managers to obtain a Food Manager's Certification was "tabled" unless food is actually being processed, in which case, a Food Manager's Certification would be required. Present rules requiring FMCs would continue to apply.
- **Underground Storage Tank Regs**—AFPD, along with other affected associations, appeared before a Joint Committee of the Senate Natural Resources, Tourism, and Outdoor Recreation members and the House Natural Resources, Environment, and Great Lakes members. The primary topic was Part 213 pertaining to UST clean-up Statutes and Regulations. Testimony was presented by the Department of Agriculture providing a general outline of their duties and responsibilities. Representatives of the regulated community then presented their concerns



regarding unreasonable and unattainable moving target requirements imposed on retailers to obtain "closure" or a clean bill-of-health. Michigan lags behind the vast majority of states in achieving closure of contaminated sites. This level of enforcement by MI-DEQ inhibits development of property and hinders the sale and purchase of property by willing developers. Industry is asking for revision of legislation or stable interpretation of statutes so property can be sold, developed, and cleaned-up with a degree of certainty regarding targets and cost. This meeting will be the first of many addressing this subject. AFPD will continue to participate.



National

1099 Requirements

AFPD continues to support legislation that will reduce or eliminate the requirement for most businesses to provide 1099 forms to individuals or companies that they pay in excess of \$600 annually. This would be a tremendous clerical burden, and would jeopardize the future of many businesses. Earlier in March, the U.S. House overwhelmingly passed legislation to repeal the 1099 reporting requirement, which was included in last year's health care law. The legislation now moves to the U.S. Senate and seems to be gaining momentum.



IRS on Business Sale

The IRS is taking a closer look at the sale price when a business is sold to family or employees rather than an outside buyer.

Ohio

Jump in Oil Prices Aids State Budget

With the increase in gasoline prices, the State of Ohio is enjoying a huge increase in the commercial activity tax that retailers pay. AFPD continues to educate legislators on the tax's negative financial impact on independent gasoline retailers. With the increase in gasoline sales, retailers are also getting blasted with increase in credit card fees.



Ohio Lottery Council

AFPD recently met with the new Ohio Lottery director of sales to review topics discussed in last year's Ohio Lottery Advisory Council meetings. We continue to make them aware that agents' commissions have not increased since the mid 90s. Director of Sales Patty Vasil has indicated the Ohio Lottery will continue to review these subjects. She plans to begin Advisory Council meetings for 2011 in May.

Liquor Licenses

Retailers have notified AFPD that Giant Eagle and Kroger are offering huge amounts in an attempt to buy existing liquor licenses.

Privatizing Agencies

Ohio Gov John Kasich continues to discuss privatizing Workers' Comp, the Ohio Lottery, and the Ohio Turnpike.

Legislative Day in Columbus

AFPD will soon conduct an Ohio Membership meeting along with a Legislative Day at the Capitol. Members will be notified of the date of these very important meetings.

AFPD Membership Grows in Ohio

Membership in AFPD continues to grow in Ohio, and new AFPD programs are being introduced. If you are not taking advantage of these new programs or would like more information, contact Ron Milburn at 614-496-8937 or email rmilcm@yahoo.com.

Ohio House Passes Small Business Reform

SB 2 establishes the Common Sense Initiative Office (CSI Ohio) to be lead by Lieutenant Governor Mary Taylor. It also imposes a new rule review process that requires an analysis of regulatory rules to determine their impact on small businesses.



AFPD Names Former State Rep Condino VP of Government Relations

A veteran trial attorney with more than 17 years experience—including six years as special assistant attorney general for the State of Michigan—has joined AFPD as its new vice president of government relations. Paul F. Condino also has legislative

policy experience gained serving three terms as a state representative for the 35th district in Michigan and five years as a member and president of the City Council in Southfield. Condino served as chair of the Michigan House Judiciary Committee from 2007-08. He co-chaired the House's Tax Policy Work Group, which researched tax laws and issues. Condino graduated from the Michigan State University Detroit College of Law in 1988.

"Paul's significant experience working inside the Michigan Legislature is sure to benefit AFPD members and help the industry lobby for laws and regulations that will support independent members," says Auday Arabo, AFPD's president and CEO. "I am very excited about his joining AFPD and look forward to working with him on political and regulatory issues important to our members." Condino will work out of the AFPD headquarters in Farmington Hills, Michigan, and will be the point person for all political matters in Michigan, Ohio, and on the Federal level. ■■



AFPD's Kribs to Serve Members North and West

Dave Kribs, AFPD's business and membership consultant, is helping businesses north of the line from Port Huron to Lake Michigan to better understand how AFPD can help them become more profitable through

its various programs and services. He is currently focusing on the area of Saginaw, Bay City, and Midland, but expects to be working with retailers in Grand Rapids and other areas on the west side of the state in the near future.

"Dave is a proven small business consultant who can help potential AFPD members better understand how to take advantage of our numerous member benefits," says Auday Arabo, AFPD's president and CEO. "He is doing an excellent job already reaching retailers around the state with the AFPD message."

Kribs, who joined AFPD last November, works out of Flushing, Mich., and can be reached at (616) 581-0081. Before joining AFPD, Kribs worked in membership sales for the Michigan Restaurant Association. ■■



**Ed
WEGLARZ**
Executive Vice President, Petroleum

Expand Your Offering

When times are tough, the last thing you want to consider is spending money, right? But while some expansions may be costly, others are in the affordable range.

As a retailer you lose customers regularly through no fault of your own. Customers move away, seniors stop driving, people die, motorists react to construction projects and never return to their old commute route past your store.

That's the negative, what's the positive?

You need to allocate 10% of your time contemplating how to expand your business and/or your offerings to your customers.

Try asking your regular customers what they buy elsewhere that you could provide at your store. Increasing the sale per customer increases profit and you prevent the customer from visiting competitors.

Consider adding a food service to your store. Co-branding with a major national or regional brand can be profitable, but be sure to analyze the local competition and the demographics of your trade area. Being located near schools, factories, apartments, an industrial area, or single-family dwellings needs to be considered when deciding how to service the area.

An expanded coffee and cappuccino bar is a relatively inexpensive expansion that can produce added sales. Use coffee to promote companion sales.

As customers reduce the number of packs of cigarettes they purchase, Other Tobacco Products (OTPs) are seeing double digit sales increases. Be sure you are stocking an adequate variety and inventory of OTPs.

Energy drinks are increasing in sales, and you can take advantage of national TV advertising by including adequate inventories of these products. Again, ask your customers what they want in this category.

One time purchase impulse items need to be considered. Sports team and school wearables along with calendars can provide added sales.

Seasonal items such as mulch, charcoal, windshield scrapers, and windshield washer solvent need to be merchandised. If practical, display the product on a cart near the entrance door or right on the transaction counter.

Additional vehicle services should be considered:

- A car wash can add to your bottom line, especially with added options like underbody sprays, spray waxes, and wheel scrubbing.

- Detailing customers' cars can be an added profit center to separate you from the competition.

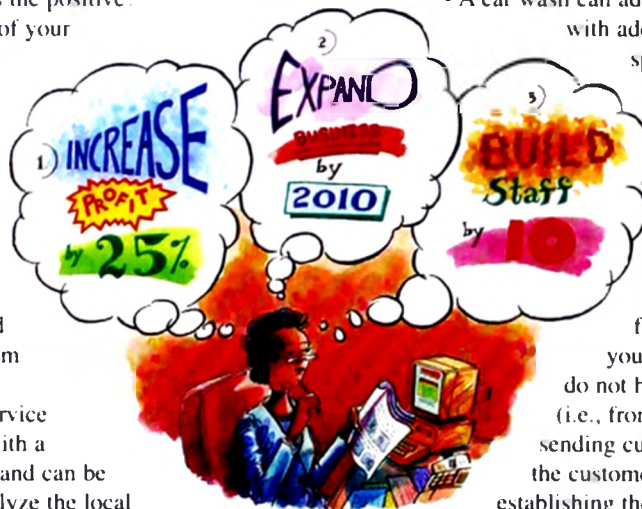
- Establish relationships with local repair shops. Some expensive services can be

farmed out to other shops, or you can do work that other shops do not have the capacity to perform (i.e., front end alignments). Instead of sending customers to other shops, take the customer's car to the other shop, after establishing the business relationship.

- Installing car alarms, remote starters, wiper blades, and batteries needs to be considered and promoted.

- Look into performing small engine repairs. Snow blowers, lawn mowers, weed whackers, edgers, and leaf blowers are all potential items for repair.

Analyze the demographics of your trade area, the competition to your idea, and the abilities of your employees. Then promote your new products and services using customer appreciation days, flyers, and your reader board. Lastly, ask for the sale. Visit nearby homes and businesses; tell them who you are and what products and services you offer. Review your monthly copy of Bottom Line magazine and the AFPD website (www.afpdonline.org) to obtain ideas, suppliers, and vendors for your expansion. ■■■■



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**Ron
MILBURN**

AFPD Vice President—Ohio

Steps to Keep Your Business Crime Free

With crime related to our industry on the rise, I asked Delaware County Sheriff Walter Davis to provide information specifically related to our businesses. This article was submitted by Shannon McCormick, information management director for the Delaware County Sheriff's Office.

Convenience stores and other small retail establishments offer a useful service to the community. They are open long hours. They're close to home. Customers can park close, pop in, and quickly find the things they need. Sadly, criminals also see the appeal in these smaller, often stand-alone stores.

Criminals target businesses for quick cash or items they sell for cash. Delaware County Sheriff Walter L. Davis III said: "Most convenience stores have only one person working the night shift, and most transactions are in cash. Plus, the stores are full of easily resold merchandise, such as liquor, lottery tickets, and cigarettes."

Every business and community faces different challenges, so it's important to assess each situation individually. There are some general principles to follow in implementing a security and safety program.

Training is a key element. Crime deterrence measures include routine employee training on your cash control policy; how to spot suspicious behavior and notify law enforcement; how to respond without resistance, especially in the case of an armed robbery. Provide training in conflict resolution and nonviolent response, as well as updates on new equipment and policies. Network with other businesses and use crimes prevented or crimes that

actually occurred as teaching examples for your staff.

Stores need reliable, well positioned security cameras. Sheriff Davis said: "One challenge we encounter is poor video quality. When a crime occurs, we struggle to find a single shot that identifies the criminal. You want at least one camera close to eye level, providing your best chance at capturing the criminal's face and at least one wide shot camera to cover a larger area. Use priority cameras for high risk areas, depending on the size of the store and the merchandise you're trying to cover. At gas stations, cover the pumps farthest away from the store with cameras to prevent

use of stolen credit cards at these pumps. This is a missed opportunity to take a criminal off the streets before they commit another, potentially violent, crime."

The reliability of camera systems and employee training is key. Stores can go long stretches of time without reviewing the recordings. Then, when those cameras matter most, owners learn their system isn't working properly or store staff can't access the surveillance images. It can take weeks to get the video or we never get it, losing valuable time and evidence. Conduct regular checks of your surveillance system and be sure trusted staff members know how to operate the equipment.

Here are some other tips from Sheriff Davis:

- Keep low amounts of cash in the register by using drop safes. Post signs stating that limited cash is on hand.
- Remove unnecessary signage from store windows so that employees can monitor activities outside the store and the public can see inside.
- Use effective lighting both inside and outside to improve visibility.
- Install silent alarms. The faster law enforcement is notified, the better the chances of arresting the criminal.

An effective safety plan should always be evolving and safety measures should be evaluated on a regular basis. While we cannot predict when and where a criminal will strike, you can reduce your risk by hardening your defenses.

Sheriff Davis said: "Our deputies get out of their cruisers and ask how things are going, if the workers have any concerns. We will also set appointments to meet with businesses on request. We have the same goal in mind – safety."



"I encourage our deputies to get out of their cruisers and go into local businesses. They ask how things are going, if the workers have any concerns."

Delaware County Sheriff
Walter L. Davis III

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Myths, Scams & Lies

Retailers are often the target of various schemes that funnel hard-earned profits to illegitimate businesses. Here are some common scams as well as the AFPD programs that can help protect you from them.



An AFPD Staff Report

Blame it on the economy or the lost souls who don't care about hurting others—either way, there are a significant number of myths, lies, and scams that can trouble an independent retailer. Here are several examples of false information and how AFPD programs are bringing relief and support to its members.

Mandatory Compliance Posters

In any workplace, employees have the right – and employers have the obligation – to have certain legal information readily available to them. This obligation can be achieved by displaying posters with relevant information in a conspicuous place.

Interestingly, these posters required by the government cannot be obtained from the government. “Your state or federal government will give you the wording required on the various posters, but not the actual posters themselves,” confirms Ed Weglarz, AFPD’s executive vice president, petroleum. The reason? “The government does not want to mandate something and then require you to purchase it from them,” says Weglarz. “It doesn’t look good.”

And that’s where numerous companies try to take advantage of the situation. Some companies advertise online, offering retailers a package of posters containing the federal and your relevant state posters from \$50 to \$149. Another favorite tactic of these companies, says Weglarz, is to mail retailers an official-looking manila envelope that appears to be from a pseudo-government agency, with the words “Compliance Required” in bold type on the outside. The busy retailer opens the envelope, assumes he is required to purchase the posters from this “official” supplier, and places the order.

So what are the facts about mandatory poster compliance? The fact is that AFPD will supply you all the federal and state required posters at *no charge*! If you need

any posters, simply contact the AFPD office or visit the AFPD website at www.afpdonline.org.

Poster topics and requirements vary by state, with separate posters required by the Federal government. Here is a list of required Federal posters:

1. Employee Rights under the Fair Labor Standards Act (Overtime, Child Labor, Tip Credit)
2. Occupational Safety and Health Act
3. Equal Employment Opportunity
4. Your Rights under The Uniform Services Employment Re-employment Rights Act
5. Employee Polygraph Protection Act
6. Family and Medical Leave Act

In addition to the required Federal posters, specific posters applicable to employers in Ohio include:

1. Ohio Minimum Wage (Overtime, Handicapped, Tipped Employees)
 2. Minor Labor Laws
 3. Fair Employment (Equal Employment Opportunity Act)
 4. Workers’ Compensation Fund
 5. Workers’ Compensation Fraud
 6. Emergency Phone Numbers
 7. Payday Notice
 8. No Smoking
 9. Unemployment Compensation Coverage
- And in Michigan, posters notifying employees of the following topics are required:
1. Michigan Safety and Health Protection
 2. Minimum Wage
 3. Right to Know Law MSDS (Material Safety Data Sheets)
 4. Unemployment Benefits
 5. Whistleblowers’ Protection Act
 6. Child Labor Law
 7. Discrimination
 8. No Smoking
 9. Emergency Phone Numbers

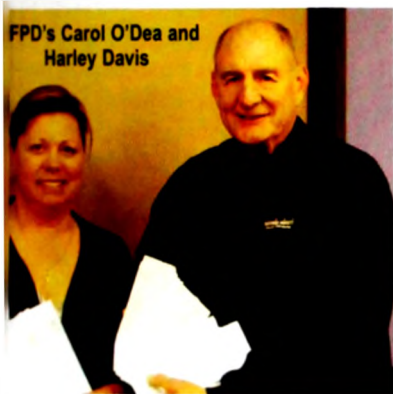
In the end, the best protection a retailer can have is to stay involved with AFPD and its programs.



sure to hang the posters in a conspicuous place where employees can easily see them. Appropriate places are a locker room, break room, or employee security room, he advises.

Coupon Scams

Every week, an AFPD member has been the victim of finding a fraudulent coupon. Even though there are some legitimate coupons from various online sources, AFPD's coupon manager, Harley Davis, strongly recommends that mem-



AFPD's Carol O'Dea and Harley Davis

bers not accept any coupon that has been printed from the Internet.

"Be very aware of any coupon that offers a savings of more than \$5," Davis says, "because chances are it's not legit." Davis says the scam-

mers are very sophisticated with the design of fraudulent coupons, but the barcodes don't match up and then the manufacturer rejects them. "The fake ones come back by the thousands," he says.

Unfortunately, there's no easy way to detect the legitimate coupons from the fake ones. "The fraudulent coupons are very well done," says Davis. "They are good-looking coupons with crisp photos of the product. You can't tell they are just by looking at them." Davis has seen about 500 fake \$5 coupons come into AFPD from members over the last six months. Examples include \$5 off a combined purchase of Pepsi Doritos and even \$15-\$20 off Huggies Diapers.

Davis's rule of thumb: If the customer could have made the purchase on himself on a computer, don't take it.

So what's the answer? AFPD has had a Coupon Program in place for nearly 25 years. More than 650 AFPD retailer members currently take advantage of this free service. AFPD members bring in their coupons to Davis and his team, and then AFPD sends the member back a check. It's that easy.

Davis has a tip for those using the Coupon Program: Send in your collected coupons to AFPD every 4-6 weeks. Do not wait longer because 90 days after the expiration date on the coupon, the manufacturer won't pay.

The key, Davis says, is for members to be involved in this program—that's what is going to give them the most support and protection. He and his team know how to recognize potentially bogus coupons, and they can alert the AFPD member so they aren't a victim over and over.

Faking coupons used to be a bother, but all you have to do is throw them in a bag and send them to me, and I'll send you a check," he says.

Insurance Scams

Joe Cassidy is an account executive for CareWorks Consultants, Inc. (CCI). CCI's focus is on providing AFPD Ohio members great group rates for workers' compensation, but the com-

pany also goes the extra mile to protect members.

"If they have a claim, we help them manage it," Cassidy says. "If it was filed fraudulently, we will help them fight the allowance of that claim."

While it may not be a major component of CCI's efforts, it is one AFPD members are grateful for when the need arises. "Helping members avoid fraudulent claims is a small component of what we do, but claims management is huge," Cassidy says. "Ohio is a no-fault state. When an employee files a claim, the burden is on the employer to show that the claim is not substantiated. We can help with the accident investigation, review surveillance tapes, attend the hearing for them, and help present the information that we've helped them gather."

Blue Cross / Blue Shield (BCBS) is the sole health care company that AFPD endorses for its members in Michigan. While the company doesn't necessarily have scam-prevention programs in place for AFPD members, Rocky Husaynu says he has seen countless insurance-related scams and scam artists in his 32 years. And when members deal with BCBS through AFPD, they know they don't have to worry about such possibilities.

"With us, you don't have to worry about pre-existing conditions. We don't ask you health questions," he says. "Plus AFPD does all the billing—if there are any service issues, they can be handled right away."

Husaynu says the field is filled with fast-talking agents who sell products with hidden limitations—or products that technically aren't even health insurance at all. "Our scam prevention is having people deal with us instead of agents who will tell people things that are not true. They won't know anything about your company; they'll just come in off the streets and try to sell their product," he says. "Some competitors have programs now that they try to sell as insurance, but they're really just discount programs."

Husaynu says that many times customers won't know they got scammed until an unfortunate time in their life when they try to make use of their coverage. "These policies say, 'Go to this doctor, or use this pharmacy and get a discounted rate,' but it's not insurance," he explains. "Or the policy only covers you for 30 days of hospitalization or has a



Counterfeit Currency Showing Up in Detroit

AFPD has learned that counterfeit \$20 and \$100 bills are circulating in the metro Detroit area. The counterfeit bills are being made from bleached \$5 bills that are transformed into \$20 and \$100 denominations. Unfortunately, the counterfeit bills also pass the marker test.

The only way to tell if the bills are legitimate is to hold them up to the light and see the offset likeness of Jackson or Franklin on the back of the bill. On newer bills, you can also see the denomination on the security strip within the bill; when held up to the light, the wording on the strip will say "USA TEN", "USA 5", "USA TWENTY", etc.

AFPD members are urged to alert their staff to these recent activities.

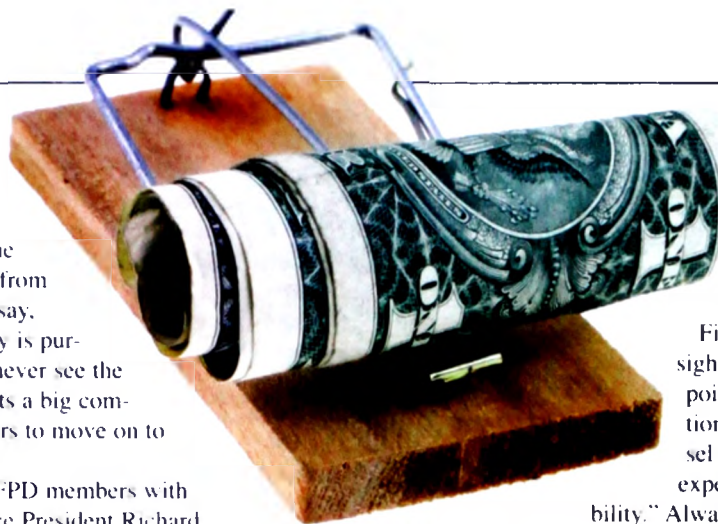
\$3,000 limit for surgery.”

Husaynu says he can spot a baloney policy right away – the price will be unrealistically low, or the person will have bought it from an agent of a company in, say, Texas – and once the policy is purchased, the customer will never see the agent again. “The agent gets a big commission, and then disappears to move on to the next target.”

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

Liquor liability insurance covers any claims that arise from selling alcohol in violation of Michigan law, such as selling to a person who is intoxicated or to an underage person. Clients are subject to stricter dram shop laws that can result in fines and/or imprisonment and are concerned about increasingly sophisticated fake IDs. Because of these concerns, Fiato points out, “North Pointe’s most important benefit is the way we handle claims.”

Since the beginning, fair and aggressive claims handling has



been a North Pointe trademark. The claims legal department includes six attorneys who understand the legal environment as well as the special needs of small business.

Fiato, whose position includes oversight of underwriting and marketing points out, “If a claim goes to litigation, North Pointe’s in-house counsel includes three of the area’s pre-eminent experts in dram shop and premises

liability.” Always proactive, the company encourages

businesses to have strong alcohol policies and procedures in place. It also provides discounts for staff training on compliance with liquor laws and co-sponsors AFPD’s SuperSafe training for staff.

Protect Yourself

In the end, the best protection a retailer can have is to stay involved with AFPD and its programs. “We are always on hand to uncover new myths, scams, and lies that hurt our members,” says Auday Arabo, president and CEO. “But we can help protect the member unless he takes the step to enroll in our programs and communicate with us when something happens, or what they need help with.” ■■■■

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Managing Payments & Chargebacks

A chargeback is a reversal of a sale or credit transaction initiated by the issuing bank either due to a technicality or on behalf of the cardholder. All chargebacks are violations of the rules and regulations established by a payment brand, such as Visa® or MasterCard®.

Chargebacks are something every merchant wants to avoid, as they can result in lost revenue. Here's how to avoid chargebacks or manage them efficiently when they do occur.

Tips for Preventing Chargebacks

The best way to prevent chargebacks is to establish best practices at the point of sale that are followed consistently by all employees. Here are nine tips to help you prevent chargebacks that can be implemented in your transaction process:

- Never alter a sales draft.
Always obtain an authorization for the exact amount of the transaction processed to the card.
- If authorization is declined for the full amount of the sale, decline the credit card transaction and request another form of payment. Don't try to get an authorization by "splitting" or lowering the amount of the transaction.
- Whenever a card does not successfully swipe and you have to key in a transaction, manually imprint the card and ensure the signature and all transaction information is transferred to the imprinted draft. Make sure the manual draft is imprinted with the merchant name and location.
- When a customer is due a credit and the original sale was

What You Know Could Save You Money.

made on a Visa, MasterCard, or Diners Club® card, process the credit back to the original card number. Do not refund by check or cash. If credit is due on more than one sale, process each credit individually.

- Have your return policy pre-printed on the credit card sales draft and signed by the cardholder at the time of the original sale. The refund policy must be close to the cardholder's signature to be recognized by Visa or MasterCard.
- Always compare the cardholder's signature to the signature on the back of the card. If the signature panel is blank, have the cardholder sign it. If the cardholder refuses, request another form of payment.
- Respond to all returned retrieval requests with valid, legible documentation. After allowing Chase Paymentech two business days to process your response, call the automated voice system to confirm that your response was received and to get a confirmation number.
- Be sure to compare the credit card account number on an electronically printed draft to the credit card number embossed on the credit card. If the numbers don't match, call your Automated Voice Authorization Center and tell the operator that you have a "Code 10" authorization and that the card numbers do not match.

For further information on how to prevent chargebacks or save money on your payment processing, contact Jim Olson at (866) 428-4966, james.olson@chasepaymentech.com ■





Lower Your Cost of Payment Acceptance

Chase Paymentech, the endorsed provider for the Associated Food and Petroleum Dealers (AFPD), has designed a program that not only provides exceptional service, but actually lowers your cost of accepting payments. AFPD members currently benefit from exclusive pricing – interchange pass through plus \$0.07.*

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

For more information, please contact us at 866.428.4966.

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

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Best Practices for Responding to Union Solicitations

Here's how to respond to union solicitations at your business.

As you may know, the National Labor Relations Board is considering revising its rules concerning union solicitation on private property. In light of the NLRB's administrative agenda, the National Grocers Association (NGA) reminds members about some best practices for responding to union organizing or solicitations.

Unions employ a variety of means to organize companies in the grocery and supermarket industry. For example, unions regularly attract new members through union solicitations and handbilling (the passing out of pro-union or anti-company literature). Under federal labor law, there are different rules for employees and non-employees with respect to solicitations. As a general rule, employers may prohibit non-employees from engaging in solicitations or handbilling on the company's private property. The U.S. Supreme Court and the NLRB have, however, articulated two exceptions to this general rule.

First, non-employees may have a right to access an employer's private property if there are no other available channels through which it can communicate with employees. Since your employees do not live on your store's premises, this exception is unlikely to apply to you.

The second exception is where the employer discriminates against the union by allowing other groups to solicit. Thus, if you allow other groups—even charitable or civic organizations—to solicit in front of or at your store, you are opening the door to the union as well.

The stated purpose of the National Labor Relations Act is to protect employee rights. Thus, employees are given greater freedom to solicit than non-employees. The current rule is that an employer may restrict an employee from soliciting other employees during working time and at working locations. Thus, an employee must solicit other non-working employees when he or she is off the clock and in a break room or non-working space.

There are a number of steps your store may take to prevent and respond to a union solicitation.

- 1. Draft and implement a legally enforceable no-solicitation policy.** The policy should be detailed in your

employee handbook, as well as on signs next to every entranceway. You should draft it in conjunction with labor counsel because the NLRB will invalidate overly broad policies.

- 2. Enforce the no-solicitation policy consistently and uniformly.** Under current law, charitable, civic, or religious organizations should not be permitted to solicit on your property if you intend to restrict the union. Only by enforcing it evenhandedly to all groups wish-

ing to solicit will it provide grounds for the company to expel non-employee union solicitors.

- 3. Provide labor relations training to all managers.** Managers should know how to recognize the signs of union organizing, and know how to react if they witness organizing activity.

- 4. If you witness non-employee union solicitation politely ask the solicitor to leave the premises.** If the solicitor refuses to leave, call security.

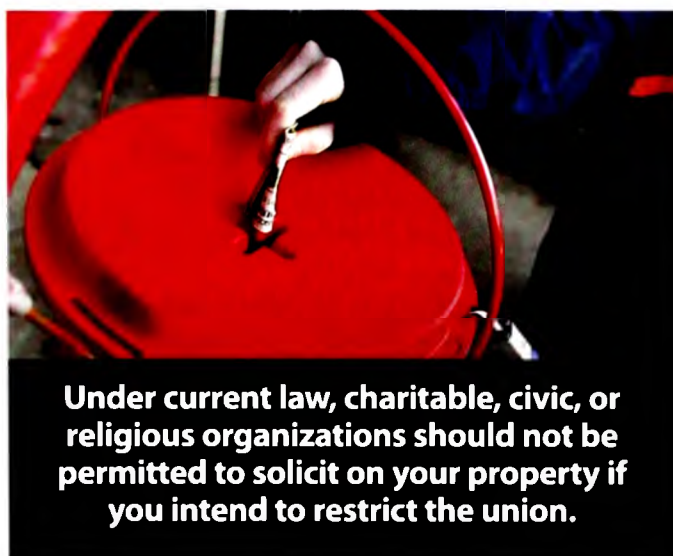
- 5. Share your own message.** Consider whether to communicate with your employ-

ees regarding the union solicitation to counteract the union's message.

- 6. Contact experienced labor law counsel as expeditiously as possible to develop a comprehensive strategy to thwart the union's organizing drive.**

With these best practices in mind, grocers can best position themselves against union organizing and solicitation of employees.

This special update was prepared by Epstein, Becker & Green, NGA's labor relations and employment law counsel, as a member service. If you have any questions, you may call the NGA hotline at Epstein, Becker & Green-Kara Maciel 202-861-5328. ■■■■



Under current law, charitable, civic, or religious organizations should not be permitted to solicit on your property if you intend to restrict the union.

NGA is the national trade association representing the retail and wholesale grocers that comprise the independent sector of the food distribution industry. NGA members include retail and wholesale grocers, state grocers associations (including AFPD), as well as manufacturers and service suppliers. For more information, visit: www.NationalGrocers.org

Coupon Redemption

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

The Associated Food & Petroleum Dealers (AFPD) Coupon Redemption Program eliminates a retailer's time consuming and costly chore of sorting, counting, and mailing coupons to individual manufacturers. It also reduces the volume of accounting records retailers must keep, leaving you with more time to effectively manage your retail business.

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

Our program is simple. Here's how it works:

- Call our office and speak to Harley Davis & fill out our survey.
You package and mail your coupons to the AFPD office.
- We take care of the coupon sorting and mailing for you.
- We then send you a check for the amount of the coupons redeemed, minus a security deposit for any potential charge backs.
At the end of the year we will release any security deposit you have remaining.
- At the end of the year, we will send you a check for the number of valid coupons you redeemed through AFPD. (5 cents per coupon!)
- Should a problem occur, our dedicated coupon staff is there to assist you.

BONUS: You will receive the face value of your coupon plus 5 cents for each valid coupon you redeem through our program!



Taking coupons allows you to compete and now through the AFPD Coupon Redemption Program **WILL MAKE YOU MONEY!** We do all the work, and you **GET PAID!**

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Understanding Tobacco Consumers

New research looks at how your shoppers purchase tobacco products.

By Linda Abu-Shalback Zid

The three-strikes-and-you're-out rule applies to more than just baseball, according to research presented by Denise Indovina, vice president of ICOM (a division of Epsilon Targeting), at CSP's recent Convenience Retailing University.

If you are out of stock of a customer's usual brand of cigarettes or smokeless tobacco three to four times, 65 percent of those customers are likely to completely switch to another store. "This was a true 'I'm not just going to go next door to buy my product today, and I'll come back to you tomorrow,' but this is a true switching or defection," Indovina said, pointing out that it takes only two out-of-stock occasions for 30 percent of customers to switch. "You can use this to think about out of stocks, but you can also use this information to think about product assortment and SKU rationalization."

The research, conducted with 1,223 adult tobacco users, also included information about product use, cartons vs. packs, loyalty, and channel selection.

Product Use. Close to half (48 percent) of all adult cigarette smokers smoke half to one pack per day. Trial of other tobacco products (OTP) among cigarette smokers is limited, with 10 percent trying smokeless, 16 percent trying cigars,

and 21 percent trying loose tobacco. Although as many as 21 percent have tried OTP, only 13 percent of adult tobacco users claim current use of more than one product. Most are trading between cigarettes and loose tobacco (31 percent) and cigarettes and cigars (27 percent). Indovina said that the multi-product user segment is relatively underdeveloped. "There's definitely room to go grow there."

Cartons vs. Packs. Most of those surveyed (66 percent) purchase their cigarettes by the pack, while 51 percent say they purchase by the carton. Pack purchasers buy 12 times a month vs. carton purchasers who buy three times a month. "The good news is that if you can get the consumer to buy a carton, then you take them out of the market for a while. ... And so the risk of them going to another store is lower," Indovina said. "But then, if you rely on that consumer on those multiple trips that consumers make into your store, then you've lost all those opportunities. So it's a really fine balance." She pointed out that convenience store purchasers are more likely to buy by the pack (with 76 percent buying that way at c-stores with gas, and 73 percent at c-stores without gas), while those who shop at tobacco outlets are more likely to buy by the carton (73 percent).

Loyalty. Indovina said that 57 per-



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cent of respondents said they have made their final choice of the brand of cigarettes they smoke, with the notion of "that's my brand, that's who I am, and that's a big part of my identity." And 78 percent said they have a regular store where they buy their cigarettes. Meanwhile, 48 percent said they will go to another store to get their favorite brand, rather than buying something else at their current store.

Channel Selection. Heavier smokers are more likely to buy their cigarettes at a tobacco outlet, with 79 percent of medium to heavy smokers saying that was their channel of choice. Meanwhile, 49 percent of all tobacco consumers said they buy their cigarettes or smokeless tobacco most often at c-stores with gas, and 25 percent chose tobacco outlets. (Grocery stores and c-stores without gas each accounted for 7 percent.) On average, a tobacco consumer will shop for tobacco in two channels. The main reasons the shoppers said they chose their particular channels were that the price is right and that the location is convenient.

"What we're seeing is a lot of interaction within the channels," Indovina said. "What this tells me is there is probably quite a significant opportunity to increase your share of purchase occasions among those 12 monthly purchases that are being made for cigarettes." ■■■■

Linda Abu-Shalback Zid is a contributing writer for CSP Magazine. She can be reached at lzid@cspnet.com. Reprinted with permission.



See you **APRIL 13th**
at the **2011**
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See page 55

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Harness the Power of Nostalgia

Genae Girard

Michael owns a bakery that recently started using social media. He decided to build his following through Facebook and Twitter, but customers who "Like" his Facebook page kept dropping off. He has been posting facts about his business including specials and new products with limited success. Michael knows that social media is important to grow his business, but is confused about customers' shopping ship. How can Michael keep his customers engaged so that he can continue to build his social media following? There is a new goldmine in social media that more retailers are discovering. It's the doorway that bridges the gap between your store and the customer, and that gold nugget is nostalgia. That's right, talking about the yesteryears creates that warm, fuzzy feeling and conjures up images of childhood fun and a less hectic life. At social gatherings, you often hear people bring up childhood games, toys, or food with great joy and camaraderie. Why

not use that joy to your marketing advantage? When used properly, nostalgia can be the social media glue between you and your customer. Here are some tips on how to use nostalgia to your advantage:



Do's:

- Ask open-ended questions to get customers talking about fond moments in their lives. Example: "What was your favorite snack growing up?"
- Keep it light and humorous. Humor wins their hearts and their buying habits. Often in social media, customers are surfing Facebook or Twitter in their spare time. A break of laughter endears your store to them.
- As your customer base responds, keep notes on what topics get the most discussion responses. Use responses to

tailor future posts as well as your marketing materials.

Don'ts:

- Never talk about politics or religion.
- If you aren't creative, don't put yourself in charge of writing the posts. Determine the focus and overall content and have someone else on your staff be in charge of posting.

Need a source of information and inspiration? United Online, Inc. has launched MemoryLane.com™, the largest archive of nostalgic content on the Internet. This website allows visitors to relive the past with over 100 million pieces of content dating from 1940 through 1999.

Using nostalgia on your Facebook page or Twitter feeds will develop the dialog between you and your customers and endear your store to them by bringing memories from the past to the forefront. Echo their history, warm their hearts, and solidify your brand. ■■■

Genae Girard is a speaker, author, and entrepreneur.

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

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Imperial Supermarket
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Save A Lot - Warren
Save A Lot - Ypsilanti
Savon Foods
Save-Plus Super Store
Seven Star Food
Shopper's Market - Centerline
Shopper's Market - Warren
Thrifty Scot Supermarket

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

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Metropolitan Baking Co.	\$1,000
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Universal Wholesale	\$500
Weeks Food Corporation	\$500
Piquette Market	\$300

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YOUR FOOD ASSISTANCE BENEFITS ARE GOING TO CHANGE



WHAT

Starting in January 2011, the **Michigan Department of Human Services** is changing the dates most people will receive their food assistance benefits.

WHY

This change will help grocery stores offer you more fresh fruits, vegetables, meats and dairy products all month long. It will also help reduce long checkout lines at the beginning of the month.

FAP Benefit Issuance Dates January 2011 through November 2011 and Ongoing

As outlined in the table below, each food assistance case holder, except those whose ID numbers end in 0, will begin to receive their benefits on a different day of the month beginning in January. The change will be based on the last digit (digit in table) of the case identification number. For example, those whose ID number ends in 4 will receive benefits on Jan. 7, Feb. 8, March 9, April 10 and on the 11th day of every month beginning in May 2011.

If you have questions about this schedule, please call 877-390-3327

LAST DIGIT OF YOUR CASE ID #	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
0	3	3	3	3	3	3	3	3	3	3	3	3
1	4	5	5	5	5	5	5	5	5	5	5	5
2	5	6	7	7	7	7	7	7	7	7	7	7
3	6	7	8	9	9	9	9	9	9	9	9	9
4	7	8	9	10	11	11	11	11	11	11	11	11
5	8	9	10	11	12	13	13	13	13	13	13	13
6	9	10	11	12	13	14	15	15	15	15	15	15
7	10	11	12	13	14	15	16	17	17	17	17	17
8	11	12	13	14	15	16	17	18	19	19	19	19
9	11	12	13	14	15	16	17	18	19	20	21	21

The Michigan Department of Human Services (DHHS) will not discriminate against any individual or group because of race, religion, age, national origin, color, height, weight, marital status, sex, sexual orientation, gender identity or expression, political beliefs or disability. If you need help with reading, writing, hearing, etc., under the Americans with Disabilities Act, you are invited to make your needs known to a DHHS office in your area.



**M. Scott
BOWEN**

Michigan Lottery Commissioner

Right-Sizing Can Work for You

Right-Sizing or Space-to-Sales isn't a new concept, but when applied to your Lottery business can maximize your sales and commissions.

Lottery district sales representatives and our vendor, GTECH, have been partnering with willing retailers across the state to implement right-sizing. This is an effective practice to reduce returns, find the appropriate amount and type of product for each retailer to carry, increase non-Lottery inventory space, and most importantly, maximize sales and commissions.

GTECH studies the retailer's average sales base and tracks the movement of Lottery products to determine average weekly sales and best sellers.

For example, let's say Retailer X has space for 10 bins of instant tickets; each bin holds a book of one price point. Tracking tells us the retailer primarily sells \$1, \$2, and \$5 tickets. However, three of his bins hold \$10 and \$20 tickets, which he sells only a few of each month and sends back the rest. Those \$10 and \$20 tickets are taking up bin space and the retailer is losing money because that space could be holding a better-selling price point.

The study also looks at how much Lottery product a retailer actually sells compared to what she orders.

Then GTECH and the district sales representative work with the retailer to create a plan to maximize Lottery selling space. When the analysis is complete, a two-week ordering plan is implemented to ensure the retailer carries the proper amount of the bestselling product for their store.

Technology allows the Lottery to make changes to ensure the retailer is maximizing sales. Please contact your district sales representative if you are interested in implementing right-sizing for your Lottery products.

Second Chance Contests: In addition to an instant-win prize of \$1 million, \$1,000,000 Fortune (TM) offers a drawing for an additional \$1 million. To enter, players must save the entire stub portion which includes a unique "Your Fortune Number". The \$1 million drawing will be conducted on or after December 1, 2011. The holder of the winning "Your Fortune Number" must claim the prize by the game

expiration date, October 12, 2012.

Cash Tournament™, a \$5 game launched on February 14, features a second chance contest to award one winner a \$250,000 cash prize. Players must enter one non-winning Cash Tournament™ ticket at the Player's Club website, www.michiganlottery.com. A grand prize drawing will be conducted June 2, 2011 to select three lucky finalists who will attend the Windsor-Detroit International

Freedom Festival Fireworks for the grand prize drawing.

Single Double Triple Play Bingo™, another \$5 game launched February 28, features a second chance contest to award twelve winners \$500 worth of Single Double Triple Play Bingo™ tickets. Some lucky online bingo players will instantly win \$125, \$250, or \$500 worth of free instant tickets.

Twenty instant winners are available in the online game. To submit an entry, players must enter one non-winning Single Double Triple Play Bingo™ ticket at the Player's Club website, www.michiganlottery.com. Each valid entry allows the player to participate in an online bingo game that earns additional entries. Twelve drawings to

award \$500 worth of tickets will be conducted through November.

New Instant Tickets: New instant tickets scheduled to go on sale in April include Double Doubler™ (\$1); Triple Win™ (\$2); Bingo Bolt™ (\$2); and Casino Gold™ (\$5). The release date for these tickets is subject to change.

Instant Tickets Set to Expire: Tickets set to expire on March 14 include IG 266 Instant Gas™ (\$2); IG 289 Whole Lotta Wild Time™ (\$2); IG 295 Betty Boop™ (\$2); IG 309 Bingo Doubler™ (\$2); IG 313 Ghostly Green™ (\$2); IG 316 Cashword Doubler™ (\$2); IG 279 Big Money Multiplier™ (\$5); IG 307 Diamond 7s™ (\$5); and IG 317 Tripling Red Hot Cashword™ (\$5). Be sure to tell your customers about the expiration date so any prizes they may win can be claimed before the ticket becomes invalid.

Instant Ticket Activation: Remember to always activate instant game tickets before putting them on sale to ensure winning tickets can be redeemed by players. ■■■

Over 94 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players and commissions to retailers. In fiscal year 2010, the contribution to schools was \$701.3 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.michiganlottery.com.



Congratulations

on achieving \$1,000,000 in 2010 Lottery sales.

Angelo's Food Specialties
Benton Harbor

Bell Bar
Bay City

Beverage 1
Detroit

Big J Market
Detroit

Cherry Belt Party Store
Inkster

Country Farm Market
Pontiac

Danny's Fine Wines
Oak Park

Duffy's of Flushing
Flushing

Five Star Liquor
Dearborn

Florentine's Pizzeria
Grand Rapids

Gator Jakes
Sterling Heights

Gilbert's Lodge
St. Clair Shores

Glass Bottle Shoppe
Detroit

Gratiot Fairmont Market
Detroit

Green Bamboo Brewing Company
Clinton Township

Greenfield Party Shoppe
Southfield

In N Out Store #31
Detroit

Larry's Market
Detroit

Liquor Plus
Detroit

Luxor Market
Detroit

Mario's Market
Lansing

M C Petro Inc.
Detroit

M. T. Loonies
Temperance

New Northend Market
Oak Park

New Super Fair Foods
Detroit

Oak Liquor and Wine
Oak Park

Oakland Liquor
Party Shoppe
Southfield

Parkway Foods
Detroit

Rosie O'Grady's
Chesterfield

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 II
Saginaw

Sunny Mart
Muskegon

Town & Country
Liquor
Southfield

Uccello's Ristorante
Walker

Variety Foods
Mini Mart
Dearborn



Thanks.
You're a big reason why.
www.michiganlottery.com

Value Fresh: 'Nobody Leaves Unhappy'

David Najor doesn't shy away from competition with the big players, competing with a blend of old-fashioned traditional values and progressive approaches to rewarding his customers for their loyalty.

Najor purchased Value Center Market in Southeast Michigan seven years ago, and opened Value Fresh Market 30 months ago. Najor says he and co-owner Terry Farida are rebranding Value Center into the Value Fresh family.

One major tenet of the store's competitive strategy is the philosophy: "Nobody leaves our store unhappy." Najor says this is accomplished in a number of ways. "We compete with service, selection, and cleanliness," he says. The stores are located in highly populated working class neighborhoods, and Value Fresh reflects many of the same values as its customers.

"We are family run. It shows more of a commitment to the neighborhood." Najor believes. Among their 160 employees, he has two brothers, two sisters, a brother-in-law, and daughter in the two stores. "There are families working and living here. Our customers like seeing familiar faces at our stores. They appreciate it."

Najor says everybody is willing to roll up their sleeves and get involved in whatever it takes to give customers a positive experience. "We actually work in the stores with our staff," he says. "Any time we have any trouble, we are able to address it. We're very hands-on."

There is no better way to reinforce Value Fresh's philosophy, he says. "We lead by example. We get staff to buy in through leadership."

Customers notice these touches, Najor believes, and they feel valued. "We specialize in service. We always have enough cashiers and make sure we have enough baggers," he says. "We often hear, 'There's only two lines open at Kroger. We make sure everybody gets attention.'"

Value Fresh customers also appreciate the fact that they are supporting local business and local farmers when they shop at the two locations, and that the meat and produce are fresh.

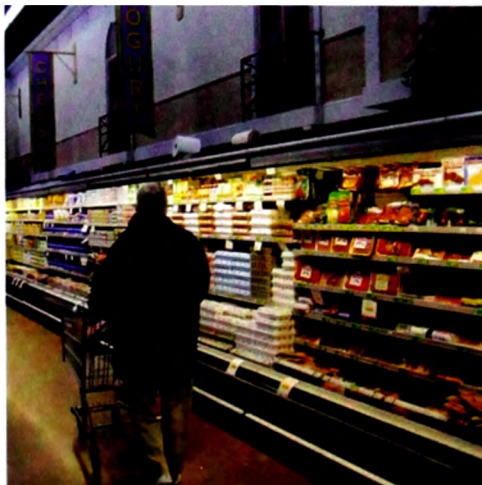
Does the extra attention to detail and top quality mean that Value Fresh has to punt when it comes to pricing? Not a chance. "We spend lots of time buying, so we can reflect good retail prices to our customers," he says. "By putting the extra time in, we are able to compete."

Customers are further rewarded for their loyalty with the Value Fresh Card. Every cent spent at Value Fresh is a point, and every three months the points can be redeemed toward one of four reward levels. During the holidays, for example, the first level customers could redeem their points for a turkey; the second, prime rib; the third, spiral sliced ham; and the fourth for a \$25 gift certificate. Najor says that unlike many stores, all Value Fresh customers can enjoy the specials and sales regardless of whether they own a card or not.

"The program has nothing to do with pricing," he says. "We get a lot of compliments about it. People love it."

Najor says his stores have benefited from AFPD membership "ever since we have been in business," noting that the rebate program, insurance, and lobbying efforts have been most helpful.

"We are family run. It shows more of a commitment to the neighborhood. There are families working and living here. Our customers like seeing familiar faces at our stores."



New from 7Up Detroit:



The Taste of the Sun for Summer 2011!

See your local 7Up Account Representative for details.



Joseph PALAMARA

Associate, Karoub Associates

Item Pricing Law Changes in Michigan

A bill that repeals the 1976 Consumer Item Pricing Act (which required the price of a consumer item offered at retail to be affixed to the item) will become law in Michigan, effective September 1, 2011. The new law includes the Shopping Reform and Modernization Act, which requires the price of an item to be displayed where it is located.

After years of trying to repeal or modify the Consumer Item Pricing Act, interested businesses formed the Coalition for Retail Price Modernization. As a strong supporter of the efforts of this group, AFPD openly supported these changes to the law. One economic group found that Michigan consumers could potentially save \$2 billion annually with the changes enacted. Regardless, the changes remain welcome news to retail businesses in Michigan.

The bill, sponsored by Representative Lisa Posthumus Lyons (R-Alto), was recently signed into law by Governor Rick Snyder. Governor Snyder called for the changes contained in the law during his State of the State address back in January.

Under the now repealed Consumer Item Pricing Act, the total price of a consumer item offered for sale at retail had to be stamped upon or affixed to the item, or, if applicable, the outside surface of the item's package or container. Under the new Act, the retailer must display the total price of a consumer item at the place of the retail sale.

A price is considered "displayed" if it is stamped, affixed, or otherwise marked on the item, or displayed by signage, an electronic reader, or any other method that clearly conveys the item's current price to a consumer at the place where the item is located.

Exceptions include items sold in vending machines or purchased by mail or through catalog order. (The consumer item pricing act did not apply to nonprofit food cooperatives, and

the new Act does not apply either.)

Administration and Enforcement

The Director of the Department of Agriculture and Rural Development is responsible for implementation and administration of pricing and advertising requirements, and has

to promulgate rules for this purpose and investigate complaints concerning violations.

Under the repealed act, a person could not knowingly charge a retail price that exceeded the price displayed for a consumer item. The new Act contains similar provisions, but specifies that it will not be a violation to charge less for an item than the price displayed for it. The Attorney General and prosecuting attorneys will institute actions for violations.

In addition, a person who suffered a loss as a result of a violation could bring an individual or class action suit to recover actual damages or \$250 (whichever is greater) for each day a violation was found. However, the person must first notify the seller, and if the seller pays

the difference between the price displayed and the price charged plus up to ten times the difference (not more than \$5), then the infringement is considered remedied. The new Act also will maintain existing penalties for people who knowingly violate the Act (a maximum civil fine of \$1,000 for a first violation or \$5,000 for a second or subsequent violation, payable to the State).

For fiscal year 2010-2011, the bill will appropriate \$100,000 from the General Fund to the Department of Attorney General to implement a consumer education program to provide general information regarding the advertising and pricing requirements of the Act and the remedies available to consumers under it. The Attorney General will maintain a public website to provide this advice. ■■■



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**Jody
LICURSI**
Vice President—Capitol Strategies Group

Governor Signs Small Business Regulatory Reform

Just over a month after introduction, Governor John Kasich signed SB 2 on March 4th, codifying components outlined in his January 10th executive order. The legislation establishes the Common Sense Initiative Office (CSI Ohio) and imposes a new rule review process requiring analysis of regulatory rules to determine their impact on small businesses.

Senate Bill 2 requires CSI Ohio to develop a business impact analysis instrument for state agencies to evaluate any proposed rule before the rule is submitted to the Joint Committee on Agency Rule Review (JCARR). If this evaluation shows that the rule adversely affects small businesses, the agency must modify the rule to "eliminate or adequately reduce" the impact. Submission of the rule to JCARR must include a "Business Impact Analysis" (BIA) describing the rule's evaluation.

The agency must submit the rule and BIA to CSI Ohio, which will recommend any necessary changes. If the agency chooses not to incorporate the recommended changes, the agency's reasoning must be included in writing when the rule is submitted to JCARR.

If a proposed rule is submitted to JCARR without a BIA, or with an inadequately prepared BIA, JCARR is required to reject the rule until it meets the specified requirements. JCARR can also reject the proposed rule if the committee determines that the benefits don't outweigh the compliance costs for small businesses. The House Committee included two amendments intended to reduce the likelihood of litigation and restoring language removed in the Senate that defines "specific expenditures" that a company would need to make to comply with a proposed rule as an "adverse impact."

CSI Ohio, led by Lieutenant Governor Mary Taylor, must be fully operational no later than August 15, 2011 and is to be staffed by individuals appointed by the Governor. SB 2

also establishes a Small Business Advisory Council to advise the Governor and CSI Ohio. The Council will be made up of nine members representing various types and sizes of small businesses – five appointed by the governor and two each appointed by the president of the senate and the speaker of the house. The Council is required to meet at least quarterly. The legislation also requires CSI Ohio to develop customer service performance standards for employees and officers of Ohio's state agencies.



Upon passage in the Senate, Senate President Tom Niehaus (R-New Richmond) said, "The action taken today by the Senate demonstrates our firm resolve to getting Ohio's economy back on the right track... we've taken steps to help our small businesses cut through the bureaucratic red tape so they can prosper and grow. These important reforms are part of a broader effort to streamline government so we can reduce our tax burden and get more Ohioans back to work." After one hearing in the House Economic &

Small Business Development Committee, SB 2 passed the House 81-14.

At the bill signing ceremony, Gov. Kasich stated, "Seeking the right balance of regulations that makes Ohio businesses competitive while protecting the health and safety of our citizens is our goal and this bill certainly helps us accomplish that. Ultimately this is a huge victory for job creators who want to locate, grow, expand, and create jobs right here in Ohio."

AFPD applauds the establishment of the Common Sense Initiative Office and looks forward to the opportunity to work closely with the Kasich administration to eliminate regulations deemed "unfair, overly burdensome, or ineffective." Any Ohioan with suggestions on how to reform the State's regulatory process to make it less burdensome on small business is encouraged to share your ideas with CSI Ohio through the following website: <http://governor.ohio.gov/csi/Home/Solutions.aspx> ■■■■

USDA Will Require Labels on Meat and Poultry

Phil Lempert

our ounce serving of percent lean ground beef contains approximately 350 calories, but 1 of them are from fat. A moderate portion also accounts for 60 percent of suggested daily intake saturated fat.

This type of information will be required on 40 of the most popular cuts of raw meat and poultry beginning in 2012. The

question is: Will it change consumers' meat-eating habits? The labels (on products or in store) will list calories, calories from fat, total fat, saturated fat, cholesterol, sodium, protein, and vitamins for single ingredient cuts (and ground) of beef, poultry, pork, and lamb. Producers have approximately one year to sort out nutrition information and redesign packaging.



This nutrition labeling scheme will address confusion regarding which meat is healthier and will also try to correct common misconceptions. The labels will undoubtedly help consumers make more educated decisions.

According to the American Meat Institute, Americans consumed 233.9 pounds of meat and poultry per person in 2006—double most other countries. And although the U.S. accounts

for only five percent of the world's population, we process 15 percent of the total meat supply, according to the UN's Food and Agricultural Organization (FAO). ■■■■

Phil Lempert is founder and editor of The Lempert Report: www.supermarketguru.com.

OVER 100 YEARS OF QUALITY

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

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Rewards:

- 50¢ per case rebate on 23oz. Cans and 20oz. Tall Boys
- \$1.00 per case rebate on 34oz. PET Bottles
- \$2.00 per case rebate on 15oz. AZ Energy, 11oz. Caution Energy, 25.3oz. Vapor Water and 20.5oz. Rescue Water
- Rebates paid quarterly by AFPD

**MUST SIGN-UP BY
JUNE 30, 2011!**

In Aisle Merchandising

Retailer agrees to maintain 30% of their tea sections linear feet in aisle merchandising for Arizona Beverage Products.

AFPD member must agree to carry:

- 23oz. Pre Priced Cans (minimum 14 of 28 flavors)
- 20oz. Pre Priced Tall Boy Bottles (minimum 8 of 13 flavors)
- 34oz. Plastic PET Bottles (minimum 4 of 6 flavors)
- OPTIONAL: 12pack of 11.5oz. Cans (Suitcase) - *No Rebate*
- OPTIONAL: AZ Energy & Caution Energy (based on store location)
- OPTIONAL: 25oz. Vapor Water Sports Cap Package

Racks Options

AFPD member can receive up to 2 Arizona Case Racks for their store to promote either Vapor Water, Rescue Water, AZ Energy or Caution Energy.

Display

AFPD member agrees to display Arizona 23oz. Cans and/or 20oz. Tall Boys on End Cap facing registers throughout the year.

Advertising/Display

AFPD member agrees to promote 23oz. Cans and/or 20oz. Tall Boys and/or 34oz. PET Bottles for 3 of the following holidays:

- Memorial Day
- July 4th
- Labor Day
- Halloween
- Thanksgiving
- Christmas
- New Years



**All products to be delivered
by D&B Grocers Wholesale**

AFPD member accounts are subject to random validation at any time by Arizona Beverage personnel. If you are not in compliance with the program, you will not receive the rebate.

Members with questions call the AFPD Office at 1-800-666-6233!

ARIZONA BEVERAGES 2011 SUPERMARKET REBATE PROGRAM SIGN-UP FORM

**MUST SIGN-UP BY
JUNE 30, 2011!**

AFPD Member Number: _____

Contact Name: _____ Phone: _____

Name of Store _____ (If Multiple Locations attach Store List)

Address: _____

City: _____ State: _____ Zip: _____

- ☐ I have secured 30% linear feet in aisle merchandising for Arizona Beverage Products.
- ☐ I agree to utilize two Arizona Case Racks in my stores to promote either Vapor Water, Rescue Water, AZ Energy or Caution Energy.
- ☐ AFPD member agrees to promote 23oz. Cans and/or 20oz. Tall Boys and/or 34oz. PET Bottles for 3 of the following holidays: (Choose 3 of 7)
- | | | | |
|------------------|---------------|---------------|---------------|
| ___ Memorial Day | ___ July 4th | ___ Labor Day | ___ Halloween |
| ___ Thanksgiving | ___ Christmas | ___ New Years | |

Authorized Signature _____

Print Authorized Signature _____



To sign up for this AFPD Exclusive Member Program, Please call (734) 513-1715 and leave your name, Store Name, Address, and Phone Number.

You can also sign and fax to (866) 601-9610 or email this sheet to Aarabo@AFPDonline.org.

Million-Dollar Question:

How to Get Employees to Follow Safety Rules?

One of the most frustrating issues for employers when discussing workers' compensation and workplace safety is the challenge of how to get employees to follow established safety rules. A common refrain heard from employers is, "I can have the best safety program in the world, but if employees don't follow the rules, then what good is it?" The million-dollar question is how to get employees to stop making risky decisions that lead to on-the-job injuries and higher workers' compensation premium expenses.

The challenge for employers is to raise awareness among employees of the importance of safety and gain their buy-in for the company's safety initiatives. As with most things in life, everything starts at the top. The message sent by business owners and management to employees sets the tone for the value placed on safety within the business.

However, safety cannot simply be a top-down, management-driven process. While business owners and management are doing their part to establish safety as a business priority, efforts need to be made to include employees in the process and generate grassroots involvement to make your operations safer.

In terms of demonstrating management commitment to workplace safety, ways to do this start with developing a company safety policy and extend to making safety a regular topic at employee or management meetings. However, these words will ring hollow if they are not followed up with action.

Ways to "walk the walk" include providing resources (financial or otherwise) to implement safety initiatives; empowering employees to identify areas of need, suggest ideas for improvements, make decisions; and supporting their decisions. Last but not least, it is critical to follow through on promises made to employees or at the very least explain why certain corrective actions cannot be taken.

Ideas for engaging employees include creating project-specific teams or focus groups that have a specific goal (e.g., creating an emergency evacuation plan or developing a safety recognition program) and timeframes. These "Involvement Teams" could participate in internal inspections and self-audits, among other projects.

Perhaps the most effective way to engage employees is through a formal safety committee. The purpose of a safety committee is to identify, evaluate, and address safety issues (employee comments, complaints, safety inspection

results, safety goals/metrics, employee injuries, etc.). Safety committee meetings should include representatives from every area of the company and meet on a regular, continuous basis. Candid, open discussion between employees and management on a wide range of topics should be encouraged at safety committee meetings. A critical element is to value the input of all safety committee members, act on suggestions, and follow through on promises.

Safety recognition initiatives are also a good way to jump-start a company's safety program and can go a long way toward raising awareness

among employees and encouraging safe behavior. Safety recognition awards can range from gift cards, gas cards, and movie passes to paid time off.

If done right, any of these strategies generate an enormous amount of learning about the exposures in your business; foster better communication between employees and management; and create a greater likelihood that employees will follow safety procedures...all things that over the long-run can lead to reduced workers' compensation expenses.

For more information on how to motivate employees to work safely, call Shawn Combs, group safety account executive at CAREWORKS (877) 360-3608, ext. 2364. ■■■■



**"I can have the best safety program in the world,
but if employees don't follow the rules, then what good is it?"**

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Comcast: 'We Make the Small Look Big'

Comcast Corp was founded in 1963 when three partners purchased a 1,200-subscriber cable system in Tupelo, Miss. Today, Comcast serves more than one million residential customers statewide and employs approximately 4,000 people in Michigan.

"Comcast is one of the nation's leading providers of entertainment, information, and communications products and services," says Jeffrey Freyer, Comcast Michigan's vice president for Business Services. "We have three major call centers in the state, as well as our Michigan Region headquarters in Plymouth."

The company's relationship with AFPD started 12 months ago, and Freyer feels both parties have benefited. Among the benefits, all AFPD members are eligible to participate in the Comcast Affinity program. Participants receive a discount on Comcast Business Class products: high-speed internet, video, and digital voice. The discount also includes free standard installation of up to \$3,500 – not to mention a 10 percent discount on cable advertising.

"We feel that the phone companies have underserved the small business market for years," Freyer says. "And we are here to say AFPD members have a choice."

Another perk of the program is three free web pages with Comcast Business Class Internet. "One of our mottos is that we make your small business look like a big business," Freyer says. "Those free pages include some free templates as well. The customer just adds some basic information – you don't have to be an expert in HTML."

In fact, the AFPD's members are the ideal audience for the Business Class package. "Sixty percent of small businesses don't have a website at all," Freyer says. "This market – supermarkets, con-

venience stores, auto repair shops – is typically a group that doesn't have a lot of websites."

Just introduced in the first quarter of this year is

Comcast's "PRI Trunk" phone system for larger businesses. The technology leverages existing lines and integrates them into a digital switch using VoIP technology. "It's a 24-line phone solution for mid-

size businesses," Freyer says. "It's brand new this quarter. It's a great option."

Freyer says customers may be surprised how much money they can save, and he encourages them to take a closer look at what they're spending. "That's another of our slogans, 'Look at your bill,'" Freyer says. "A lot of people just pay it without paying much attention."

The association between Comcast and AFPD was born at a networking event when a Comcast representative introduced the Affinity program to Derek Dickow, AFPD's business development consultant. Before long, Comcast was pitching the idea to President & CEO Auday Arabo, who saw the value to the membership and won approval from the board of directors.

Although the partnership is barely a year old, and the Comcast Business Class program is young and growing itself, Freyer called the experience so far "wonderful."

"It's been really great. The AFPD association is so well organized," he says. "We really enjoyed their trade show and business exposition. They are phenomenal. We, as an exhibitor, get to meet lots of their members and our sales people get to exchange talk about saving money on telecommunications with the thousands of people at these events."





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YourEnergySavings.com

*Savings vary based on efficiency of heating, ventilation and air conditioning systems. Offer available to MichCon gas customers with eligible business facilities only. Quantities are limited. DTE Energy may modify or end this program at any time.

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SAVINGS**





Bruce D. STEVENSON

*Superintendent, Ohio Division of Liquor Control,
Ohio Department of Commerce*

Ohio Liquor Control

Prevention of Underage Sales

Spring is finally here and many young people will turn their attention to thoughts of momentous events in their lives. They will begin planning for prom, graduation, and other parties. Unfortunately, these precious moments can turn to tragedy when underage individuals combine their celebrations with alcoholic beverages. The Division of Liquor Control reminds all liquor permit holders and contract liquor agents of their responsibility to keep alcohol out of the hands of underage individuals.

Permit holders and contract agents must be ever vigilant this time of year to thoroughly check the identification of all young people attempting to purchase alcoholic beverages. It's also important to pay close attention to the products you are selling. There are several energy drinks containing alcohol that look similar to non-alcoholic energy drinks, but cannot be sold to anyone under 21 years of age. It is the permit holder or contract agent's responsibility to make sure that alcoholic beverages, including alcohol energy drinks, are sold only to persons who are at least 21 years of age.

Checking for valid forms of identification is critical in preventing illegal sales. We strongly encourage the purchase and use of automatic identification reader/scanner devices; the use of those devices is an important step in further reducing underage alcohol sales. Whether or not an automatic reader/scanner is used, it is critical that you and your employees compare the photo ID presented with the person seeking to make a purchase, and refuse a sale when the person and the photo do not appear to match.

Ohio law provides an affirmative defense that protects permit holders who use automatic identification reader/scanners and make a bona fide effort to ascertain the true age of the person buying the alcohol by checking an Ohio driver's license, an official state of Ohio identification card, or a mil-

itary identification card issued by the U.S. Department of Defense. Remember, a young person's life and a permit holder's business can be damaged forever by the sale of alcoholic beverages to an underage person.

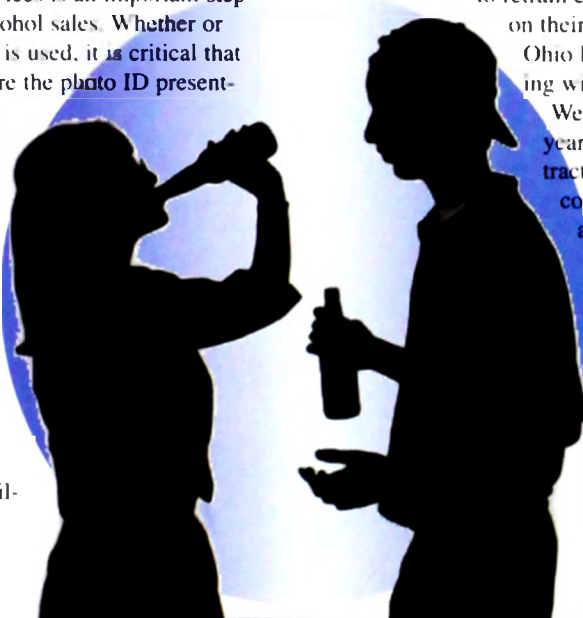
In addition, please remember that it is illegal for any person to permit the engagement of accommodations at any hotel, inn, cabin, or campground by an underage person or for an underage person, if it is known or suspected that the underage person is intoxicated or possesses any beer or intoxicating liquor. Violation of this law is a first degree misdemeanor, punishable with up to six months in jail and/or up to a \$1,000 fine.

Permit holders and contract agents must also be observant to ensure that no alcohol is sold to anyone who is intoxicated. Selling alcohol to an intoxicated individual is a violation of Ohio law and can have serious consequences for a permit holder's business.

In a continuing effort to ensure compliance with Ohio's liquor laws and to help prevent the sale of alcoholic beverages to persons who are under 21 or intoxicated, the Division continues to operate a comprehensive server training program for the employees of Ohio's 455 contract liquor agencies. The goal of this program is to effectively train the employees of new contract agency locations and to retrain employees of all existing locations on their responsibility to comply with

Ohio law when selling alcohol and dealing with these two main concerns.

We appreciate the efforts made in past years by all permit holders and contract agents in working with their local communities to help prevent underage alcohol sales and the tragedies that result. Thank you for continuing these efforts and helping to make this season a safe one for all. More information on this issue can be obtained by downloading the Division's booklet, "Safe Alcohol Sales Training" from our website at <http://www.com.ohio.gov/liqr/>. ■■■



PD Members Urged Oppose Bills

Legislation has been introduced to delay debit interchange reform. AFPD is asking members to urge their U.S. Senators and representatives to oppose these bills. In mid-March, the Debit Card Interchange Study Act of 2011 (S. 575), was introduced in the U.S. Senate to delay final rulemaking on debit interchange reforms for two years. Similar legislation, the Consumer Payment System Protection Act (HR 1081), was just introduced in the U.S. House in an attempt to also delay final rulemaking for one year with an eight-month study. AFPD will kill these important reforms that protect merchants and consumers of relief from onerous debit interchange fees. We have flooded every Senate and House office with letters and phone calls with the message: "Do not support legislation to delay implementation of debit swipe fee reforms." We have sent a letter to your elected officials. Visit www.votervoice.net/link/target/nga/14/Rqy.aspx. Encourage everyone in your organization and everyone you know to do the same. It just takes a minute to click the link, complete the short application, and get a letter emailed to your elected officials. ■■■

ADA Final Rule Now Effective

US reports that the U.S. Department of Justice's (DOJ) amended Final Rule, which substantially revises and expands the rules on accessible design, became effective March 15, 2011. The revisions affect both new construction and alterations and potentially have far-reaching implications for all business owners and operators. The Final Rule implements the 2010 Standards for Accessible Design that have been added to the Americans with Disabilities Act (ADA). Compliance was required as of September 15, 2010, but is required until March 15, 2012. Elements of compliance with the 1991 ADAAG are no longer effective as of the 2010 standards. Not all have to be brought up to compliance with the 2010 standards unless certain elements are altered. An illustrated guide to help small businesses understand the new requirements is available at www.ada.gov/2010/smallbusiness/smallbusprim.htm. ■■■

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Nida R. SAMONA

Chairperson, Michigan Liquor Control Commission

Michigan Liquor Control Commission

Former Energy Drinks Reformulated, Approved for Sale

The Michigan Liquor Control Commission (MLCC) has announced that certain flavored malt beverages, recently banned in Michigan, have been reformulated and are now back on the Michigan market as of March 1. The specific beverages have been reformulated by removing all stimulants, such as caffeine, taurine, guarana, etc., but still have similar labels and similar price-points.

The Commission remains concerned about the volume of alcohol in these types of products. The cans are typically 23.5 ounces in size with alcohol volume as high as 12%. As such, one beverage is equivalent to approximately 2-3 beers, with a price point of \$1.99-\$2.99 per can.

"I believe this is a health, safety, and welfare issue, and see

a trend coming to reduce the volume of alcohol in these products," said Nida Samona, chairperson of the MLCC. "It is the Commission's job as a regulatory agency to watch for issues of this nature and resolve them. We have no legal authority to make the companies lower their alcohol content in these products; however, they may voluntarily reformulate the products to address the health, safety, and welfare issues."

The Commission advises parents and adults to continue to take precautions, since these beverages still look like energy drinks. College students are advised to use common sense while drinking these popular drinks.

A listing of reformulated products is available on the MLCC website: www.michigan.gov/lcc. ■■■

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Not the Signs of Prescription Drug Abuse

At least 6.2 million Americans abuse prescription medicines per year. In fact, more people in this country are abusing prescription medicines than cocaine. Government agencies are taking steps to combat the growing problem of prescription drug abuse. More and more states are cracking down on illegal prescriptions. Plus, computer technology is tracking down "pill mills" and internet pharmacies that illegally sell medicines.

When used correctly, prescription drugs are helpful. But when they're abused, they can be dangerous as well as addictive. People may not even realize they're abusing them. To abuse prescription drugs is to take them too often, in too high a dose, or when they're not needed.

Antidepressants and tranquilizers are the most commonly abused prescription medicines. Antidepressants, used for sleeping disorders and depression, also are frequently misused. Taking prescription drugs for an energy boost or to calm down could lead to problems and so could using a pain reliever as a crutch to feel better mentally and emotionally rather than for physical pain. Warning signs could include:

- Forgetfulness
- Frequently missed days at work or school
- Unusual moodiness
- Paranoia

Loss of interest in previously enjoyable activities. More than 26,000 deaths per year are attributed to unintentional drug overdose, and this number has been increasing yearly. Recreational use of prescription drugs is a problem. It's not just celebrities and sports stars; the abuse is also common among teenagers. People may think prescription medications are safer than street drugs. But, they can be just as dangerous.

If you or someone you know is suffering from prescription drug abuse, Blue Cross Blue Cross of Michigan (BCN) has behavioral health specialists on staff who can help. Specialists are available 24 hours a day, seven days a week, by calling the number on the back of your ID card. You don't need a referral from your primary care physician. ■■■



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Kar's Nut Products Company (248) 588-1903
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