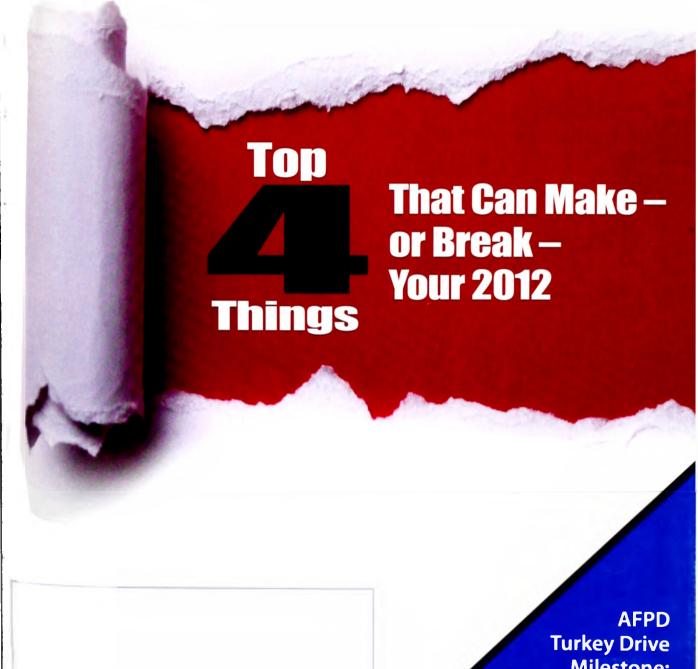


Working to Improve Your Bottom Line VOL. 22, NO. 12 DECEMBER 2011



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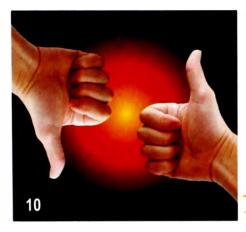
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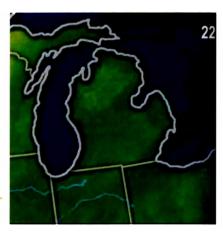
final drawing on or after Jan 11, 2012



To be field on November 30, 2011. December 14, 2011, and December 28, 2011. If all 500,000 tickets are not sold out by January 11, 2012, the final drawing may be field on a future date set by the commissioner. Tickets the drawing dates will be automatically entered into all of the remaining drawings. Odds of being solected as a winner of one of the three \$1,000,000 drawings depend on the folial number of fickets sold by the samp Odds of winning the final drawing. \$2,000,000. I in 500,000. \$10,000. I in 50,000. \$500. I in 250, \$100. I in 42. Overall odds. I in 36. The \$1,000,000 and \$2,000,000 prize winners will receive their prize in annual set of the samp o







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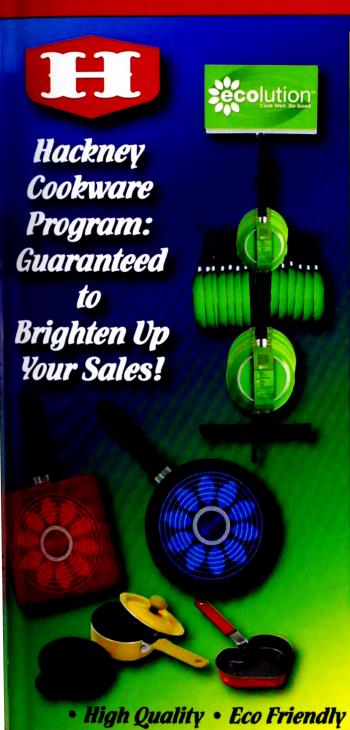
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James HOOKS AFPD Chairman

Whatever Lies Ahead, You're Not Alone

nother year comes to a close and so does my term as chairman of AFPD's board of directors. The accomplishments we've made this year are outstanding. In his President's Message last month, Auday Arabo calls 2011 "one of the most impactful years in AFPD's history," and I have to agree. From the monumental Food Assistance Distribution Change project to the repeal of item pricing to the repeal of the unfair special liquor tax, AFPD was instrumental in positively changing the legislative climate for all AFPD members

And this month, we add two additional

accomplishments to the list: (1) the move of AFPD's headquarters to a new location that we actually own, and (2) the creation of a new logo and branding to reflect AFPD's future as an organization serving multiple categories of

independent retailers. There will be more details on both those accomplishments in the January 2012 issue of *Bottom Line*, but have you noticed that we have begun referring to your association as AFPD, the Voice of Independent Retailers?

November and December are always exciting months at AFPD. For one thing, there's the annual AFPD Foundation Turkey Drive in the areas surrounding Detroit, Lansing, and Columbus. This year marks our biggest Turkey Drive yet, and the AFPD staff are to be commended for their outstanding work raising the donations, organizing the events, and distributing the turkeys. Of course, nothing would be possible without the generous support of the many AFPD member companies that contribute product and money to this worthy cause (see our thank-you and tribute to sponsors beginning on page 16). For example, one member, Tom's Potato Chips, donated an impressive \$2,500 worth of product. The generosity of AFPD members never ceases to amaze me. It means so much to

the thousands of families who are well this Thanksgiving—families who most likely would not have had such a full table without the help of AFPD.

December is an exciting month, too, because just as you are busy serving your customers during the bustling holiday season, we are busy planning and preparing for the annual black-tie AFPD Trade Dinner & Ball, which will be here before you know it (February 24, 2012 at the Suburban Collection Showplace in Nov, Mich., to be exact). Please make plans now to attend this wonderful event. It's the

perfect opportunity to connect with your fellow AFPD members, and have a terrific night of dining, dancing, and entertainment.

This issue's cover story talks about the challenges you might face in 2012. It is a spotlight on the top

five issues that are on our members' minds as the New Year approaches. The important thing to remember—and to be grateful for - is that none of us has to go it alone. Whatever challenges lie ahead for Midwest independent retailers, if you're a member of AFPD, you have a mighty army of industry support and leadership on your side We already have several initiatives on our list of goals for 2012, but we also are always open to hearing your ideas regarding where you would like to see us focus and what problems you think should be addressed. All it takes is a phone call or email to AFPD, and we can get the ball rolling.

So. Happy Holidays to you all and Happy New Year, too! I will always treasure my service to AFPD as one of the best professional experiences I have ever had. Continue to support your organization any way that you can—and don't forget to spread the word to other retailers who might benefit from what AFPD has to offer

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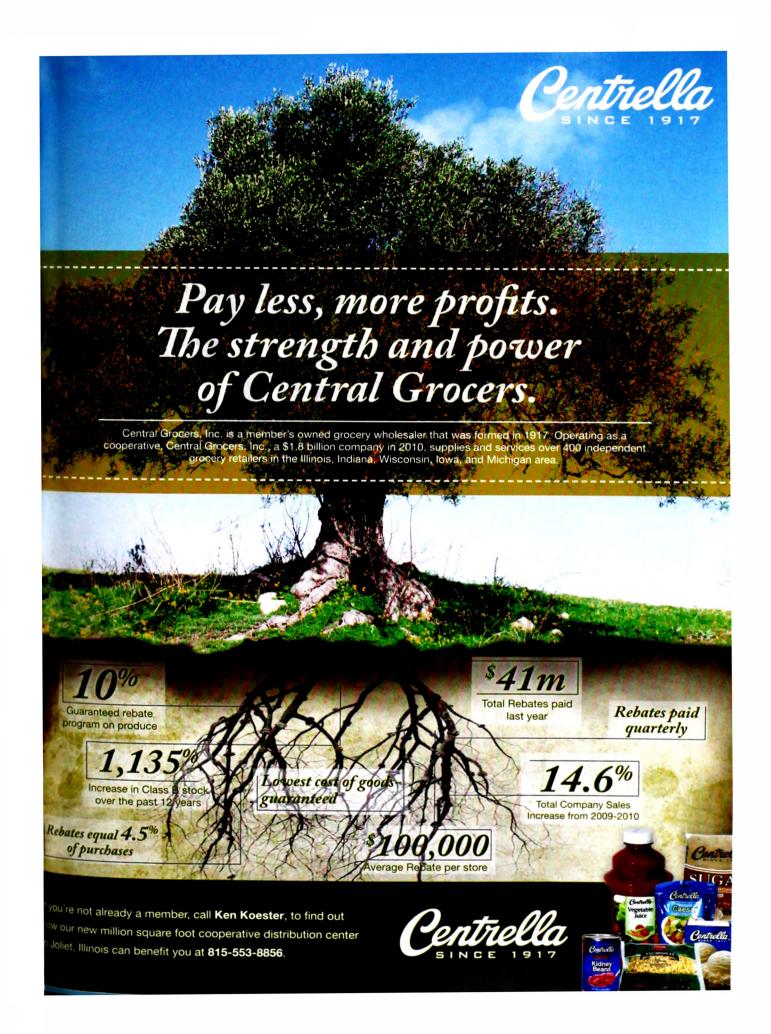
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Federal

Most Retailers Pass Tobacco Inspections

The majority of 27,500 retail establishments inspected so far are obeying the law. The FDA has sent just 1,200 warning letters to retail outlets that were not complying with the Family Smoking Prevention and Tobacco Control Act—the majority for selling tobacco to minors. The FDA's inspections focus on age and ID verification, requirements for labeling, and in-store advertising and display. (NACS: www.nacsonline.com)

Supreme Court to Hear Challenge to Affordable Care Act

The U.S. Supreme Court will decide whether the Affordable Care Act exceeds congressional power by requiring all Americans to have health insurance by 2014 or pay a penalty; whether the law can stand alone without an individual mandate; and whether the court can even pass judgment on the act before a penalty (tax) is assessed. More than 25 lawsuits have been filed, with plaintiffs arguing the law is an unprecedented expansion of the federal government. To date, one appeals court has struck down the law, while three other appeals courts have either said the act is constitutional or that it is premature to hear challenges to it. (NACS: www.nacsonline.com)

FDA Launching New Anti-Smoking Campaigns

The U.S. FDA plans to spend about \$600 million over five years to educate the public about the dangers of tobacco use. The agency hopes the first campaign will coincide



with new graphic warning labels set to appear on cigarette packs by September 2012. The share of Americans who smoke has fallen dramatically since 1970, but smoking levels haven't changed since about 2004. Tobacco companies will foot the bill through fees charged by the FDA. The FDA and the National Institutes of Health (NIH) will also launch a joint, national study of 40,000-plus tobacco users to monitor and assess the behavioral and health impacts of tobacco regulations. (CSP Daily News: www.cspnet.com)

Senate Approves Veterans Jobs Bill

The U.S. Senate unanimously passed legislation to award tax credits of up to \$9,600 to companies that hire disabled veterans who have been job-hunting for at least half a year, and strengthen employment counseling and training programs for vets and troops about to leave the military. The tax credits would cost \$90 million over the next decade, according to estimates. There are about 240,000 unemployed veterans from the wars in Iraq and Afghanistan, and a total of 850,000 veterans overall are out of work. One million additional service members are expected to return to civilian life by 2016.

Michigan

Beer Keg Tags Required

Tags are now required on all beer kegs holding five gallons or more. Retailers must maintain complete records of all keg registrations for a period of one month. Such records regarding keg sales shall, during reasonable hours, be open to inspection by the Commission, MLCC investigators, or other law enforcement officers.



Michigan Legislature Amends Youth Employment Standards Act

Effective October 18, students 16 years of age or older cannot work more than 24 hours in a week when school is in session. Previously, such minors were limited to a combined school/work week of not more than 48 hours. Other limits on the employment of minors include:

No more than six days in a week

 No more than an average of eight hours per day during a week

No more than 10 hours in any one day No more than 48 hours in a week (when school is not in session)

No work between the hours of 10:30 p.m. and 6 a.m. (except on Fridays and Saturdays, school vacation periods, or when the minor is not regularly enrolled in school; then the minor can work until 11:30 p.m.)

Ohio

AFPD Testifies on Fuel Quality Testing

AFPD recently testified at a Columbus City Council Committee meeting regarding fuel quality testing. AFPD does not oppose legislation that would permit the testing, but has opposed any type of fee charged to its retail members and continues to provide expert testimony. The City of Columbus will do a trial study in January – March 2012 to test the octane, as well as water and inventory records. There will be no cost to retailers.

No More Waiting on Workers' Compensation Program

After rigorous work by AFPD, new business owners may now apply to participate in a Group Rated Program as soon as the business is open. Previously, new business owners could not join a Group Rated Program until the next open enrollment period, which could be as long as 18 months. This will be a huge savings for new business owners in the state. If this applies to you, contact Ron Milburn, vice president—Ohio, at (614) 496-8937 or rlmlcm@yahoo.com.

8 AFPD Bottom Line www.AFPDonline.0

AFPD Hosts Ohio Trade Dinner for Members

The AFPD Southern Regional Trade Dinner, held October 21, 2011 at the Villa Milano in Columbus, Ohio, is the premier annual event for AFPD members in the Ohio area.







AFPD Ohio Trade Show Picks up Steam

The 5th annual AFPD Ohio Food & Petroleum Trade Show, held October 21, 2011 at the Franklin County Veterans Memorial in Columbus, Ohio, is gaining popularity as an excellent venue for Ohio-area AFPD members and customers to network, engage, buy, and sell has they head into the busy holiday season.









What Keeps Us Up at Night

By Carla Kalogeridis and Beverly Sturtevant

Without a doubt, AFPD members have much to be grateful for as the New Year approaches. And yet, there are few independent retailers in the association that don't struggle with worries about certain challenges facing their businesses that could make 2012 less than a banner year.

The truth is, we desperately need a good year. Another truth is that even with all AFPD and the industry have accomplished in 2011, there is still much work left to be done. As the current year winds down, we polled numerous AFPD members on what could make or break them in 2012. What follows are the five categories that garnered the most attention

MAY BREAK YOUR BUSINESS Availability of Credit/Access to Capital

AFPD members fear that the availability of credit capital through the banking industry will dry up now that the bi-partisan Super Committee has failed to do its job of cutting \$1.3 trillion from the federal budget. "This is already an issue, but favorable terms will be even more difficult to get in 2012," says Paul Condino, AFPD's vice president of government relations.

To be sure, the special tax breaks, government incentives, and low-interest rate loans available to bigger businesses are hard for AFPD members to swallow. "There are ridiculously

What I'm Grateful for

"I am grateful for all the hardworking employ
I have. Life is much easier for an owner whi
you have good employees who care about p
business."—Marvin Yono, Alpine Marketples

low interest rates for loans to big businesses out there in our own backyards," points out Jason Kado, owner, Tunnel Liquor. Kado's family has operated businesses in downtown Detroit since the 1970s. "We are not given an opportunity to compete on a level playing field. AFPD members are mostly family-owned businesses that put our own homes on the line and sacrifice the risk of investing and opening another business with no type of assistance

"I fear that 2012 will be an even more dangerous and unlevel playing field with the small guy not just being pushed to the back of the line, but actually being taken out of the line," he says.

The Watch List

AFPD and its members are keeping a close watch on these developments and how they might impact a profitable 2012.

U.S. Food Prices on the Rise

U.S. consumers will pay more for food in 2012, industry observers say, even though farmers will have more crops that will actually lower the cost of those commodities. However, it will take some time for that surplus to reach food manufacturers, and therefore, food prices will rise before they fall. Contributing to higher commodity prices in 2011 were severe weather events including droughts, floods, and frosts, which caused com and wheat prices to soar. Food companies have already increased prices or reduced product sizes in an effort to contain the rising cost of raw materials, and analysts expect that to continue into 2012. As a result, the USDA predicts supermarket prices will jump 3-4 percent next year, but said prices would probably settle in the second half of the year.

Record Gas Prices, Too

Whether ordering a load of gas or not, independent retailers are cautioned that during the holiday season prices will likely increase. Some analysts predict that 2012 will bring record prices due to increasing demand around the world and more exports of U.S. gasoline. In fact, one analyst for the Oil Price formation Service was recently quoted as saying that he believe 2012 will break previous gasoline price records."

Swipe Fees, Round Two

There is talk that the swipe fee issue has not been completely solved and further fees may be coming now that the 12-member bi-partisan Super Committee has failed to cut \$1.3 trillion out the nation's budget by its November 21st deadline.

What I'm Grateful for:

Despite the problems, we still live in the best country in the world with the most opportunities or those willing to work hard and commit to the deals our country stands for."

-Bobby Hesano, D&B Grocers

MAY HELP MAKE YOUR BUSINESS Attract New Businesses to State

If Michigan Governor Rick Snyder succeeds in attracting more businesses to the state, that will go a long way toward taking the pressure off of the businesses that are trying to be successful here. As AFPD member Bobby Hesano, owner of D&B Grocers, puts it, "It would be helpful for the state to create incentives to win the battle of bringing

new business to Michigan. More jobs mean more money into the economy and more customers to buy our products. This would also bring down the cost of unemployment benefits and hopefully lower that cost for businesses."

Hesano is right on target. In fact, CNN reported recently that businesses around the country may receive an unwelcome notice from their state government: a higher unemployment tax bill.

More than 30 states owe more than \$1 billion in interest payments on loans from a federal fund to pay for unemployment benefits. To come up with the money, states are tapping businesses. Starting in January, businesses will be hit with \$21-\$63 more per worker in federal unemployment taxes. These increases are the latest unemployment tax hikes as states try to fill their unemployment trust funds shrunk by the economic downturn.

MAY BREAK YOUR BUSINESS Farm Bill and Food Stamps

AFPD members are worried that the Farm Bill, and particularly the distribution of food stamps, is in peril. The 2012 Farm Bill could decrease the number of people who receive food stamps. In Michigan, AFPD recently succeeded in changing food stamp distribution to throughout the month, which makes it possible for retailers to better manage inventory and staffing.



What I'm Grateful for:

"I'm happy to say the majority of AFPD members are doing well, so our volume is up quite a bit.

—Ken Koester, Central Grocers

Pump Skimming Attacks are Up

Credit card-skimming is on the rise. For the petroleum and convenience store industries, most of the problem is at the self-service pay-at-the-pump. Gray Taylor, a security and compliance expert for NACS, says the primary reason for the rise in pay-at-the-pump skimming is the security measures retailers have implemented elsewhere in the payments chain. Retailers have taken steps to lock down point-of-sale systems within their stores, ensuring networks are complying with data-security standards such as PCI, so crooks have adjusted their targets, aiming for the lowest hanging fruit: unattended self-service terminals.

Ohio's CAT Tax: Cautiously Optimistic

APD's Paul Condino, Ed Weglarz, and Ron Milburn recently estitled on the Commercial Activity Tax (CAT) during six regional meetings of the House Legislative Study Committee on Ohio's Tax Sructure. The meetings served as public forums to gain feedback on one of Ohio's most important issues. AFPD's government relations team is "cautiously optimistic" that late spring 2012 will bring modifications to the CAT Tax that will be in the best interest AFPD's retail gas members in Ohio. Currently, these businesses

pay the tax several times during the distribution chain. The anticipated modification would change that to a single payment of the tax at the "rack," where the gas is picked up and federal taxes are already collected.

Changes to Highway Exit Sign Fees

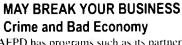
The AFPD lobbying team is "relatively certain" that proposed changes to Ohio's fees for highway exit signs will be required to go through the Joint Committee on Agency Rule Review (JCARR), rather than be dictated by the director of the Ohio DOT. Resolution is anticipated in first quarter 2012.

Michigan's Stricter Welfare Limits

Under new legislation placing a stricter 48-month limit on cash assistance benefits, some 11,000 households have lost their \$500-a-month benefit. Recipients who lose cash benefits remain eligible for food assistance, Medicaid health care, child care, and emergency services, and can work with the Department of Human Resources to extend housing and job placement assistance for three months while actively seeking employment.

WATCH LIST, continued on page 12

MAKE OR BREAK, continued from page 11



AFPD has programs such as its partnership with Crimestoppers to address the challenge of rising crime against independent retailers, and yet, the problem of crime in their communities is still worrisome to many members. "Our concern about crime is serious," says Tunnel Liquor's

Kado, whose store was recently a victim of armed robbery in the heart of downtown Detroit. "There is no safe haven from criminal activity. We continue to hear from residents, friends, and even police officers that it is just

going to get worse."

Obvious reasons for increasing crime are the level of unemployment, rise in drug and alcohol abuse, and no "light at the end of the tunnel" for many in the state, a situation that Kado describes as "alarming."

Furthermore, now that Detroit Mayor Bing has sounded the alarm on the potential for the city to go bankrupt. Kado is worried

What I'm Grateful for:

"We are truly grateful for the health of our family and staff. We are fortunate to have our business open every day to service our community of wonderful customers and friends who frequent our shop. Good health is all we ask for."

—Jason Kado, Tunnel Liquor

What I'm Grateful for:

"We're grateful for having health and family and ing able to give back to our communities every defended by the second of the se

about his customer base drying up as well. "Some of our best customers and largest purchasers are city employees and the people who do business with the city," he explains. "These individuals are close to the last segment of the population that is employed and has spending power. Additional pay cuts—let alone the scare of a bankruptcy—is enough to level a business like ours. We have slashed prices, created loyalty programs, price-matched major chains' prices, accept manufacturers' coupons, and still business is 40 percent of what it was in our worst year."

Where the Solutions Lie

AFPD is committed to keeping its finger on the pulse of member's concerns throughout 2012. "We are throwing all our resources at the things that keep our members up at night," says Auday Arabo, AFPD president and CEO. "I can't promise these challenges will all go away immediately, but I know that together we can continue to make a significant impact in moving them toward final resolutions that will dramatically benefit the AFPD community of independent retailers."

Carla Kalogeridis is editor and Beverly Sturtevant is assistant editor of AFPD's Bottom Link

WATCH LIST, continued from page 11

New DOE Requirements on the Horizon

Energy is becoming a top concern for independent retailers, whose stores use an average of about 50 kilowatt-hours (kWh) of electricity and 50 cubic feet of natural gas per square foot per year. After labor costs for the grocery retail sector, energy expenses represent the most significant budget item. Because the profit margins of supermarkets are so thin (averaging 1 percent), the U.S. Environmental Protection Agency (EPA) estimates that \$1 in energy savings is equivalent to increasing sales by \$59.

Health-Care Law Constitutional?

The health-care reform signed into law by President Obama requires nearly every American to have medical insurance starting in 2014. After several appellate court decisions on the statute's constitutionality, the U.S. Supreme Court will review and rule on whether the individual mandate is unconstitutional. AFPD, NACS, and other organizations have advocated that the law is not just bad policy, but that it is financially unsound for small businesses.

Revised UST Regulations Released

The U.S. EPA has released its proposed rule changes to underground storage tank (UST) regulations. The agency believes its more than 400 pages of proposed revisions will help improve prevention and detection of UST releases and ensure that tank owners properly operate and maintain their systems. The proposal will address operator training and secondary containment requirements, inspection and equipment testing requirements, regulations pertaining to tanks that had not been subject to regulations previously, changes to overfill prevention requirements, internal lining-notification, and a variety of other requirements.

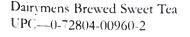
Curbside Recycling on Governor's Radar

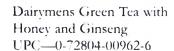
AFPD's lobby team says "preliminary positive comments" have been received from the Michigan governor's administration on comprehensive curbside recycling. Currently, retailers are required to handle recycling of cans and bottles – a messy and expensive proposition.

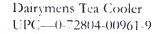
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Turkey Drive2011

A Turkey for Every Table

Annual AFPD Foundation Michigan Turkey Drive reaches an incredible 55,000 Turkeys provided in 31 years.

On Friday, November 18th, AFPD, the Voice of Independent Retailers, provided 4,600 families in the Metro Detroit and Lansing areas with free turkeys for their Thanksgiving dinners. This is the 31st consecutive year that AFPD has provided needy families with turkeys for the holidays.

Since 1980, the AFPD Foundation's program has donated more than 55,000 turkeys in the Detroit, Lansing, and Columbus areas. Representatives of various local churches and civic organizations nominated recipient families. This year's Turkey Drive is the largest turkey distribution from AFPD's members in the past 31 years and is likely the largest free turkey distribution ever in the state of Michigan.

AFPD's Ohio Turkey Drive is in its second year, after a



Michigan Organizations Which Received Turkeys

Berkley: St. Vincent de Paul Society **Clinton:** Holy Cross Family Services

Dearborn Heights: World Deliverance Temple

Detroit: Arab American Chaldean Council, Cathedral Church St. Paul, Cass Tech Alumni Triangle, Charles F. Kettering High School Children's Center, City Airport Renaissance Association, Clinton Greater Bethlehem Temple, Coalition On Temporary Shelters, Community United for Progress, D.A.B.O Inc., Department of Human Services, Detroit Police, Evangel Ministries, Freedom House, Glorify Go Church of Deliverance, Great Faith Ministries Inter'l, House of God, Inner City Sub Center, James E. Wadworth Jr. Community Center,

Little Rock Baptist Church, The Master's Commission, Mercy Primary Care Center, Ministries of a Second Chance, New Life in Christ Ministries, New Whitestone Missionary Church, Nolan Middle School, Outward Bound Ministries, Perfecting Community Care Center, Pershing High School, Plymouth United Church of Christ, Redeemed Missionary Baptist Church, Refreshing Word, S.W. Detroit Police Dept. Community Relations, Salvation Army, Samaritan Missionary Baptist Church, St. Patrick Senior Center, St. Timothy United Methodist Church, Wayne Elementary

Ecorse: Mt. Zion Baptist Church, Ecorse Goodfellows

Grosse Pointe Park: Wolverine Human Services

Inkster: The League of Christian Women
Oak Park: Mar Addai Chaldean Parish

Pontiac: Berea Tabernacle Church, NAACP Pontiac, Oakland Fam

Services

Southfield: Christian Tabernacle, Hope United Methodist Church,

Mount Calvary Church of Jesus Christ

Sterling Heights: Holy Martyrs Chaldean Catholic Church, Prayer Tabernacle Church of God in Christ, St. James Church

& Nursing Home

Taylor: Penrickton Center for Blind Children, Taylor Lions Club

West Bloomfield: Chaldean Outreach & Community Hope (COAC)

AFPD also delivered turkeys to civic organizations, which in turn distributed them to needy families. These organizations include Chapter dean American Ladies of Charity, Southfield Human Services, Ray dale Community Education Center (also includes recipients from Fi Clinic Church of God and Second Mile Center), Chaldean Federal Family Resource Center, and New Greater Christ Baptist Church.

successful debut in 2010. On Thursday, November 17th, AFPD and its members provided 500 families in the Columbus area with free turkeys, which equals approximately 5,500 meals.

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

What makes this year's Thanksgiving giveaway even more important is the fact that wholesale turkey prices have risen more than 20 percent over last year, making it even more difficult for needy families to have a traditional Thanksgiving meal. In addition, AFPD's members are seeking to dispel a long-held myth that the region is a "food desert," meaning there is a shortage of retail food locations in Detroit, AFPD created a map to dispel the myth, "We have 86 full-line grocery stores in Detroit," says Arabo, "We knew that the only way to dispute this myth was to show people the truth, so we created the map."

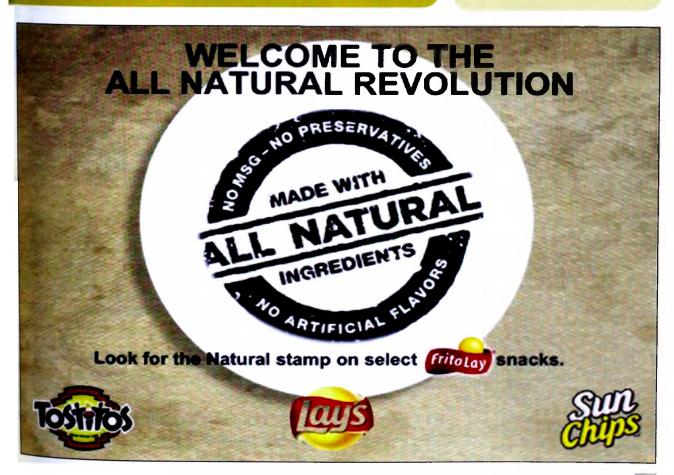
The turkeys were distributed along with donated food and refreshments from Pepsi, Faygo, Heartland Marketplace, Prairie Farms, D&B Grocers, Tom's Potato Chips, and Hostess Brands. "We are so proud of the generosity and support from our members who continue to make this one of the most important things we do," concludes Arabo

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



Ohio Organizations Receiving Turkeys

Milford Center Food Pantry, New Life Church, Westerville Christian Church, Community Resource Center, Indianaola Church of Christ, Racine United Methodist Church, Groveport Human Needs Pantry, Bryon Saunders Foundation, LSS Food Pantries, Faith Mission, Victory Ministries, Bible Truth Tabernacle, Christ Fellowship, Tree of Life Christian Schools, Mid-Ohio Food Bank, Vineyard Columbus Urban Ministry, Faith Housing, YWCA, and Bible Baptist Church.







Detroit Turkey Drive

Friday, November 18, 2011

AFPD Foundation warmly thanks these sponsors who provided goods and services to our 2011 Detroit Turkey Drive



















Hostess Brands









DTE Energy





Heartland MARKETPLACE

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



The AFPD Foundation warmly thanks these companies for their donations toward our 2011 Detroit Turkey Drive. With your help, we provided more than 3,400 needy families with turkeys for their Thanksgiving dinners.



10 Southfield Sunoco

Mile Foods

7 Mile Kennedy Liquor

A & I. Market

Amori's Marketplace

Andy's Country Market

Angela Arcori

Art & Dicks Party Store

Arts Liquor, Fine Wine

Bellanca, Beattie & DeLisle, PC

Blue Cross Blue Shield of Michigan

BMC - Business Machines Company

BP Northwestern

Cathy Brock

Chaldean Federation of America

Chaldean Outreach and Community Hope

Clinton Save-A-Lot

Cloverleaf Sunoco

Country Acres

(racker Barrel Inc

Cronin's Party Store

D&B Grocers Wholesale

Detroit Association of Black

()rganizations

Detroit Mercy Hockey

Detroit Wine & Liquor

Diane's Party Store

Dobry Supermarket

Donna Smith

DIE Energy

Frnie Fisher's Auto Repair

Fairline Food Center

d)go Beverages

Five Star Market

Franklin Liquor & Deli

resh Food Depot

Gadaleto, Ramsby & Associates

Glory Supermarket - Hamtramck

Glory Supermarket - Highland Park

Grand Cru Liquor

Heartland Marketplace

Highland Park Save-A-Lot

Hills Fine Wine & Spirits

Hollywood Super Markets Inc.

Holy Martyrs Chaldean Catholic Church

Hostess Brands

Hutchinson Food & Drug, Inc.

In N Out #8

Indian Village Marketplace

Intrastate Distributors (IDI)

Joe Ochab

John Grant

Kassab's Town & Country Market

Lambertville Foodtown

Linwood Egg Co Inc

Luanne C. Stencil Luxor Liquor

Madison Save-A-Lot

Main Party Store

Mama Mia's Restaurant

Market Square of Birmingham

Mapleview Liquor & Wine Shoppe

McK's Wine Shoppe

Meijer, Inc.

Metro Food Center

Metro Foodland

Michigan Brewing American Badass Beer

Mike's Fresh Market - Gratiot

Mike's Fresh Market - Livernois

Motor City Liquor

MoTown Snack Foods

Munchies & More

New Greater Christ Baptist Church

North Pointe Insurance Company

Oakland Family Services

Oakridge Supermarket

Orchard Market Place

Orion Market

Park Lane Cork & Bottle

Park Place Liquor

Park Place Wine Shop

Parkway Foods

Parkway Party Store

Patrick J. Gregory

Pepsi Bottling Company

Plum Hollow Market

Pontiac Save-a-lot

Prairie Farms Dairy Co.

Prince Liquor & Wine Shop

ProCare Plus

Redeemed Missionary Baptist Church

Sak-N-Save

Saturn Food Center

Save-A-Lot Telex

Savon Foods Super Store

Schotts Market

Sharrak Convenience Services

Shimoun, Yaldo, Kashat & Associates, P.C.

Southfield Center Party Store

Southfield Funeral Home

Spartan Stores

Sprint Communications Inc

Stan's Market

Suburban Liquor Shoppe

Sunshine Market

Superland Market

The Vinery

Tom Maceri & Son Inc

Tom's Potato Chips

Treasure Island

U.S. Quality Food Center

University Foods

USA-Speed Stop

Vanguard Community Development Corp

Vineyards Wine Cellar

Walters Shopping Place

Washington Pet Supplies Plus

Westborn Fruit Market Inc

Wine Depot Party Shop

Wine Tasters Party Shoppe

Wyoming Mini Market





2011 Lansing Turkey Drive

The AFPD Foundation warmly thanks these sponsors who helped raise money and awareness for the biggest annual turkey drive in the Lansing area. With your help, we provided 1,200 needy families with turkeys for their Thanksgiving dinners.

DIAGEO



















A single raindrop is the beginning of a







The AFPD Foundation warmly thanks these contributors who generously gave toward our annual High Five Turkey Drive. Your kindness is truly appreciated and made a real difference in the lives of individuals and families in need. With your help, we provided 1,200 families with turkeys for their Thanksgiving dinners.

Kenneth A. Alexander Karen Alred Florence Baerren Deborah A. Barlow **Bonnie Barnes** Brenda Barnhill Larry Bell Mindy Berridge Lisa Black Louis Bosarge Althea Bowen Mary Brandimore Jerry Brija Marissa Bucio Sheila Burgie Daniel Buske Robert Casaday **David Chase** Ronald Claffin Marianne Clone Margaret R. Cooke James E. Crisp Lynne Decator Jennifer Denig Kirk O. Dethlefsen Edward J Dobbs Gary Emerson Lanette Every Dr. Ron Fandrick Becky Braxton Feldpausch David Fergason

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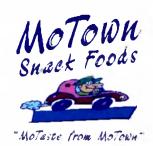
Ohio Turkey Drive

Thursday, November 17, 2011



The AFPD Foundation warmly thanks these sponsors who provided goods and services to our 2011 Ohio Turkey Drive.







AFPD also thanks these companies for their generous donations. With your help, we provided 500 needy families in Ohio with turkeys for their Thanksgiving dinners. Your kindness is truly appreciated and made a real difference in the lives of individuals and families in need.

Abbey Market

Broadway Market & Cafe, Inc.

Columbia Cook Automotive

Dairymens

Firestone Mini Mart

Liberty USA

Lite Star Oil

Lyndhurst Valero

North Pointe Insurance Company

PA's Sure Stop

Pat's Auto Service

Ron Milburn

Schmitt Family Food Mart

The Deli

Thomas-Fenner-Woods Agency, Inc.

Whitehall Shell





Paul CONDINO
AFPD Vice President, Government Relations

Solutions to Your Administrative Issues

any people think those of us in government relations spend our days in smoke-filled rooms snuggling up to elected officials. The truth is that lobbying is only part of the job. The other part is devoted to solving the critical issues AFPD members have with the administrative agencies that govern their everyday lives. The harsh reality is that having a resource like AFPD available as a guide through the maze of bureaucracy can be the difference between keeping a store open and bringing business to a screeching halt.

AFPD's role is not as attorney for our members. Rather, we serve in the role of advocate—before the cost of an attorney may be necessary. Violations of state or municipal liquor laws require the skills of an attorney to help a member through the court or before the Liquor Control Commission. But help in navigating the world of obtaining contracts as a SNAP and WIC vendor, or as a state lottery agent, is a valuable service available with AFPD membership. Rather than requiring a retailer to travel to Lansing or Columbus to resolve an issue, AFPD has a successful track record in solving these administrative nightmares.

Cases referred to AFPD staff undergo a vigorous screening process, including the approval of President and CEO Auday Arabo. However, where we can help, the government relations team is ready to protect and serve you.

One such issue is a conflict with the Michigan Department of Community Health's (DCH) policies governing WIC vendor contracts. Several AFPD retailers have been denied contracts to service WIC beneficiaries. Instead, in an example of poor public policy driven by self-serving bureaucratic concerns, retailers have been placed on waiting lists arranged by zip codes. The Department's WIC limitations seemingly fail to account for fair access to food by WIC recipients.

In one case, a store in the heart of the city of Detroit—directly next to a shelter for women and their children—was denied a WIC vendor contract and placed on a waiting list. The women and children had to walk several blocks to purchase cereal, bread, and juice. This policy does not help those for whom the WIC program was designed.

AFPD has made significant strides in changing this DCH policy. We have met with DCH Director Dazzo, as well as Lieutenant Governor Calley, with our recommended changes. If DCH fails to correct this policy, legislators are ready to take up the cause by introducing legislation that will.

If you have an issue or concern that could benefit from the help of your AFPD staff, don't hesitate to ask. Contact either Auday Arabo or Paul Condino at (800) 601-9610. After all, membership has its privileges.



Help in navigating the world of obtaining contracts as a SNAP and WIC vendor, or as a state lottery agent, is a valuable service available with AFPD membership ... AFPD has a successful track record in solving these administrative nightmares.

Multi-State Employers:

Which State Laws Apply?

By Lorraine Yeomans

If you have operations in multiple states, or employees working remotely from different states, knowing what the law is in a given state may only be half the battle. You may also need to ensure that the state law with which you are complying is the one that applies to your business and your employees.

Choice-of-Law Guidelines

Where an employer has a headquarters or offices in more than one state, the law of the state where the office is located will gener-

ally apply to the employees working in that state. On the other hand, if an employer is headquartered in one state but has employees that work remotely in another state where there is no office (either mobile employees or those that telecommute from their home), the general rule is that the laws of the state where the employee is working apply In these situations,

employers can include "choice-of-law" provisions in employment contracts to choose a specific state's laws. This is often done when the state in which the employee is working has more stringent employment laws than another state in which the employer is operating Generally, choice-of-law provisions are given deference in court, but there are two exceptions to this rule. One is when the state designated in the agreement has no connection to the parties or the agreement. The second exception is when applying the

substantial relationship to the dispute. **Exceptions to the General Rule**

When a multi-state employer has employees that enter a state only on occasion to do temporary work or perform short-term assignments over a limited time frame, the general

law of the chosen state would go against a

fundamental policy of a state that has a more

rule is not as clear. Some courts have ruled that these employees - regardless of where they live or where they perform their primary work - are subject to the laws of the state in which they are performing work, even on a short-term basis.

Many states provide a threshold number of days worked in the state before their laws will apply. To add to the uncertainty and confusion, the general rules do not apply to all employment law areas, and certain federal requirements have specific guidelines for employers to determine which state's law to

apply This is true



State Income Tax **Provisions**

Before an employer can conclude whether there is a state income tax withholding obligation with respect to a given employee, it will need to understand the rules of all the states in which it is

doing business, as well as the laws of the states whose residents are being employed. For example, a simple case of having some employees residing and working in one state and other employees residing and working in another state would require withholding for each group of employees in the state in which they reside and work. In this case, the employer would have to withhold separately in each state based on that state's income tax withholding provisions. Yet, things get more complicated when employees live in one state and work in another or when they predominantly work in one state and travel to another to perform specific services. In more complicated scenarios such as these, some general concepts apply.

Because withheld taxes are taxes the employees personally owe, there is no withholding of state income tax on a given employ-

ee's wages unless the employee's income is subject to the state's tax. This usually requires that the employee either be a resident of the state or be a nonresident who derives income from sources in the state. Just performing some services in a state as an employee will not, in itself, cause the employee to be subject to the state's income tax if the employee's principal place of employment is outside the state.

Many states have limited an employer's

Rules for Ohio

Ohio Licensure and Employee Training—Underground Storage **Tank Operators**

The Department of Commerce adopted a new rule to establish training requirements for underground storage tank operators. The rule provides definitions on subjects of trans including spill prevention, overfill prevention corrosion protection, emergency response product compatibility. The rule also address the classes of operators, the timing of train the retention of records, and the approval o' trainers. Cite: Ohio Admin. Code 1301:7-9-19 (Register of Ohio, 08/22/11.) (6 pages) Adopted: 8/22/2011. Effective: 9/1/2011. htt search.mleesmith.com/esla/OH/2011/2670 pt

Ohio Workers' Compensation— Medical Expenses: Limitations on the Filing of Fee Bills

The Bureau of Workers' Compensation rescinded the prior regulation and adopted new regulation regarding the filing of fee bis Fee bills for medical or vocational rehability tion services shall be submitted to the bures or commission for payment within one year the date of service rendered or the date the service became payable, whichever is late. be forever barred. However, self-insurers ma negotiate with providers to accept fee bills a varying time period. Cite: Ohio Admin. Coo 4123-3-23 (Register of Ohio, 08/26/11) (1 06 Adopted: 8/26/2011 Effective: 9/12/2011 | | | search.mleesmith.com/esla/OH/2011/2656



income tax withholding liability based on the number of visits an employee makes to the state. Other states have adopted an income level threshold, meaning that if an employee's wage income resulting from services performed in the state does not exceed a specific amount, no withholding is required. There are states with different tests and some that have no threshold test to guide employers.

Still other states have entered into reciprocal agreements. Generally, where these agreements exist, only the state where the taxpayer resides will be entitled to the tax. So, where employees who are residents of other states are hired, it is advisable to confirm whether there are reciprocal agreements in effect with those other states and whether the agreement relieves the employer of any withholding obligations.

A state's taxing powers reach only as far as its borders. So, unless the employer establishes some kind of physical presence in a state, the state probably can't force it to withhold income taxes for that state. Common examples of the types of activities that can be considered a "physical presence" include maintaining an office, store, or other business facility in the state; having employees in the state who regularly perform services, make sales, or otherwise do business on your behalf; and owning or leasing any property that is located in the state.

Unemployment Insurance Provisions

States have a great deal of freedom in drafting and administering their unemployment insurance laws, but they must follow federal guidelines and be approved before they can receive their federal credit. The Department of Labor has provided guidelines that all states must follow in determining to which state a multistate employer reports wages and remits U1 taxes. The guidelines include four tests: localization, base of operations, place of direction and control, and residence of employee.

(1) Localization. The first test checks if the services are "localized" within a state Services are considered localized within a state if the service is performed entirely within the state. Further, if the service is performed both inside and outside a state, but the service performed outside of the state is incidental to the individual's service within the state, then the service is treated as localized within the primary state. If it is determined that the employee's services are localized within a state, the state unemployment insurance cost for that employee is reported to that state and additional factors need not be considered

Where an employer has a headquarters or offices in more than one state, the law of the state where the office is located will generally apply to the employees working in that state.

- (2) Base of operations. If the service is not localized in any state, but the base of operations is located and some of the service is performed within a state, then the employee's entire service should be reported to this state. A base of operation can be the place where an employee reports to work, has an office, receives mail and supplies, or keeps business records.
- (3) Direction and control. A place of direction or control refers to a facility from which the employer can exercise immediate control over the employee's services. If there is direction or control in one of the states where the employee performs services, then the entire service should be reported to this state.
- (4) Residence. In rare instances where none of the three previous factors are applicable, the state of the employee's residence will have jurisdiction.

Many states have provisional arrangements contained in their UI statutes that allow employers with employees performing services in multiple states to pay unemployment taxes to one state where employees have met at least one of the four factors. Generally, these arrangements cover services that are performed by employees who contract by the job and whose various jobs are located in different states.

New Hires and Other Federal Regulations

Another federally regulated area is newhire reporting, which requires employers to report information on newly hired employees to the state in which the employer does business. Multi-state employers (those hiring and employing people in more than one state), may choose from two options for reporting new hires.

First, an employer may report to each state in which its employees are working under those state's reporting guidelines. Second, an employer may select one state in which its employees are working and report all new hires to that state. If an employer chooses the second option, it must register with the federal Department of Health and Human Services, must report electronically,

and must indicate to which state it has chosen to report.

Other federal laws, such as the Fair Labor Standards Act (FLSA) and the Family and Medical Leave Act (FMLA), specifically allow states to adopt more stringent standards. It is important for employers to be aware of any state laws that have gone beyond the federal requirements in each of the states in which employees are located. In addition, recent cases have also held that a multistate company's out-of-state employees can be counted to meet employee thresholds in states trying to enforce employment laws.

The Bottom Line

Because of the risk that a court will not enforce a choice-of-law provision, all multi-state employers, including those with choice-of-law contracts, must be aware of the laws in each state in which their employees are working. Employers should include state-specific laws and regulations in their employment contracts, as well as their policies and procedure materials.

Most employment laws vary greatly from state to state, and issues such as background checks, drug testing, discrimination, and even cell phone and handgun possession are treated differently from state to state. Even federally regulated areas such as payroll tax reporting, leave time, minimum wage, and new-hire reporting are open to further state regulation. Further, state-specific laws governing workplace drug and alcohol testing, employee discrimination, breastfeeding, access to personnel records, background and credit checks, and a host of others must be considered in a variety of contexts. For instance, since job applicant screening laws can vary from state to state, a onesize-fits-all application form will not work for most multi-state businesses.

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Ed WEGLARZ
Executive Vice President, Petroleum

Time to Do Some Planning

the end of the calendar year is an appropriate time to make plans for the future and review plans implemented in the past. Whether you are a family, a small business, or a large business, planning for the future is of utmost importance. The old adage, "No one plans to fail, but many fail to plan," is as true today as it ever was—and it's perhaps even more important

Schedule a meeting to plan ahead when your situation is stable and you can evaluate without emotion. Write down your plans and objectives for the next one, three, and five years. Your plans for the near-term need to be more specific and measurable than your long-term plans, but in all cases, the objectives need to be measurable.

When the economic climate becomes chaotic, it's time to refer back to your business plan and objectives. If the plan was conceived during calm, routine times, it should serve as your security blanket when times are tumultuous. That's the time to use your plan to determine if the current decision will lead to your pre-planned objectives.

Now is the appropriate time to set up or expand alternative profit centers for your gas station operation. For the most part, refiners have divested themselves of their retail holdings. The vast majority of industry analysts project continued sparse margins on retail gasoline sales, and refiners continue to forecast this trend. Non-traditional fuel retailers continue to enter the marketplace.

Every grocery chain seems to want to add gas pumps to their offerings and use gasoline as a loss-leader to attract customers. The momentum of that trend shows no signs of letting up.

Hence, you need to explore other profit centers for your operation. If you are lucky enough to already have alternative profit centers that produce more than adequate returns on investment, then figure out how to optimize them to an even greater extent. If you are not complementing your operation with an alternative profit center, start researching today.

Whether it's adding offerings to your c-store or upgrading your vehicle repair operation, evaluate additional products and services and start to promote and sell. Keeping up-to-date products and services for your customers is more important than ever today. Visit and talk to other businesses in your trade area to see what you might be able to cross-merchandise with them. Or explore what product or service they could possibly outsource to you. Explore any and all unorthodox situations, who knows what may develop?

Then, incorporate those new offerings when planning for future objectives. That will give you something to aim for.

Lastly, share your plans and objectives with your employees so you can produce favorable results as a team. Your employees can't help meet your objectives if you keep them out of the loop.

When the economic climate becomes chaotic, it's time to refer back to your business plan and objectives. If the plan was conceived during calm, routine times, it should serve as your security blanket when times are tumultuous.





"In It To Win It"

AFPD invites you to join us for our 96th Annual Trade Dinner & Ball



Dutch Cupboard: Catering to the Customer

Bruce Byler, owner/manager of the Dutch Cupboard, had absolutely no retail experience at all when he decided to purchase the neglected Marathon gas station and convenience store in northeast Ohio – but that is not to suggest that he didn't know exactly what he wanted to see in his new business.

"I had no business or retail experience, but I was a truck driver for 20-some years, all over the United States," he said. "My experience was that I know what I like to see when I go into these places." Providing customers a positive experience, he said, starts with a good cup of coffee; but there's obviously a lot more to it than that.

"I always say my big thing for the store and for the Subway is that customer service is the number-one goal," Byler said. "If they walk out happy, they will be back. If they walk out unhappy, they will probably never be back." Byler says that customers at the Dutch Cupboard are routinely greeted with "have a nice day" and "thanks for coming in."

"And I keep a clean environment – super clean," he said. "The floors are always buffed, I have clean shelves, clean products, and clean restrooms." But before he could worry about "super clean," Byler said there was another standard he was trying to reach just to get his business functional.

"The store has been here since 1980, but the owners were absentee, and it was really run down," he said. "When I moved in here in August 2007, I gutted it, redid everything, and built the business back up."

It wasn't just the store that needed extra attention. "The gas pumps were there, but they were outdated," Byler said. "I had to replace them and work on the gas tanks themselves. We went a year without gas, and then got it in here about three years ago." Byler estimates the Marathon station now does between 80,000 and 90,000 gallons of gas and diesel per month.

As somebody not accustomed to managing a staff, Byler said it took him a while to hone his technique. While his approach may be unorthodox, he said, it gets results. "I've learned a lot, but I'm still learning. I've had a lot of employees tell me over the years that I'm the best guy they ever worked for," he said. "I'm not super strict on rules, but they respect me for that. They go the extra mile since I'm not reigning with an iron fist."

Another challenge is simply staying competitive in the gas and c-store businesses, but Byler said that not having another gas station within six miles helps that cause. "In my location, there's not so much competition," he said. "And people will drive here from five miles away to eat at our Subway. They like our sandwiches and they like our people. They can get in and out with good customer service."

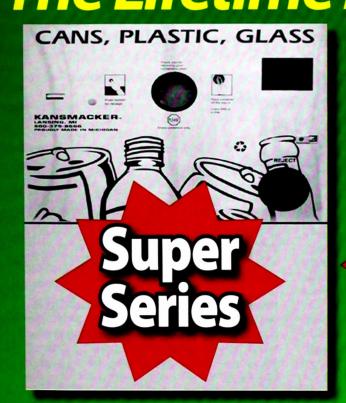
Being located in Amish country, Byler said he hopes to leverage the local tourist traffic a little more with some ideas he has in mind. "I'm thinking about adding onto our dining area for the Subway, and expanding into more souvenirs." He plans to have popular local cheeses and meat products available and wants to leverage the fact that he is open until 10 p.m. and 11 p.m. on weekends.

"Most businesses in town close up at 5 p.m. They pretty much roll up the streets," he said. "I hope to knock a wall down and add to our seating, bring families in to eat at Subway, and add a large line of 'touristy' stuff."

Byler said he couldn't be much happier with his involvement with AFPD, which has provided all kinds of assistance along the way. "I've been with AFPD ever since I moved in here. It's going very well; I'm glad we did it," he said. "We do the rebates, the coupon redemption program, the different discount programs. Anytime I have a question, they are able to answer. It's been well worth the yearly dues."



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Joseph PALAMARA

Associate, Karoub Associates

The Year in Review and a Look Ahead

tate government in Michigan had a whole new look in 2011 as Republican Rick Snyder was sworn in as Michigan's 48th Governor, succeeding Democrat Jennifer Granholm. The House of Representatives went back to a Republican majority for the first time since 2006, and the Senate widened their Republican majority to a 26-12 margin.



In his inaugural speech, Governor Snyder called upon the state to "reinvent" itself. Many issues impacting independent retailers—the core of AFPD—did just that. Highlighted below are a few of the key issues, and a brief summary of how those issues were resolved

Changes in the Item Pricing Law

For years, AFPD has worked to modify or repeal the Consumer Item Pricing Act, a Michigan law since 1976. This year, a new law, the Shopping Reform and Modernization Act, has taken its place.

Under PA 15 of 2011, 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. This law took effect September 1, 2011.

Changes to the Catering Law

Senate Bill 5 (SB 5), known as the Catering Permit Bill, faced a lengthy journey before becoming law, PA 20 of 2011.

Faced with the inevitability that SB 5 was going to overwhelmingly pass both the House and Senate (and this time be signed into law by Governor Snyder, rather than be vetoed as Governor Granholm had done twice in the past five years), AFPD decided to offer amendments to the bill that would level the playing field, rather than count on a veto that had virtually no chance of happening.

AFPD's amendments allow Specifically Designated Distributor (SDD) and Specially Designated Merchant (SDM) licensees (AFPD members) the ability to apply for and obtain a catering permit (just like restaurants) allowing the licensees to sell, deliver, and serve alcohol to events that they cater. The holder of a catering permit could use the permit at multi-

ple locations and private events during the same time period.

The catering permit holder must be a SDD or SDM also licensed as a Retail Food Establishment, or the holder of a public on-premises license (restaurant) also licensed as a Food Service Establishment. A final amendment requires "a catering permit holder who prepares food or drink for direct consumption through service on the premises

or elsewhere shall comply with the requirements for food service establishments under the Food Law of 2000." This was added to ensure all catering permit holders are held to the standards required under the Food Law.

Leveling the Playing Field on Liquor Taxes

AFPD also persistently worked to level the playing field on taxes paid to the state on spirits. Just as SB 5 (PA 20 of 2011) leveled the playing field on the catering issue, SB 331 (PA 166 of 2011) did the same on the matter of liquor taxes paid to the state.

As AFPD members are keenly aware, on-premise licensees (bars and restaurants) currently pay 12 percent of the retail selling price in liquor taxes on spirits to the state. Off-premise (SDD) licensees presently pay a higher rate of 13.85 percent. PA 166 reduces the off-premise tax by 1.85 percent to equal the same tax rate that on-premise licensees pay.

This tax cut, estimated at \$14 million annually for independent retailers/SDD licensees (and noted as one of AFPD's biggest legislative victories), takes effect October 1, 2012.

A Look Ahead to 2012

Not only is 2012 a big year in presidential politics, U.S. Senator Debbie Stabenow (D-Michigan) and all 110 members of the Michigan House of Representatives are up for re-election, as well.

In an issue that has held AFPD's interest for years, a workgroup has been formed to study the issue of alcohol sales in gas stations and/or where motor vehicle fuel pumps are operated. Bills have been introduced in the House (HB 4421 and HB 4457) that significantly alter (mostly expand) the laws of the Michigan Liquor Control Code regarding this issue. AFPD is an invited participant in these workgroup discussions and will report back to the membership in future legislative updates.

Meat Labeling Rules Delayed until March 1, 2012

Eric Lieberman, legal counsel for the Food Marketing Institute (FMI), recently requested a six-month delay in the new nutrition labeling rules for meat. Following is the response from FSIS Office of Policy and Program Development Assistant Administrator Daniel L. Engeljohn, Ph.D.

November 3, 2011

Dear Mr. Lieberman.

This letter is in response to your letter dated August 12, 2011, to Under Secretary for Food Safety Dr. Elisabeth A. Hagen in which you requested that the Food Safety and Inspection Service (FSIS) exercise enforcement discretion for a six month period following the January 1, 2012 effective date of the final rule, "Nutrition Labeling of Single-Ingredient Products and Ground or Chopped Meat and Poultry Products" (FSIS-2005-0018). Dr. Hagen has asked me to respond to your request.

As you know, the final rule will require mandatory nutrition labeling of the major cuts of single-ingredient, raw meat and poultry products that are not ground or chopped. Nutrition information for these products will be required either on their label or at their point-of-purchase (POP) (e.g., by sign or brochure), unless an exemption applies. The final rule will also require nutrition labels on all ground or chopped meat and poultry products, with or without added seasonings, unless an exemption applies.

Because of the one- to two-month delay in making the FSIS POP materials and nutrition facts panel examples available on FSIS's website and in beginning the FSIS webinars, FSIS will officially delay the effective date of the final rule until March 1, 2012 through the issuance of a Federal Register document. FSIS will also announce the new effective date in the Constituent Update. The two-month delay will ensure that industry has sufficient time to comply with the final rule and will be in full compliance with the final rule on March 1, 2012.

A six-month delay in the effective date is not warranted. The only basis for a delay that you cited was the delay in making the POP and nutrition facts panel materials available and in conducting the FSIS webinars. As a result of FSIS's delay in providing this information to retailers, you stated that it would be difficult for retailers to have systems in place (e.g., tens of thousands of scales across the industry will have to be replaced or updated with new software), training of tens of thousands of employees completed, and thousands of labels redesigned and approved by FSIS by the January 1, 2012, effective date.

Your request did not provide any support to justify a six-month delay in the effective date. Even if, as you stated, a four-five week delay in FSIS label approval exists, a two-

month delay in the effective date would allow the Agency enough time to approve the new or redesigned nutrition labels submitted by official establishments by March 1. 2012. Note that retail stores are not required to submit labels to FSIS prior



Since the final rule was published, FSIS has posted on its website the final POP materials and examples of nutrition facts panels for ground or chopped products and has conducted webinars on the final rule. In addition, the Agency has conducted many other education and outreach activities, such as posting a PowerPoint presentation on its website that gives an overview of the requirements of the final rule, presenting information and answering questions on the requirements of the final rule at numerous meetings, posting questions and answers on its website, and responding to numerous questions from stakeholders about the regulation through askFSIS. These outreach efforts are intended to assist retailers and Federal establishments in complying with the requirements of the rule.



M. Scott **BOWEN** Michigan Lottery Commissioner

Bejeweled® Joins Lottery Instant Family

The Lottery will soon be joining forces with Bejeweled*. the interactive puzzle game played on the Internet, iPhone, and other electronic devices.

In the puzzle game, players will have the goal of matching sparkling gems, three at a time, to make them burst in showers of color and points. When they match four or more to create flashy power gems, scores are boosted with brilliant cascades and combos.

The Lottery version of Bejeweled launches on January 4, 2012 The \$2 ticket will feature top prizes of \$30,000 and second-chance prizes of a PopCap* downloadable PC or Mac game of their choice—with no separate contest entry. Players will log on to a special website, PlayMIL.com, and enter the 10-digit bonus code found on non-winning Bejeweled instant tickets. Players will instantly find out if they have won a

While on the site, players can see how they stack up against other Lottery players and play the original Bejeweled for free. In addition to the free play, players can enter the Michigan Lottery "Like Us" sweepstakes for a chance to win a complete pack of games. To enter the "Like Us" sweepstakes, simply "Like" the Michigan Lottery Facebook page. Already a fan of the Michigan Lottery Facebook page? No problem. Current fans can still earn an entry into the "Like Us"

sweepstakes by manually submitting an entry at PlayMIL.com.

Bejeweled is one of several PopCap® games available to enthusiasts. Categories of games include arcade, card, strategy, hidden object, and word. Be sure to promote this game. It's sure to be a hit with players once they learn of all the winning opportunities they have.

Raffle of Riches

Keep selling those Raffle of Riches tickets. This game

went on sale November 4 and will feature more than 14,000 prizes of between \$100 and \$2 million to be drawn on or after January 11, 2012. What a great holiday gift!

Instant Ticket Changes

Just a reminder that beginning in January, new instant game launches will be once a month, with Wednesdays as the release date. This should help you better manage your inventory by reducing the number of games arriving at your location. It should also help you build your displays around a single. monthly release of games.

Instant Tickets Set to Expire

Tickets set to expire on December 5 include IG 344, 1 Hot Number; IG 348, Bow Wow Bingo; IG 356, Cash In A Flash, IG 372, \$20,000 Money Match, IG 373, \$200,000 Money Match; IG 374, \$1,000,000 Money Match, and IG 383, Cashword. Remember to tell your customers about the expiration date so any prizes they may win can be claimed before the ticket becomes invalid.

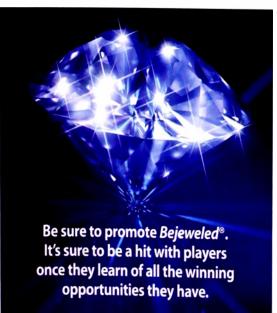
Instant Ticket Activation

Retailers are reminded to always activate instant game tickets before putting them on sale to ensure winning tickets can be

redeemed by players.

More than 95 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players, and commissions to retailers. In fiscal vear 2011, the contribution to schools was more than \$727.3 million. Since its inception in 1972, the Lottery has contributed more than \$16 billion to education in Michigan.

For additional information. please visit the Lottery's website at www.michiganlottery.com.





Michigan Liquor Control Commission



Andy DELONEY

Chairman, Michigan Liquor Control Commission

Holiday Raises Importance of Checking IDs

that all the social activities that accompany the holiday season, it is particularly important to closely check the identification of anyone who is purchasing or consuming alcohol. With older siblings home from college, it is tempting for a younger person to use someone else's ID or to ask an of-age friend or family member to purchase alcohol on their behalf. To curb the dangers associated with underage and excessive drinking, the Michigan Liquor Control Commission offers retailers the following tips:

- Always check the identification of a person who appears less than 21 years old. The use of false ID is a serious problem for retail licensees and their employees. Minors attempting to purchase alcoholic beverages sometimes use altered, counterfeit, or someone else's ID. You may be able to deter the use of false ID by informing minors that, under MCL 436.1703(2), an attempt to purchase liquor by using false ID is a misdemeanor and is punishable by imprisonment up to 93 days and/or a fine of up to \$100.
- Examine the ID closely. Alterations in driver's licenses or ID cards can often be detected with a flashlight. Smudges, alterations, and misalignments of seals is apparent, and cards issued after June 1987 also have a watermark-style coating that is high gloss and more difficult to alter. Can the person answer questions based on the details of the ID, such as address or birth date? What's the correct spelling of your middle name? What street address is shown on your ID? What's the zip code for the address shown?
- There are two types of Michigan driver's licenses

- currently in use. Some people may renew by mail (receiving a validation sticker), so both of these types will stay in use for several years. To view examples of the licenses currently issued in Michigan, visit the Retail Guide on our website.
- All ages should be verified by checking the date of birth. If an under-21 applicant obtains a new or duplicate license six months in advance of his/her 21st birthday, the license will have the "Under 21" designation. A "D" at the end of the number in the lower right corner indicates that the license or ID card is a DUPLICATE.

Make sure the photo, height, and eye color match the person in front of you. If any do not match, ask for a second piece of ID People with fake ID's rarely carry back-up identification.

"We want retailers, parents, friends, and relatives to know that if they have any doubt about the validity of someone's ID, or any doubt about the person's age, they have the right to retuse to serve or sell alcohol to them. The loss of one legitimate sale is significantly less than the cost of a liquor violation, both in the short- and long-term operation of your business, family, and friendships,' said Andy Deloney, chairman of the Michigan Liquor Control Commission.

For MLCC information, please visit www.michigan.gov/lcc. Follow us on Twitter @ MILiquorControl or "Like" us on Facebook.

For LARA information, please visit www.michigan.gov/lara. Follow us on Twitter @michiganLARA, "Like" us on Facebook, or find us on YouTube www.youtube.com/michiganLARA.

With older siblings home from college, it is tempting for a younger person to use someone else's ID or to ask an of-age friend or family member to purchase alcohol on their behalf.



BWC Offers New Grow Ohio Incentive Program

The Ohio Bureau of Workers' Compensation (BWC) recently implemented a new program—the Grow Ohio Incentive Program—to attract new employers to Ohio If you are a brand new business, or are planning to open a new business, this program may be for you.

Grow Ohio will allow new Ohio employers to join a group rating program as soon as their policy is active with the BWC and immediately receive the maximum workers' compensation premium discount (currently 51 percent) throughout their first year. Previously, new employers had to wait until July of the coming year to enroll in a group rating discount program. As a result, they paid higher premiums for their workers' compensation coverage.

The incentive discount will apply to new employers (who meet the criteria) retroactively to July 1, 2011. Should a new employer choose not to enroll into a group rating plan, a 25 percent discount will be applied to the new employer's premium rate.

CareWorks Consultants will work to ensure that the program is successfully implemented for as many new Ohio businesses as possible. If your business is new since July 1, 2011 and you are not currently participating in a group rating program like AFPD's plan, we encourage you to contact CareWorks Consultant Theresa Passwater at (800) 837-3200 ext 7248 to learn more about the program.

CareWorks Consultants will continue to keep you advised as new programs like the Grow Ohio Incentive Program are introduced by BWC. We can help you continue to reduce and control your workers' compensation costs.





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Dennis BERG Interim Director, Ohio Lottery Commission

\$5 Million in New Year's Prizes

t's a fun, spirited time of year, and the Ohio Lottery is pleased to offer your stores a nice selection of holidayinspired games that make people smile and make nifty stocking-stuffers for the grown-ups in your life.

It's also the busiest time of year for Ohio Lottery sales, so make sure you keep your bins filled. If you need more ticket stock, keep the Ohio Lottery's (800) 686-4208 number

Sales have begun for the Ohio Lottery's New Year's Raffle, so encourage your raffle game fans to get in on the game before it's gone. We're giving away \$5 million in prizes, including four top prizes of \$1 million. There are 3.334 prizes in all. What a way to ring in the New Year!

Preparing for *Powerball's* 20th Anniversary

The Ohio Lottery has prepared retailer promotional kits for \$2 Powerball to prepare you for the game change. Be on the lookout for these kits to reach your stores mid-December. The kits include posters, quick reference cards, how-toplays, bet cards, window clings, buttons, and counter mats. Remember, the last date to place a 10-draw, multi-draw wager for the \$1 Powerball game is Wednesday, December 14.

Upcoming Instant Games

On December 16, retailers can look forward to the following games: \$2 game, Quick \$100s, offering a \$10,000 top prize and 65 percent payout; \$5 Lucky Times 10 which offers a \$250,000 top prize and 69 percent payout; and \$1 Valentine's Day Doubler, offering a \$1,400 top prize and 61 percent payout.

Also on Friday, December 16, the Ohio Lottery will release a popular game with a new twist. The \$2 game, BattleshipTM, has a \$10,000 top prize and 65 percent payout, as well as another neat feature. Starting December 16, players can visit the OH! Zone at www.ohiolottery.com to place a "bonus shot" for a chance to win between \$250 and \$2,500.

Enjoy the season's best. Happy Holidays to everyone.



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Ohio Division of Liquor Control



David GOODMAN

Superintendent, Ohio Department of Commerce, Division of Liquor Control

Protect Yourself from Underage Drinkers

he 2011 holiday season is here and it's time for holiday parties, family gatherings, and other celebrations. Retail permit holders can make the holiday season fun and safe for everyone by preventing underage drinking. Whether your business is a bar, restaurant, wine shop, convenience store, or grocery store, social responsibility is important, especially during this festive time of year. The Division is here to help you practice safe and responsible sales.

Your employees must be extra vigilant this time of year Holiday celebrations can turn tragic when underage people get access to alcohol. Don't take any chances that might jeopardize your permit. Protect your business and community by thoroughly checking the ID of anyone you suspect may be less than 21 years of age.

Many businesses use electronic ID scanners to help verify age. There are many types with various features. Prices range from around \$300 to \$1,000. That's much more affordable than a fine, plus the potential loss of permits and other liability

However, employees should be careful not to rely solely on the scanner. Compare the photo to the person making the purchase. It's also important to be observant of others in the store who may be with the customer. Remember, underage persons can't be furnished or share in the cost of alcohol. The human factor is still the most important tool in preventing underage drinking.

Using a scanner, understanding how to identify an underage person, and checking for a valid Ohio driver's license, an official Ohio ID, or a military ID can prevent illegal sales and protect your business.

Education and awareness are the keys to running any successful business. Please visit our website at www.com.state.gov/liqr for educational and training booklets, including Safe Alcohol Sales and Permit Information and Resource Directory. Other great resources include: We Don't Serve Teens and Alcohol Server Knowledge (ASK) training. Follow our Twitter feed @ohioliquor for more useful information. If you have questions, please contact me at webliqr@com.state.oh.us or (614) 644-2472.



Kar's Nuts: Eight Decades of Family Tradition

For all of its 80 years, Kar's Nuts has been a family-owned business. What started as a direct sales operation off the back of a truck in Michigan is today an innovative company with diverse offerings and a presence in all 50 states.

"We've developed, I think, a pretty sophisticated product line that seems to meet what customers are looking for," said Scott McKinnon, vice president of sales for Kar's. "We sell a variety of items,

and most is stuff we make: nuts and trail mixes."

Beyond that, McKinnon said, Kar's supplies other items in channels throughout the country, such as doing private label manufacturing for big grocery store chains and for major potato chip operations. "We've had a lot of growth outside of Michigan over the past five or six years."

Kar's prides itself on product quality and innovation, McK-innon said, emphasizing the desire to meet customer demands. "We have a healthier customer who perceives the type of products we make and distribute as good for them compared to other snacks," he said.

Every year, Kar's introduces four or five new products, McKinnon said. "We either piggyback off something that is successful or pick up on an emerging need," he said. "And we never waver from our commitment to high quality. We meet the highest food safety standards that exist. We take it very

seriously and maintain a very good value for our products."

Kar's flagship item is its Sweet 'n' Salty Mix. McKinnon said that the company's commitment to meeting demands led to the recent development of the eight-ounce serving size of the Sweet 'n' Salty Mix, as well as many of its other offerings.

"The serving size is perfect for lunch or as a better, healthier snack item," he said. "It's a pretty nice value for the consumer, and it was not an option in grocery stores until recently."



Another recent innovation the company is excited about is the introduction of the "Second Nature" product line. "We came out with an all-natural line called Second Nature. It's still a good value, but it's a premium item," McKinnon said. "It's all premium components, but we position it at a value price for that type of consumer."

One example of a Second Nature offering is the Wholesome Medley. "It contains dark chocolate, cashews, cranberries, and cherries," he said. "It's obviously a higher-

end mix of ingredients, but it's all natural and something folks are looking for."

While remaining true to their eight decades of family tradition. Kar's makes sure it does what is necessary to keep their operations cutting edge "We opened a brand new facility about six years ago with all state-of-the-art equipment," McKinnon said. "We have very efficient mixing equipment, two brand new roasters, and we continue to upgrade our packaging line. For a company that's been around for 80 years, we have very modern and state-of-the-art equipment."

Consumers' desire to try to be healthier is a growing trend, and one that McKinnon sees as a good fit for Kar's. "People want snacks that taste good, and emerging trends continue to be focused around choices that are healthy," he said. "We are always taking a look at the different components we put in the mix and are always looking for healthier options—as well as good value."

The results speak for themselves. McKinnon excitedly reported that, over the past 52 weeks, the Nielsen Report named Kar's the trail mix leader in the Midwest.

The relationship with AFPD, McKinnon said, has been extremely beneficial. "We've been a member of the association as long as anybody can remember. It's been a long and successful partnership." he said. "They are a great conduit to the markets we serve. Their scholarship program, their outreach programs in the community, their shows every year—we look at most of the things we do with AFPD as being very worthwhile."



Kar's has very efficient mixing equipment, two new roasters, and an upgraded packaging line.



Vanessa DENHA-GARMO Founder—Denha Media and Communications

The Cover-Up is Always Worse than the Crisis

then facing a crisis, the first thing you need to remember is that the cover-up is always worse than the actual crisis. Here are the three steps to take if your store faces a public relations or news catastrophe.

Step 1: Fess up immediately. Start with an apology to the public and to whomever else your store may have offended or caused harm. For example, if your store was cited for health issues or you had outdated products, admit the wrong. Don't fight with authorities or attack the media for reporting it.

For some people, apologizing is a foreign concept and their egos stop them from doing the right thing. As St. Augustine said, "What is wrong is wrong, no matter how many people are doing it, and what is right is right, even if no one is doing it." Start with, "I am sorry." It will be a lot less painful than the chaos that will eventually ensue due to your attempt to deny or cover up the "crime."

If you really want to put a crisis behind you, then speak the truth before someone else finds out about it—because they will—and don't ever shoot the messenger. Some people have a tendency to attack those who point



out wrong-doing. Don't. Acknowledge mistakes were made and assure the public corrections will be made.

Bottom line: It is like ripping off a Band-Aid. It may hurt, but do it as fast as you can. Get it over with.

Step 2: Right the wrong. Once you have admitted your mistake, right the wrong. Correct the mistake. Make amends with whomever you offended. Do the right thing, even if no one else around you is encouraging you to do so. Clean up the mess, so to speak.

If the backroom is sloppy or dirty bottles are in the wrong place, or the meat department is filled with violations, get out the mop. When I worked in my father's businesses, he had us on a cleaning schedule — actually, my sister Sally implemented it. We rotated around the store daily, thoroughly cleaning the shelves, the backroom, the bathrooms, the cashier spaces — everywhere. Create an action plan to make your workspace clean and up to health codes.

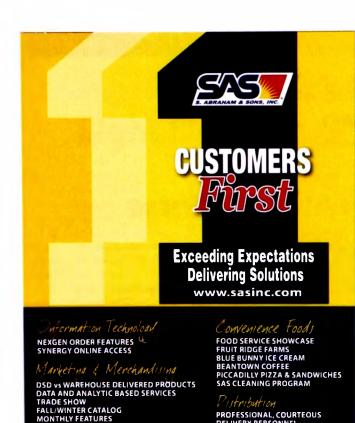
Knowing when to make necessary changes can be the difference between saving face and losing it. Your future reputation in business is truly dependent on how you handle a crisis.

Step 3: Take positive steps forward. Once you have fixed the problem and apologized to the public, you should take this opportunity to make additional improvements to your store. Then, invite the media back at a later time to show the positive changes that you made.

The Bottom Line

People will forgive a mistake if the offender admits to it, but they will never forget the constant offenders. If your business is part of a negative news story, you need a plan of action to make changes. Committing an offense itself is stifling, but the cover-up could suffocate you forever. Remember the three simple steps to handling a crisis—(1) Fess up immediately, (2) Step up to correct it; (3) Move forward with positive changes—and you will always come out ahead.

Vanessa Denha-Garmo is president of Denha Media and Communications and serves as AFPD's public relations contact.



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Michigan Apple Queen **Contestants Announced**

Five young women with connections to the Michigan apple industry will compete to be crowned 2012 Michigan Apple Queen. "The winner of the Michigan Apple Queen pageant will serve as an ambassador on behalf of the industry," said Denise Donohue, executive director of the Michigan Apple Committee. "She'll

make numerous public appearances throughout the year in parades and festivals, and will also visit public schools to teach students about the Michigan apple industry."

MICHIGAN APPLES GREAT LAKES, GREAT FLAVORS

Contestants will be interviewed by a panel of judges and rated on a number of categories including the one-

on-one interview, apple knowledge, and public speaking ability. The contestants must be poised and professional to win the title.

The pageant will take place Tuesday, December 6th at 8 p.m. at DeVos Place Ballroom B in Grand Rapids. The pageant is sponsored by the Michigan Apple Committee and is open to the public.

2011 Michigan Apple Queen Alyson Wendzel has enjoyed visiting schools and attending events during her year-long reign as queen. She will make her farewell presentation during the December 6th pageant.

The Michigan Apple Committee is a grower-funded nonprofit organization devoted to promotion, education, and research activities to distinguish the Michigan apple and encourage its consumption by consumers in Michigan and around the world. For more information, visit MichiganApples.com.



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Healthy Living

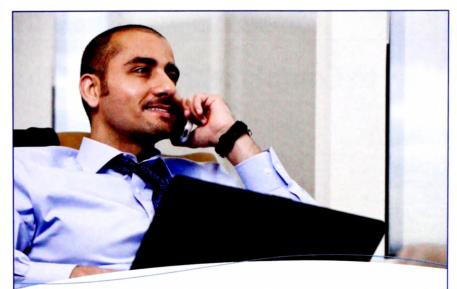
Five Myths about Healthy Eating

The Washington Post is skeptical when it comes to recognizing the causes of obesity and America's poor eating habits, and recently offered a myth-busting write-up of conventional wisdom.

Myths

- 1. Food deserts are prominent in poor neighborhoods. Despite recent efforts by Michelle Obama to eradicate food deserts, The prevalence of food deserts is almost certainly overstated," the *Post* wrote, with 93 percent of "desert" dwellers having access to a car—and thus produce. Additionally, it cited a study by the Archives of Internal Medicine from earlier this year that measured the impact of access to fresh food on diet. The results: A lack of convenient produce isn't the problem for obese Americans; rather, diets are the result of pervasive food cultures.
- 2. Advertising forces unhealthy food choices. The evils of junk food advertising are not universally accepted. The Institute of Medicine, a division of the National Academy of Sciences, has concluded "current evidence is not sufficient to arrive at any finding about a causal relationship from television advertising to adiposity [excess weight] among children and youth."
- Healthy foods are expensive foods. This perhaps holds true 100 percent of the time for Whole Foods shoppers, but a survey by the USDA found that, by weight, bottled water is cheaper than soda, low-fat milk is cheaper than high-fat milk, and whole fruit is cheaper than candy. The finding is echoed by *The NewYork Times* 'Mark Billman, who says the idea that junk food is cheaper than whole foods is "just plain wrong."
- Consumers need more nutritional information. Recent studies have revealed that menu labeling does not result in healthier food choices. Indeed, a 2009 New York University study found no improvement in cating habits after the introduction of mandatory menu labeling in local restaurants.
- Low-income neighborhoods have too many too many quick service restaurants (QSRs). The same study that found increased access to produce did not improve one's diet also revealed that proximity to QSRs had a modest effect, mainly limited to low-income men.

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Learn more today. Call 248-671-9600 for more information regarding benefits and rates on Blues plans available to AFPD dealers.





How to Comply with Account Number Truncation

With the growing rate of identity theft and fraud, Visa® and MasterCard® require merchants to comply with "account number truncation," which mandates merchants to suppress—or hide—all but the last four digits of the card number on a printed receipt. All preceding digits are replaced with fill characters such as "X" or "#" that are neither blank spaces nor numeric



characters. The card expiration date must also be hidden.

Many states, as well as the Fair and Accurate Credit Transactions Act (FACTA), make account number and expiration date truncation enforceable by law. For specifics about the laws and requirements in your state, review your state's applicable laws and consult with legal counsel

Important Steps for Compliance

Complying with account number truncation may require a new payment application, a new terminal, or both. You can rely on our service support staff to answer your questions and guide you through the latest technology options, so you can choose the best solution for your business.

While we are here to assist you, please keep in mind it is the responsibility of the business owner to comply with federal and state laws, as well as payment brand regulations, relative to account number truncation.

Frequently Asked Questions

- What does account number truncation mean? Generally, account number truncation is the suppression of the expiration date and all but the last four digits of the cardholder's account number on electronically printed transaction receipts. All preceding digits must be replaced by characters such as "X" or "#" that are neither blank spaces nor numeric characters.
- Do I have to provide account number truncation on every single receipt? Account number truncation rules do not apply to handwritten or manually imprinted receipts, but are strongly suggested for the customer's copy of the receipt. In some pointof-sale situations (i.e., restaurant applications), the merchant's copy of the receipt may be needed to re-enter transactions that may be lost during a power outage or equipment failure. If you

retain copies containing full account numbers, you are required to store them securely and dispose of them according to PCI Data Security Standards (PCI-DSS) requirements. Be aware of changing federal regulations, payment brand requirements, and your state's laws to form educated decisions regarding your storage policies. The complete list of standards is available for download from the PCI Security Standards Council.

- Why is account number truncation necessary? The goal is
 to protect personal account information. If the card number
 and expiration date are hidden, they cannot be stolen and used
 fraudulently. At the same time, providing the last four digits will
 help merchants and customers match a receipt with a transaction
 record.
- How do I know if my POS terminal is compliant? You should not see more than the last four (Visa and MasterCard) or five (American Express and Discover) digits of the cardholder number on the printed receipt, nor should you see the card expiration date.
- What do I do if I am not in compliance? Since the payment brands have made this a requirement for several years, non-compliance is a violation of their rules and possibly federal and state laws. You should take action immediately. If your terminal prints a full cardholder account number and/or the card expiration date on the customer or merchant copy of the receipt, contact your payment processor immediately to ask for upgrade assistance.
- What are the penalties if I am not compliant? Payment brand penalties for non-compliance vary from brand to brand, but can be over \$600,000 annually. Additionally, there could be penalties associated with legal non-compliance. We encourage you to review your state's applicable laws and consult with legal counsel for penalties associated with legal non-compliance.
- How much will it cost to upgrade? Chase Paymentech offers a broad array of compliant equipment and application software choices. Some customers may only require a new application. Some may need to purchase an upgraded terminal. Contact your account executive to learn more about your business' requirements. For additional information, contact Account Executive John Wilcox at (888) 464-9902 ext. 70255, john.wilcox@chasepaymentech.com, or visit www.chasepaymentech.com.

Complying with account number truncation may require a new payment application, a new terminal, or both.



Choose the Program Designed Specifically for You

We have designed a payment processing program with you in mind. A preferred provider for the Associated Food and Petroleum Dealers (AFPD), Chase Paymentech offers customized solutions that meet the needs of petroleum dealers, grocers, c-stores and retailers.

Benefits include:

- Service Industry expertise specific to petroleum dealers and grocers
- Savings Lower cost of payment acceptance with competitive Visa and MasterCard rates
- Stability Backed by the strength of JPMorgan Chase
- Security Payment Card Industry (PCI) Compliant applications

"Chase Paymentech has helped my business become PCI compliant along with saving me money on my processing costs. I feel confident that I am getting the best service at the lowest cost."

- Holly Schlusler, Owner, Henry's General Store

Make the right call! Call us today for a free statement analysis at 1.866.428.4966.

A Proud Supporter





Understanding EFT Payment Options

Due to health care reform, Blue Cross® Blue Shield® of Michigan and Blue Care Network's audit process has changed slightly. Group listings (identifying 26-year-olds) will still be sent to the groups for their review. The only exceptions are for those groups that have Stand Alone Benefits, i.e., the group only has dental or vision, not medical, with BCBSM/BCN. In this case, dependents will be removed at age 19, unless the Blues were



instructed to keep them on. The Blues plan to mail the group listings in late November or early December. If a group has not removed the 26-year-olds by January or February 2012, the Blues will delete those dependents automatically.

MyBlue Billing Update

The Blues are updating the MyBlue billing invoices. Here are some key points to help you understand the initial Electronic Fund Transfer (EFT) payment options for MyBlue products:

- The EFT premium amount is not taken when the application is approved.
- Members choosing EFT will receive an invoice, except Young Adult Blue Max members.
- Members should disregard this first invoice and not mail a payment.
 - Premiums amounts will be withdrawn from their accounts on the due date of the invoice and at the scheduled time going forward.
- Depending on the member's effective date and approved date, the member may receive a catch-up bill.

Beginning November 4th, the following bill message will be added to the MyBlue statements:

"If you selected to have your first payment deducted from your

bank account during enrollment, please do not send payment. Your payment will deduct automatically on the due date. The best way to ensure your coverage remains active without interruption is to enroll in one of our automated payment plans. There are different payment plans available to meet your needs. You can enroll online through our Member Secured Services at www. bcbsm.com, or call

customer service using the number on your bill for more information. Take advantage of one of our automated payment plans today. For your convenience, all BCBSM walk-in offices accept premium payments in the form of checks and money orders. Visit bcbsm.com to find the location nearest you."

The Blues understands this process may be confusing and feels this clarification is necessary to help new members understand the process. Please keep our contact information nearby, so we may assist you in any way we can.

January 1 Effective Date

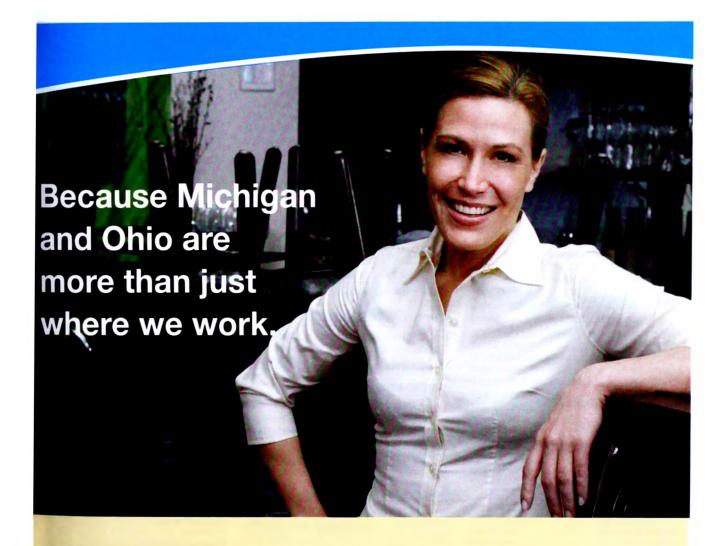
The Blues have set paperwork deadlines for first-of-the-year effective dates. Please be sure to have your coverage agreements signed and submitted by the following dates. If submitted after these dates, there is no guarantee the group will be on the system by January 1, 2012.

- November 23: group-wide changes
- December 5: new business

Please contact us for questions on GWCs, new business, or individual enrollment.

Gadaleto, Ramsby & Associates is an authorized managing agent for Blue Cross® Blue Shield® of Michigan and Blue Care Network.





North Pointe specializes in coverage for:

- Bars/Taverns

- Realtors E & O

Bowling centers

- Restaurants

Conservation clubs
 Roller skating centers

Fraternal organizations
 Workers' compensation

Package liquor stores

npic.com

The links logo is a registered service mark of QBE Insurance Group Limited. Coverages underwritten by North Pointe Insurance Company and vary by state. © 2009 QBE Holidngs, Inc.



SUPPORT THESE AFPD SUPPLIER MEMBERS

ASSOCIATIONS	CHIPS, SNACKS & CANDY	GASOLINE WHOLESALERS
AMR - Association Management Resources (734) 971-0000 Clean Fuels Ohio (614) 884-7336 Ohio Petroleum Organization (937) 470-9400	Anthony-Thomas Candy Co (614) 274-8405 Better Made Snack Foods (313) 925-4774 Frito-Lay, Inc 1-800-359-5914 Molown Snacks (Jays Cape Cod Toms Archway State Doro) (313) 931-3205	The Anderson's Inc (E-85) (419) 891-84 Beck Suppliers, Inc (419) 332-55 Central Ohio Petroleum Marketers (614) 889-18 CFX Management (937) 426-66 Countywide Petroleum/Citgo Petroleum (440) 237-44 Gilligan Oil Co of Columbus, Inc 1-800-355-93
American Communications of Ohio (614) 855-7790 ATM of America (248) 932-5400 Elite Bank Card ATM's (248) 594-3322	Uncle Ray's Polato Chips1-800-800-3286	High Pointe Oil Company (248) 474-090 Obie Oil, Inc (937) 275-99 Reliable Oil Equipment (937) 665-120 Superior Petroleum Equipment (614) 539-120
BAKED GOODS DISTRIBUTORS	COFFEE DISTRIBUTORS	
Ackroyd's Scottish Bakery (313) 532-1181 Great Lakes Baking Co (313) 865-6360 Hearth Ovens Bakers by Masons Bakery (313) 636-0401	Standard Coffee Service (800) 962-7006	AFPD Leanin' Tree 1-800-556-7819 ext 41%
Hostess Brands (248) 588-3954 Michigan Baking Co Hearth Oven Bakers (313) 875-7246	CONSTRUCTION BILLING & LANDSCADING	GROCERY WHOLESALERS & DISTRIBUTORS Burnette Foods, Inc. (231) 264-81%
BANKING, INVESTING & CONSULTING	Creative Bnck Paving & Landscaping (248) 230-1600	Capital Sales Company (248) 542-4400 Cateraid Inc • (517) 546-8211
AFP) Lincoln Financial Group Advisors. (248) 948-5124 1 Source Capital Commercial Financing (858) 672-0105		Central Grocers (815) 553-886 Complimentary Foods (734) 545-379
Bank of Michigan (248) 865-1300 Flagstar Bank 1-800-945-7700 Huntington Bank (248) 626-3970 Louis J Peters - Financing Debit Negotiation. Tumeround (586) 206-9942	First Data Independent Sales 1-877-519-6006 Next Day Funding, LLC (517) 214-4611	D&B Grocers Wholesale (734) 513-1715 General Wholesale (248) 355-090 George Enterprises, Inc. (248) 851-699 Great North Foods (989) 356-221 Jerusalam Foods (313) 846-1701
BEER DISTRIBUTORS & SUPPLIERS	AFIN **Liberty USA	Kap's Wholesale Food Services (313) 832-230 Spartan Stores, Inc (616) 878-224
Eastown Distributors (313) 867-6900 Great Lakes Beverage (313) 865-3900 Michigan Brewing/American Badass Beer (517) 521-3600 MillerCoors (248) 789-5831 O K Distributors (269) 983-7468 Tri County Beverage (313) 584-7100	H T Hackney-Grand Rapids 1-800-874-5550 S Abraham & Sons (616) 453-6358 United Custom Distribution (248) 356-7300 Who's Your Daddy Distributor (248) 743-1003	Value Wholesale Distributors (248) 967-290 HOTELS, CONVENTION CENTERS & BANQUET HALLS A & M Hospitality Services (586) 757-800
BOOKKEEPING/ACCOUNTING CPA	DISPLAYS, KIOSKS & FIXTURES	Hampton Inn - Commerce (248) 863-397. Hampton Inn - Shelby (248) 624-810.
Alkamano & Associates (248) 865-8500 Fahmi Abbo C P A P C (248) 357-6000 Garmo & Co P C (248) 672-4105 Marcoin/EK Williams & Co (614) 837-7928 R A Lizotte & Associates (586) 781-917	Sitto Signs (248) 399-0111 FNERGY LIGHTING & HTH ITIES	Holiday Inn Express - Commerce (248) 624-81% Farmington Hills Manor (248) 888-800 Petruzello's (248) 879-100 Shenandoah Country Club (248) 683-636 Suburban Collection Showplace (248) 348-560
Samona & Boogren. P C (248) 565-8907	AFPID *DTE Your Energy Savings 1-866-796-0512	ICE CREAM SUPPLIERS
Shimoun, Yaldo, Kashat & Associates. P C (248) 851-7900 UHY-US (248) 355-1040 BUSINESS COMMUNICATIONS	3,	AFPD Nestle DSD
AFT1) *Comcast	and the second s	Pars Ica Cream Company, Inc. (313) 291-727 ICE PRODUCTS
CAR WASH CHEMICALS	FOOD EQUIPMENT & MACHINERY	Arctic Glacier, Inc 1-800-327-293
National Automotive Chemical (740) 439-4699	Culinary Products (989) 754-2457	Home City Ice 1-800-759-441
CELLULAR PHONES & MOBILE MARKETING	FOOD RESCUE	INSURANCE SERVICES: COMMERCIAL
AFT1 Mousetrap Group (248) 547-2800 AFT1 Sprint Communications	Gleaners Community Food Bank (313) 923-3535	AFPD North Pointe Insurance 1-800-22947# AFPD "CareWorks
CHECK CASHING SYSTEMS	FRANCHISING OPPORTUNITIES	A-FDD **Cox Specialty Markets (North Boints)
Secure Check Cashing (248) 548-3020 CHICKEN SUPPLIERS	Buscemi Enterprises, Inc (586) 296-5560 Kasapis Brothers/Ram's Horn Restaurants (248) 350-3430 Tubby's Sub Shops, Inc 1-800-497-6640	(Underground Storage Tanks). 1-800-644-55 Beechtree Insurance (734) 452-919 Great Northern Insurance Agency (248) 856-900 Pnmeone Insurance (248) 536-079
Knspy Krunchy Chicken (248) 821-172 Taylor Freezer (734) 525-253		State Farm Insurance (Agent Dawn Shaouni) (248) 879-890 Thomas-Fenner-Woods Agency, Inc (614) 481-430 USTI/Lyndall Insurance (440) 247-375

SUPPORT THESE AFPD SUPPLIER MEMBERS

MISCELL ANEOUS

SHELF TAGS

ISURANCE SERVICES: HEALTH	MISCELLANEOUS	SHELF TAGS
AFPD *BCBS of Michigan 1-800-666-6233	Mike Donan Ford (586) 732-4100 Pyramid Sunglass Company 1-800-833-3996	JAYD Tags (248) 730-240
Care Plus, Inc (313) 267-0300	SureGnp Floor Safety Solution (850) 264-8537	SODA POP, WATER, JUICES &
Musaynu & Associates (248) 851-2227	Validator (386) 308-2543	OTHER BEVERAGES
Massylle a Associates 7 (240) 031-2221		
MENTORY SERVICES	MONEY ORDERS/MONEY TRANSFER/	AFPD Arizona Beverages (313) 541-896
	BILL PAYMENT	AFPI) Nestle Waters Supermarket Program
rget Inventory (586) 718-4695		(734) 513-171
	AFPD MoneyGram International	AFPI) Hansen's Beverage (Monster Energy)
EGAL SERVICES	Eurekal (bill payment) 1-877-374-0009	(313) 575-687
AFPD *Bellanca, Beattie, DeLisle (313) 882-1100	za-ana (am payman)	AFPD *Intrastate Distributors (Snapple) (313) 892-30
AFTO "Pepple & Waggoner, Ltd (216) 520-0088	OFFICE CURRILIES & PRODUCTS	AFPD **Buckeye Distributing (AriZona) (440) 526-660
he Abro Law Firm (248) 723-4545	OFFICE SUPPLIES & PRODUCTS	AFPI) "RL Lipton Distributing (AnZona) (216) 475-415
ummings, McClorey, Davis & Acho, PLC (734) 261-2400	AFII) LB Office Products 1-800-826-6865	7UP Bottling Group (313) 937-350
anha & Associates (248) 265-4100	AFP1) Staples1-800-693-9900 ext. 584	Absopure Water Co 1-800-334-106
las & Elias, PC (248) 865-8400		Coca-Cola Refreshments
ther & Phillips, LLP (858) 597-9611	PAYROLL PROCESSING & HUMAN RESOURCES	Auburn Hills (248) 373-265
ertz Schram, PC (248) 335-5000	Total HR Services, LLC (248) 601-2850	Belleville (734) 397-270
opaya Law, PC (248) 626-6800	10ta 1111 Services, EEC (240) 001-2000	Metro Detroit (313) 868-200 Port Huron (810) 982-850
Poskes, Gadd & Silver, PC (734) 354-8600	0.774.0140014500	Coca-Cola Refreshments - Cleveland (216) 690-265:
tch Atlorneys & Counselors (586) 493-4427	PIZZA SUPPLIERS	Faygo Beverages, Inc (313) 925-1606
ane Alton & Horst	Hunt Brothers Pizza (615) 259-2629	Garden Food Distributors (313) 584-2800
in offices of Kassab & Arabo, PLLC (248) 865-7227		Pepsi Beverages Company Detroit 1-800-368-994
letani. Orow. Mekani. Shallal & Hindo, PC (248) 223-9830	POINT OF SALE	Hawell 1-800-878-823
willvan, Ward, Asher & Patton, PC (248) 746-0700	BMC - Business Machines Specialist (517) 485-1732	Pontiac (248) 334-3512
ATT-0-1	Caretek (Security, Credit Card, Point of Sale and more!) 1-866-593-6100	
OTTERY		SPECIALTY FOODS
Stech Corporation (517) 272-3302	PRINTING, PUBLISHING & SIGNAGE	Cousin Mary Jane (586) 995-4153
Michigan Lottery (517) 335-5648	International Outdoor (248) 489-8989	Cousin Mary Jane (300) 993-4133
1-800-589-6446	Michigan Logos (517) 337-2267	TODACCO COMPANIES & PROPILITO
	Walt Kempski Graphics (586) 775-7528	TOBACCO COMPANIES & PRODUCTS
WYALTY CARDS/DISCOUNT CARDS		Altna Client Services (513) 831-5510
ewardPal 1-800-377-6099	PRODUCE DISTRIBUTORS	Beamer Co (Hookah's & supplies) (248) 592-1210
	Ace Produce (248) 798-3634	Nat Sherman . (201) 735-9000 R J Reynolds (336) 741-0727
MAGAZINE & TRADE PUBLICATIONS	Heeren Brothers Produce (616) 452-2101	R J Reynolds (336) 741-0727 S & E Distributor, Inc. (e-cigarettes) (248) 755-8926
Free Press (313) 222-6400	Tom Macer & Son, Inc (313) 568-0557	Westside Vapor (e-cigarettes) (614) 402-0754
Ortrail News (313) 222-2000	(0.0, 000 000)	(U14) 402-0734
(B News Distributors (586) 978-7986	REAL ESTATE	MASTE DISDOSAL & DECYCLING
Michigan Chronicle (313) 963-5522		WASTE DISPOSAL & RECYCLING
	Centro Properties Group (248) 476-6672 Judeh Tax Appeal Team (313) 277-1986	National Management Systems (586) 771-0700
MEAT & DELI DISTRIBUTORS		Smart Way Recycling (248) 789-7190
A&A United Meat (313) 867-3937	Lighthouse Real Estate (248) 210-8229 Signature Associates - Angela Arcon (248) 359-3838	
(313) 667-3937 (419) 358-2926	Olymature Associates - Aligera Alcon (246) 555-5656	WINE & SPIRITS COMPANIES
(810) 387-3975	DEEDIGED ATION & DEEDIGED ATION OF LITTING	Beam Global (248) 471-2280
Fresh Foods (313) 295-6300	REFRIGERATION & REFRIGERATION SOLUTIONS	Brown-Forman Beverage Company (248) 393-1340
Liber Foods (586) 447-3500	La Costa Energy Efficiency Doors (949) 350-5348	Diageo1-800-462-6504
(313) 875-5531	TGX Solutions (248) 210-3768	Ghost Vodka (616) 835-4108
Foods Distributors (313) 659-7300		
(586) 727-3535	REVERSE VENDING MACHINES/RECYCLING	WINE & SPIRITS DISTRIBUTORS
(555) 12. 5555	TOMRA Michigan 1-800-610-4866	Great Lakes Wine & Spints (313) 867-0521
Packing Company (313) 259-7500	2	
Packing Company(313) 259-7500		Heaven Hill Distillenes 1-800-348-1783
Packing Company (313) 259-7500		National Wine & Spirits 1-888-697-6424
MUNICIPAL PRODUCTS ALTO Prairie Farms Dairy Co (248) 399-6300	SECURITY, SURVEILLANCE & MORE Central Alarm Signal (313) 864-8900	

County Fresh/Melody Farms 1-800-748-0480

INCUPANCE SERVICES: HEALTH

The AFPD Bottom Line (USPS #2331; ISSN 0894-3567) is published monthly with one annual special edition by AFPD, The Voice of Independent Retailers, at 5779 W. Maple Rd., West Bloomfield, MI 48322, Material contained within the AFPD Bottom Line may not be reproduced without written permission from AFPD.

Periodicals Postage Prices Paid at West Bloomfield, MI and additional mailing offices.

The opinions expressed in this magazine are not necessarily those of ARION or AFPD, its Board of Directors, staff members or consultants. Bylined articles reflect the opinions of the writer. POSTMASTER: Send address changes to AFPD Bottom Line, 5779 W. Maple Rd., West Bloomfield, Mi 48322.

AFPD works closely with these associations:







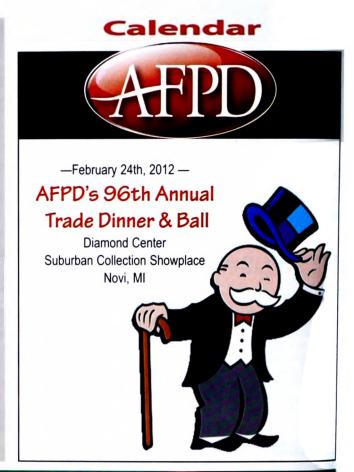








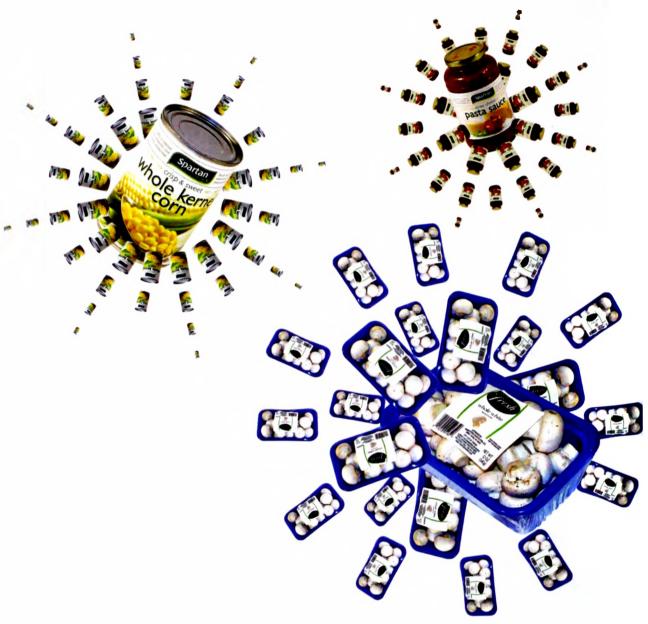






Delivering more than great food





We believe that every day is independent's day.

When you partner with Spartan, your independent store becomes bigger and better.

We offer over 100 different services to help your business succeed, including: advertising, research, category management, print and development and more. Add in 40,000 competitively priced private label and national brands and you're on the shoulders of a giant.

At Spartan, the independent retailer is why we exsist and we never forget it.

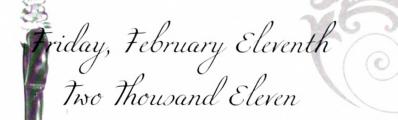
Call Jim Gohsman at 616-878-8088 or visit us at www.spartanstores.com.





has "Gone Fishing" in Michigan!

Enjoy fine cuisine, dancing and live entertainment with leaders from the food, beverage & petroleum industry



Black Tie Please

Cocktail reception at Six Thirty in the evening Dinner served at Eight O'clock

Cognac Bar • Cigar Tent • Complimentary Photo Booth • Cappuccino Station



Diamond Center at Rock Financial Showplace 46100 Grand River Avenua Novi, MI 48374





Associated Food & Petroleum Dealers would like to reel you in for our

95th Annual Mark & Ball





Connect with Buyers at the AFPD Trade Show!

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

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

If you want to be successful in this profitable industry, you need to be at the AFPD 2011 Trade Show, offering special show-only prices, discounts and incentives to buy!

When is AFPD Trade Show 2011?

Exhibit Date:

Wednesday, April 13, 2011

Where is AFPD Trade Show 2011?

Suburban Collection Showplace 46100 Grand River • Novi, Michigan 48375

Who Attends the AFPD Trade Show?

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

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

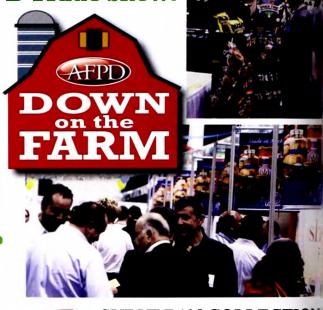
Why Should You Exhibit at the AFPD Trade Show?

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

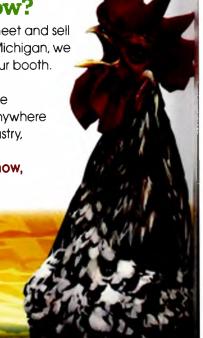
Remember to offer Special "Show-Only" Deals!

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

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







AFPD Food & Petroleum Trade Show Information

1 to 9 booths is \$1075 / each

10 or more is \$1000 / each

Non-members must add membership fee.

Please call the office for a membership application.

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

BOOTH PRICES INCLUDE:

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

 AFPD Bottom Line magazine in March or April.

Times to Remember:

EXHIBITOR MOVE-IN HOURS: **

Tuesday, April 12, 2011 7:00 am - 3:00 pm Wednesday, April 13, 2011 7:00 am - 11:00 am

**Booth must be show-ready by Wednesday, April 13 at 11:00 am, no exceptions.

TRADE SHOW HOURS:

Wednesday, April 13, 2011 12:00 pm - 10:00 pm

EXHIBITOR BREAKDOWN AND MOVE-OUT HOURS: *

Wednesday, April 13, 2011 After 10:15 pm

*** All exhibits must be dismantled and removed from the facility by 11:59 pm, Wednesday, April 13.

ELECTRICAL:

All electrical requirements must be made through Suburban Collection Showplace. All electrical costs will be borne by exhibitors.

DRAYAGE:

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



Complimentary ice will be provided by ARCTIC GLACIER





Michigan Food & Petroleum Trade Show April 13, 2011

For more information, please call Dawn Geiger:

800-666-6233

dgeiger@afpdonline.org



SPECIAL ROOM RATES

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

DOUBLETREE HOTEL

42100 Crescent Blvd., Novi, MI 48375 248-344-8800

\$94/night, sgl/dbl (Reserve by March 22, 2011)

- Complimentary full breakfast buffet for two
 - Complimentary shuttle service to/from Suburban Collection Showplace



ASSOCIATED FOOD & PETROLEUM DEALERS

30415 West Thirteen Mile Road Farmington Hills, Michigan 48334

Contact: Dawn Geiger dgeiger@afpdonline.org

Phone (800) 666-6233 Fax (866) 601-9610 www.afpdonline.org

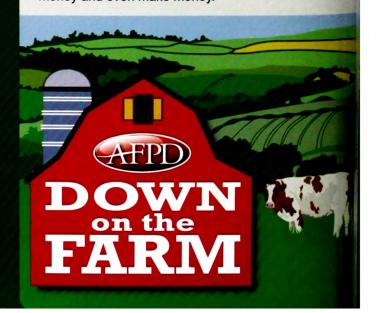
No bags allowed in or out. The law demands that you be at least 21 years of age with a picture I.D. to attend this show.

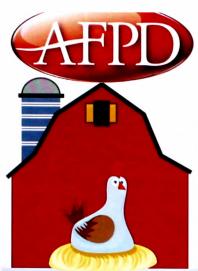


Who is AFPD?

Established as the Detroit Retail Meat Merchants in 1910 by a handful of retailers in Detroit with common business concerns, the Associated Food & Petroleum Dealers has evolved into an organization representing the food, beverage & petroleum industry. With membership nearing 4,000, AFPD has members throughout the midwest. Since its inception the primary focus of AFPD has remained constant: exchange of business ideas, fair legislative representation, financial benefits, educational opportunities and positive promotion of the food, beverage and petroleum industry.

Our membership base includes retailers who sell products for off-premise consumption, to every type of supplier that services our retailers. AFPD is representative of the entire food, beverage and petroleum industry. Supermarkets, liquor stores, drug stores, specialty markets, convenience stores, service stations and auto repair facilities are all active participants in AFPD. Equally active are the wide range of brokers, distributors, suppliers and manufacturers. Additionally, service companies such as insurance, banking, media, electronics, refrigeration, security, etc. also make up the membership of AFPD. As the Association has grown in numbers, it has afforded AFPD the negotiating power to provide members with discounts on numerous programs that they normally would not be able to take advantage of on their own. These benefits include health care insurance. MasterCard/ Visa acceptance, coupon redemption service, rebate programs, worker compensation insurance, money orders, underground storage tank insurance and a variety of business insurance that help members save money and even make money.





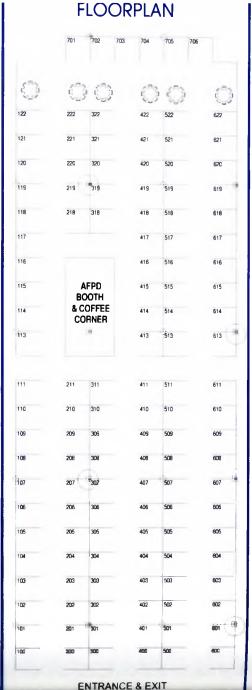
AFPD's 27th Annual Trade Show

AFPD's Food & Petroleum Trade Show is known for its high-quality attendees, attendee satisfaction and non-stop interaction!

This show continues to be the best and most important trade show in this region for our industry and for your company's success!



A special thanks to Arctic Glacier for providing complimentary ice to all of our exhibitors! Please visit them in booth 622 for all your ice requirements.





27th Annual Michigan Food & Petroleum Trade Show 2011

418

Exhibitor List & Booth Numbers (listed alphabetically)

Chase Paymentech

Credit Card Processing Program

A To Z Portion Control Meats Beet, Pork and Chicken Products	605
Absopure Water Company Water Company	503
Adopt a Refugee Family Aid for Refugees	701
AFPD Silent Auction 616- Authentic Sports Memorabilia	-620
American Badass Beer 407, Kid Rock Owned Michigan Beer	/408
Arctic Glacier Premium Ice Ice Products	622
ATM Of America, Inc. ATM Machines	510
Beamer Company Hookahs, Hookah Molasses & Access	405 ories
Beechtree Insurance Health Insurance	507
Better Made Snack Foods Salty Snack Foods & More	516
Blue Cross Blue Shield of Michigan 702 Health Insurance Services Program	
Business Machines Company Point of Sale Services	513
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Curtis Fresh Pack Manufacturing Vegetable Packing Solutions	514
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Detroit Police Department	505
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Faygo Beverages 410 Beverage Distributor)/411
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	/302
Snack Foods/Nuts	
Grand Traverse Distillery Vodka, Whiskey & Other Spirits	514
H.T. Hackney 119 C-Store Distributor	-121
Heeren Brothers Produce/	
The Blueberry Store Produce Wholesaler	517
Home City Ice Packaged Ice	122
Hunt Brothers Pizza 500 Pizza & Wings	-501
Intrastate Distributors (IDI) Snapple Beverage Distributor Program	502
Kar's Nuts	409
Snack Foods Program	707

Exhibitor List & Booth Numbers (listed alphabetically)

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Office & Workplace Essentials Prog	
Leanin' Tree	114
Greeting Cards & Magnets Progra	m
Lincoln Financial	509
Financial, Estate & Retirement Plan	ning
Lipari Foods Inc 319 Deli, Bakery & Seafood Distributor	-322
McClure Pickles Pickles, Relish & Bloody Mary Mix	518
MI Dept. of Environmental Quality	614
Michigan Department of Agriculture	520
Michigan Dept. of Agriculture	
Weights & Measures	219
Michigan Department of Treasury	615
Michigan Liquor Control Commission	220
	-602
Michigan Lottery Lottery Services 600	-002
MIST Innovations	420
Global to Mobile Security & Surveilla	
Monster Energy	115
Energy Beverages Program	113
	/318
Interactive Mobile Marketing Prog	ram
Nat Sherman	406
Specialty Tobacco Products	400
Nestle Ice Cream/	
	/416
Ice Cream Products	,
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North Pointe Insurance Company	417
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Pars Ice Cream	621
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S. Abraham & Sons

C-Store Distributor

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Electronic Cigarettes & Supplies	_



35th Amnual Michigan Golf Open Wednesday, July 13, 2011



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

SPONSORSHIP OPPORTUNITIES

The Masters Tournament Title Sponsor \$8,000

- Company name listed on all promotional materials as Title Sponsor Four Eagle Sponsorships, including (4) foursomes
 Exclusive right to decorate the registration area
 Specialized plaque & dinner recognition
- 50% off Ad in the AFPD Bottom Line magazine or an AFPD Annual Calendar Ad

Golf Shirt Sponsor

SOLD

Company logo on every golf shirt given to all players Shirt to be provide by AFPD

- One foursome
 Dinner recognition
- 50% off Ad in the AFPD Bottom Line magazine or an AFPD
 Annual Calendar Ad

Golf Cart Sponsor

\$6,000

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

Golf Dinner Sponsor

\$5,000

- Exclusive decorating of dinner area
- One foursome
- Dinner recognition

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

Golf Tournament Photo Sponsor

\$5,000

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

Golf Hat Sponsor

5,000

Company logo on golf hats given to all players
 One foursome
 Dinner recognition
 50% off Ad in the AFPD Bottom Line magazine or an AFPD
 Annual Calendar Ad

Tournament Co-Sponsor

\$4,000

- Company name on all promotional materials
 Two Eagle Sponsorships including (2) foursomes
- Dinner recognition
 50% off Ad in the AFPD Bottom Line magazine or an AFPD Annual Calendar Ad

Golf Ball Sponsor

\$3,500

- Opportunity to provide golf balls with your company logo One foursome
- Dinner recognition
 50% off Ad in the AFPD Bottom Line magazine or an AFPD

Annual Calendar Ad Golf Lunch Sponsor

\$3,000

Includes lunch area decoration
One foursome
Dinner recognition
50% off Ad in the AFPD Bottom Line magazine or an AFPD
Annual Calendar Ad

Goodie Bag Sponsor

\$3,000

Company provides 325 stuffed goodie bags (bags+products) for golfers
One foursome
Dinner recognition
50% off Ad in the AFPD Bottom Line magazine or an AFPD

Annual Calendar Ad Golf Breakfast Sponsor

\$2,500

- Includes breakfast area decoration
 One foursome
 - Dinner recognition
- 50% off Ad in the AFPD Bottom Line magazine or an AFPD

Eagle Sponsor (Hole Foursome)

\$2,400

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

Mulligan Sponsor

S2.000

- Company logo on every Mulligan handed to players
- One foursome
- Dinner recognition
- 50% off Ad in the AFPD Bottom Line magazine or an AFPD Annual Calendar Ad

Cigar Sponsor

\$2,000

- Company logo & signage at cigar table
- One foursome
- Dinner recognition
- 50% off Ad in the AFPD Bottom Line magazine or an AFPD Annual Calendar Ad

Towel Sponsor

SOLD

- Company logo personalization on golf towels
 One foursome
 - Dinner recognition

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

Golf Tournament Ice Sponsor

\$1,500

Two golfers
 Dinner recognition
 50% off Ad in the AFPD Bottom Line magazine or an AFPD Annual Calendar Ad

Birdie Sponsor

\$1,250

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

Putting Contest

\$1,20

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

Longest Drive Contest (Both Courses)

51,200

Includes exclusive signage for Longest Drive Contests
 Award presentation to the winners

 50% off Ad in the AFPD Bottom Line magazine or an AFPD

Annual Calendar Ad

\$1,200

- Includes exclusive signage for Hole In One Contests
- Award presentation to the winners

Hole in One Contest (Both Courses)

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

Non-Sponsor Options

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

Promotional Opportunities

Donate Drawing Prizes such as:

- Golf clubs and/or Golf bags Company logo products
- Electronics
 Sporting event tickets
- AFPD Silent Auction

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

JULY 13, 2011 • SET-UP TIME-7:30AM • SHOTGUN AT 9:30AM

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

We would appreciate your commitment for sponsorship no later than June 28, 2011 Companies which commit & satisfy their commitment first will have the opportunity to choose their hole sponsorship locations!

ITEM DESCRIPTION	COST	QUANTITY	TOTAL
he Masters Tournament Title Sponsor	\$8000		
Golf Shirt Sponsor	SOLD		
Golf Cart Sponsor	\$6000		
Golf Dinner Sponsor	\$5000		
Golf Tournament Photo Sponsor	\$5000		
Golf Hat Sponsor	\$5000		
Tournament Co-Sponsor	\$4000		
Golf Ball Sponsor	\$3500		
Golf Lunch Sponsor	\$3000		
Goodie Bag Sponsor	\$3000		
Golf Breakfast Sponsor	\$2500		
Eagle Sponsor (Hole & Tee Foursome)	\$2400		
Mulligan Sponsor	\$2000		
Cigar Sponsor	\$2000		
Towel Sponsor	SOLD		
Golf Tournament Ice Sponsor	\$1500		
Birdie Sponsor	\$1250		
Putting Contest Sponsor	\$1200		
Longest Drive Contest Sponsor (Both Courses)	\$1200		
Hole in One Sponsor (Both Courses)	\$1200		
Foursome (non-sponsor)	\$950		
Individual Golfer (non-sponsor)	\$250		
Non-Golfer (Dinner only)	\$75		

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316	RAFF	LE P	PRIZE	DON	ATIO	N		S	ILENT	ГА	UCT	ION		32	25 (GOLF	GC	OD	IE	BAGS	
Golf Clubs		Qty		Е	lectronics		Qty						Qty	Golf	Balls		Qty	Ciga	rs	Q)ty
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Dawn Geiger • 30415 West 13 Mile Road • Farmington Hills, MI 48334 • Ph: 1-800-666-6233 • Fax: 1-866-601-9610 • Dgeiger@AFPDonline.org



30415 West Thirteen Mile Road Farmington Hills, MI 48334

P: (800) 666-6233 F: (866) 601-9610 www.AFPDonline.org

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

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



AFPD/Liberty USA 7th Annual Golf Outing

Weymouth Golf Club 3946 Weymouth Road

8946 Weymouth Road Medina, OH 44256

Thursday, July 21, 2011

Shotgun Start: 10:30 am





SOLUTIONS for your SUCCESS

SPONSORSHIP OPPORTUNITIES

Tournament Co-Sponsor

\$3500

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

Eagle Sponsor (Hole & Tee) \$1500

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

Birdie Sponsor

\$500

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

Non-Sponsor Options

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

The Day Starts with:

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

JULY 21, 2011 • SHOTGUN AT 10:30 AM

We would appreciate your commitment for sponsorship no later than July 12, 2010

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

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

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

Send registration / Payable to: Associated Food & Petroleum Dealers

Attn: Lauren Kopitz • 30415 West 13 Mile Road • Farmington Hills, MI 48334 • Ph: 1-800-666-6623 • Fax: 1-866-601-9610 • Lkopitz@AFPDonline.org

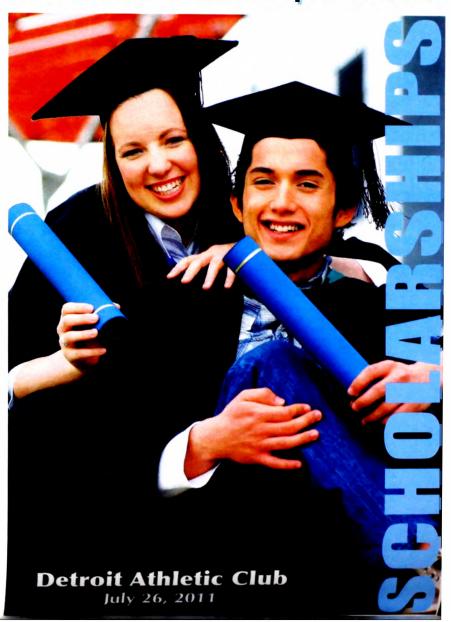


JOSEPH D. SARAFA 3rd ANNUAL SCHOLARSHIP LUNCHEON JULY 26, 2011

> AFPD FOUNDATION 30415 WEST 13 MILE ROAD FARMINGTON HILLS, MI 48334 (800) 666-6233 F: (866) 601-9610 WWW.AFPDONLINE.ORG



Joseph D. Sarafa 3rd Annual Scholarship Luncheon



Sign up today as a sponsor and help the AFPD Foundation invest in the Leaders of Tomorrow!

Every year the AFPD Foundation awards 23 academic scholarships in the amount of \$1,500 each to extraordinary and deserving students all throughout the State of Michigan who will be attending, or are already attending an accredited public college, private college or university. Scholarship recipients have an opportunity to meet and network with donors and contributors during the AFPD Foundation's Annual Joseph D. Sarafa Scholarship Luncheon.

Since its inception, generous contributions have permitted the AFPD Foundation to distribute over \$350,000 in scholarship funds to the employees and family members of member businesses, their customers, and financially disadvantaged youth.

Sponsoring this event will truly make a difference in the lives of these students, and together we work to enhance our next generation of leaders.



Sponsorship Level:

□ Valedictorian □ Summa □ Magna □ Memorial □ Individual □ Other							
Payment Type (circle one):	Check	Visa	MC	AMEX or DISCOVER			
CC#:				Exp			
Company Name	_						
Contact							
Address							
City		S	т	_Zip			
Phone		Fax					
Email							
Make chec	ks payabl	e to AFPI) Found	lation			

For more information, please contact Dawn Geiger at (800) 666-62 33 or Deeiger@AFPDonline org

Detroit Athletic Club

241 Madison Avenue • Detroit, MI 48226 July 26, 2011 • 11:30am to 1:30pm

Valedictorian Title Sponsor

\$10,000

- Company name listed on all promotions materials as the Title Sponsor
- Exclusive right to decorate stage
- Special recognition in a proportion in terials
- 2 Tables of 1 end or drawy 11 s
- 3 Scholarship warded with the co
- · Company spokesmen to address the





Summa Cum Laude Sponsor

\$5,000

- 1 Table of 10 at the Luncheon (6 seats reserved for scholars and family; 4 seats reserved for sponsor)
- 2 Scholarships awarded with the sponsor's name
- · Special recognition at the luncheon and on all promotional materials

Magna Cum Laude Sponsor

\$2,500

- 5 seats at the Luncheon
 (3 seats reserved for scholar and family, 2 seats reserved for sponsor)
- 1 Scholarship awarded with the sponsor's name
- Recognition at the luncheon and on promotional materials

Memorial Scholarship

\$1,500

- 2 Individual tickets
- 1 Scholarship awarded with the sponsor's name
- Recognition at the luncheon and on promotional materials

Principal's Office Individual Ticket

\$100



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

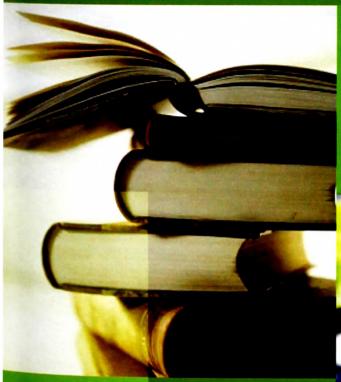
All contributions to the AFPD Foundation are tax deductible.

30415 W. 13th Mile Road • Farmington Hills MARAM



Joseph D. Sarafa

3rd Annual Scholarship Luncheon



Detroit Athletic Club July 26, 2011



AFPD FOUNDATION

A Warm Welcome to the AFPD Joseph D. Scholarship Luncheon

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



MESSAGE TO SCHOLARSHIP WINNERS

To you, young scholarship winners, this period in your life marks a key transition as you pursue your college education. I know that your college education will provide you with the necessary skills to eventually assimilate into the world of work and contribute to the development of our society. You will be called upon to use your critical thinking and your analytical skills to come up with solutions in your respective fields of study, to improve upon problems, and ultimately make a key contribution in your areas of study. Whatever field of study you may choose, excel in it and commit to professionalism at all times. Always push the limits of education and your ability to learn and absorb. As Albert Einstein once said, "Imagination is more important than knowledge. Knowledge is limited. Imagination encircles the world." Always be yourself, you are a one of a kind original! One of the greatest educators of all, Socrates said it best, "I cannot teach anybody anything, I can only make them think." I hope that your life is rich with knowledge, sharing, and kindness and that you use your talents and expertise to make this society a better place for all of us to live. Because of your education, you will never be the same. Just as babies and young children absorb and learn and grow, so does your mind. A mind once stretched by a new idea never regains its original dimensions.

MESSAGE TO PARENTS

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

MESSAGE TO AFPD FOUNDATION SPONSORS AND SUPPORTERS

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

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

Thank you,

Auday Arabo AFPD President & CEO

AFPD Foundation Chairman



Greetings,

Associated Food and Petroleum Dealers (AFPD)
Foundation Scholarship Awards. Their enthusiasm and leadership in dedicating themselves to higher education is truly a proud moment for us all. The gifts and motivation demonstrated by each of these scholarship recipients serves as a wonderful example as to what can be achieved by hard working students, their families and a supportive community.



Petroleum Dealers Foundation for creating these scholarship opportunities for our youth. The AFPD Foundation, along with their generous sponsors has provided over \$350,000. in scholarship funds since 1999. For over a decade they have exemplified the spirit of community pride and achievement.

As we applaud each of the gifted Scholarship winners, we can look with great anticipation to their future accomplishments in shaping the world around us.

Sincerely,

Brian Calley

Brian N. Calley Lieutenant Governor State of Michigan



The AFPD Foundation is pleased to present the 3rd Annual Joseph D. Sarafa Scholarship Luncheon

Welcoming Remarks Audo

Introduction of R.J. King, Editor in Chief of Dbusiness

Pledge of Allegiance

Invocation

Introduction of Joseph D. Sarafa

Remarks

Remarks by Valedictorian Title Sponsor

Introduction of the Keynote Speaker

Keynote Speaker

Lunch Served
Scholarship Winners Announced

Auday Arabo

AFPD Foundation Chairman AFPD President & CEO

Auday Arabo

AFPD Foundation Chairman AFPD President & CEO

Joe Bellino, Jr.

AFPD Vice-Chair

R.J. King

Editor in Chief of Dbusiness

Joseph D. Sarafa

Tiffany Otis Albert

Blue Cross Blue Shield of Michigan

Auday Arabo

AFPD Foundation Chairman AFPD President & CEO

Brian Calley

Lieutenant Governor

About the AFPD Foundation Scholarship Program

Every year the AFPD Foundation awards 25 academic scholarships in the amount of \$1,500 each to extraordinary and deserving students from the State of Michigan who will be attending, or are already attending an accredited public college, private college or university. Scholarship recipients have an opportunity to meet and network with donors and contributors during the AFPD Foundation's Annual Joseph D. Sarafa Scholarship Luncheon, named in honor of the contributions of AFPD's former long-serving president, Joseph Sarafa, under whose administration and inspiration the AFPD Foundation was created.

Since its inception, generous contributions have permitted the AFPD Foundation to distribute over \$400,000 in scholarship funds to the employees and family members of member businesses, their customers, and financially disadvantaged youth. We are grateful to our sponsors and members, who have continued to give generously to the AFPD Foundation. You truly make a difference in the lives of these students, and together we work to enhance our next generation of leaders.

Sponsors

A special & heartfelt thank you to all of our Sponsors!

VALEDICTORIAN TITLE SPONSOR

Blue Cross Blue Shield of Michigan

MAGNA CUM LAUDE SPONSORS

DTE Energy Pepsi Beverages Company

CUM LAUDE SPONSORS/MEMORIAL SCHOLARSHIPS

Absopure Water Company
Aziz H. Shallal Memorial Scholarship
Chaldean American Ladies of Charity

Faygo Beverages - <u>In Memory of Delthea Bryson</u>
Frank G. Arcori Foundation

Kar's Nuts

Lee and Maxine Peck Foundation

Lincoln Financial Advisors
Lipari Foods

The Michael H. Denha Family

Michael Hermiz Hesano Memorial Scholarship

The Michael J. George Charity

National Wine & Spirits

Nestle DSD

Peter J. Bellanca Memorial Scholarship

Robert A. Ficano Hope Foundation

Sherwood Food Distributors

Suburban Collection Showplace

U.S. Ice - *In Memory of Foad Abbo*

LUNCH & PROGRAM SPONSOR

Ford Motor Company

The AFPD Foundation sincerely thanks these sponsors for their generous support of our 2011 Annual Michigan Golf Open

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

7UP Bottling Group
Absopure Water
Blue Cross Blue Shield of Michigan
Chase Paymentech
Coca-Cola
Diageo
Eastown Distributors
Frito Lay

Great Lakes Wine & Spirits
Heaven Hill Distilleries
Kar's Nuts
Marathon Oil Company
MillerCoors
National Wine & Spirits
Nestle Waters

North Pointe Insurance

Pepsi Beverages Company
Prairie Farms
RJ Reynolds
S. Abraham and Sons
Sherwood Food Distributors
Spartan Stores
Supervalu

Meet the 2011 Scholarship Winners...

The AFPD Foundation is proud to award scholarships to these extraordinary and deserving students all throughtout the State of Michigan and we are grateful to the sponsors for their generous support



Ahtasham Ahmed

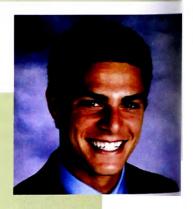
Sponsored by: Blue Cross Blue Shield of Michigan

Ahtasham is a freshman at the University of Michigan studying Biochemistry. He graduated from Cass Technical High School as the Salutatorian of his class. He was a member of the National Honor Society, captain of the Varsity Soccer Team, and was also an ambassador to the New York University Pre-college Summer Program. He was also the secretary of UNICEF and treasurer for the Diverse Students Association. He also volunteered at the Boys and Girls Club, Veteran's Center, Rosedale Recycles, and participated in the annual March of Dimes walk for the past 2 years. Last summer he also volunteered at the Hamtramck Public Library Summer Reading Program for youth.

Michael Atchoo

ponsored by: U.S. Ice - In Memory of Foad Abbo

Michael is a sophmore at Stanford University studying Biomechanical Engineering. He currently runs on the Stanford cross-country, indoor track and outdoor track teams. He graduated from Troy High School where he was a member of the National Honor Society and Secretary of Student Government. He also volunteered his time as an English tutor and was a member of the Leadership Troy program.





Shannon Azzo

Sponsored by: Absopure Water Company

Shannon is a graduate of Walled Lake Central High School and will be attending Wayne State University to study Pharmacy. During her high school career she was on the honor roll every semester throughout the four years and the president of the Interact club for 2 years. Interact is a community/international community service club which is Rotary sponsored for high school students. During the two years she was president she organized 2 community service projects per month in addition to 1 international service project per year.

Courtney Barnes ponsored by: Kar's Nuts

Courtney is currently attending Montcalm Community College studying Nursing. She puts herself through school by working at a local grocery store in her home town. She will be recieving her associates RN in the spring of 2012 and moving on to Ferris State University to continue on in their BSN program.





Sara Box Sponsored by: DTE Energy

Sara is a sophomore at Eastern Michigan University studying Criminal Justice. Last year she was involved in Circle K and an Acapella music group on campus. Sara hopes to transfer to American University in Washington, D.C. and eventually work for the government. She graduated from Whitmore Lake High School where she was the secretary of Key Club, member of Drama Club, Newspaper, S.A.D.D, Varsity volleyball, Varsity track, and Varsity softball. Sara was also a member of the National Honors Society at her high school.

Blake Bufford

Sponsored by: The Michael H. Denha Family

Blake is a sophomore at Morehouse College majoring in Biology. In his freshman year he accumulated a 3.60 GPA. Blake is running on Morehouse's Cross Country and Track & Field teams. He helped both teams win the S.I.A.C. Conference Championships. Blake also volunteered for the Walk for Breast Cancer in Atlanta, GA and Copa Latina de Atlanta.





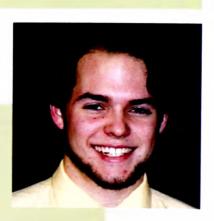
Scott Burdick Sponsored by: Lincoln Financial Advisors

Scott is a freshman at the University of Alabama studying Business and Computer Science. He graduated from Pioneer High School in Ann Arbor where he was a member of the rowing team, Spanish Club, and National Honor Society. He also volunteers with Natural Area Preservation, Ann Arbor Public Schools, and the St. Francis of Assisi Parish.

Zachariah Deitrich

Sponsored by: Peter J. Bellanca Memorial Scholarship

Zachariah is a junior at Spring Arbor University studying Worship Arts Leadership. He graduated from Marshall High School where he was a marching and symphonic band section leader for two years. He participated in theatre, newspaper, track and field, cross country, and the National Honor Society. Zachariah currently does freelance website design and computer repairs. He also volunteers at Minges Hills Church of God.





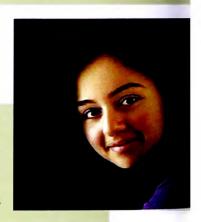
Jessica Garon Sponsored by: Suburban Collection Showplace

Jessica is a freshman at the University of Michigan in the college of Literature Science & the Arts. She graduated from Novi High School where she was a member of Interact Club and her school's Wind Ensemble and marching band She has also played for the junior varsity soccer team and has participated in three Relay for Life teams. Jessica also volunteered at her local church as a kindergarten Catechism teacher, teaching a class for three years.

Marcena Gorgaes

Sponsored by: The Michael J. George Charity

Marcena is a sophomore studying Pre-Pharmacy at Wayne State University. She graduated as Valedictorian from Cousino Senior High School. She is currently involved with the National Society of Collegiate Scholars, Cancer Awareness Association, and Chaldean American Student Association, Marcena has also been awarded Who's Who in English, Advanced Placement Scholar with Honor, and Channel 7-WXYZ Brightest and Best.





Emma Hagan Sponsored by: Faygo Beverages - *In Memory of Delthea Bryson*

Emma is a freshman at Eastern Michigan University this fall, studying Elementary Education. She graduated from Walled Lake Western High School as a Summa Cum Laude, winning her school's English and Yearbook awards. She was a member of the National Honor Society, SADD Club, Environmental and Community Outreach Club, Spanish Club, and Yearbook. She also played soccer for two years and continuously volunteered for a variety of organizations in her community. Emma especially enjoyed tutoring 1st and 2nd graders and volunteering in a kindergarten class.

Vetone Ivezaj

Sponsored by: Robert A. Ficano Hope Foundation

Vetone is a junior at Georgetown University completing a double major in Environmental Biology and Political Economy. She graduated from Rochester Adams High School where she was president of the National Honor Society, vice-president of Key Club and committee chairperson of Youth in Government. She volunteered for Habitat for Humanity and St. Joseph Mercy Oakland Hospital. Currently, she is a member of the Women's Lightweight Rowing Team at Georgetown University, the College Academic Council Executive Committee, and the Peer Advisor Program.





Megan Kalasho

Sponsored by: Chaldean American Ladies of Charity

Megan is a sophomore at the University of Michigan studying Biomedical Engineering. She is involved in the Chaldean American Student Association (CASA) at the University which provides her with the opportunity to serve the Chaldean community as well as the greater Ann Arbor community. Megan was a member of the Women In Science and Engineering Residency Program as a freshman and as a returning sophomore she will serve the community as a mentor. During the summer she regularly volunteers at St. George Chaldean Catholic Church as a lector.

Cosette Kathawa

Sponsored by: Aziz H. Shallal Memorial Scholarship

Cosette Is a freshman at the University of Michigan studying Neuroscience, Spanish, and Arabic. She graduated from Marian High School, where she was treasurer of the Model United Nations Club. Cosette was a member of the National Honor Society, Spanish Honor Society, Journalism Club, and English Literary Society. She also played soccer, volunteered with Summer in the City Detroit, and worked as a volunteer tutor at the Bloomfield Township Public Library.





Maria Konja

Sponsored by: Blue Cross Blue Shield of Michigan

Maria is a freshman at the University of Michigan studying Chemistry and Medical Research. Maria is a graduate of Carlson High School where she was actively involved in the National Honor Society, Interact Club, Students Against Destructive Decisions, and Pep Club. She has also been a part of the volleyball, Varsity dance, and Varsity tennis teams. Maria has volunteered at a local hospital and a children's summer school program. Aside from all this, Maria also tutors two students from her school district.

Christopher Lillie

Sponsored by: Lipari Foods

Chris is a sophomore at the University of Notre Dame. While at Rochester dams High, he was Valedictorian and earned 100 Varsity wrestling wins.

Notre Dame, he is in the Engineering Scholars Program and studying Mechanical Engineering. Chris is also part of the Army ROTC program and Participates in their community outreach program.





Lauren Messer

Sponsored by: Blue Cross Blue Shield of Michigan

Lauren is a freshman at Hope College studying Biology. She attended Gull Lake High School where she was captain of the Varsity softball and golf teams. She was a member of the National Honor Society and participated in Volunteens, the school's volunteer group. Lauren was also part of the Distinguished Academic Scholars, and volunteered in the Big Brothers Big Sisters of America program.

Morgan Messing

Sponsored by: National Wine & Spirits

Morgan is a freshman at Michigan State University pursuing a career in Dentistry. She graduated Valedictorian from Bad Axe High School where she participated in band, art, plays and musicals; took ballet, tap, and jazz dance classes; played on the basketball, soccer and cross country teams; was a member of National Honor Society and served as president of her high school's student council.





Alyssa Najor

Sponsored by: National Wine & Spirits

Alyssa is a freshman at Saint Thomas Aquinas College studying History and focusing on a pre-law curriculum. She graduated from Lahser High School where she was on the softball team, served as a peer mentor, was active in Reinstitution of Art in Detroit (RAD), and served as president of the Diversity Club. Over the last four years, she has been a volunteer coach to a young girls softball team. Alyssa is also fluent in sign language.

Matthew Nona

Sponsored by: Michael Hermiz Hesano Memorial Scholarship

Matt is a freshman at the University of Detroit Mercy studying Biology with plans to become a dentist. He graduated from Brother Rice High School where he was a member of the National Honor Society. Matt has volunteered with St. Thomas Chaldean Church along with the Eastern Catholic Re-evangelization Center (ECRC).





Veronica O'Brien
Sponsored by: Sherwood Food Distributors

Veronica is a freshman at Le Cordon Bleu Culinary School in Chicao, IL studying Pastry Arts. In high school, she was very involved in her studies, as well as dance, theater, and community service. Veronica hopes to obtain her associate's degree for Pastry Arts and is also considering a bachelor's degree in Culinary Management.

William Reeves

Sponsored by: Lee & Maxine Peck Foundation

William is a freshman at University of Pennsylvania, School of Engineering, and is interested in Bioengineering and Pre-med studies. William graduated from Grosse Pointe South High School, where he was one of the captains of the varsity football team during his junior and senior year. He is an A.P. Scholar with Distinction and a National Achievement Finalist, William was also a member of the Varsity track team for three years and enjoys writing poetry.





Ian Waters
Sponsored by: Frank G. Arcori Foundation

Ian is a sophomore at the University of Michigan studying Cell and Molecular Biology. He is very interested in lab research and participated in Undergraduate Research Opportunities Program (UROP) during his freshman year, working in a cancer prevention lab. Being selected for a UROP Summer Research Fellowship allowed him to continue work in the lab this summer, where he is building upon the research he conducted during the school year. Ian is on the Water Polo Team at U of M, and plays violin and piano with a band called "Daniel Kim and the Blueberry Incident".

Domonique Weston Sponsored by: Pepsi Beverages Company

Domonique is a freshman at the University of Michigan. She graduated from Cass Technical High School where she was the captain of the Varsity tennis team, a member of the National Honor Society and the People to People Ambassador Program. Domonique also achieved a position on the Principals List for the past three years.





Lauren Wilson Sponsored by: Nestle DSD

Lauren is a sophomore at Michigan State University studying Packaging Engineering. She graduated from Troy Athens High School where she played and served as a captain of the Varsity basketball and lacrosse teams. Lauren was a member of the Physics and Environmental Club. She also volunteered and participated in a small group with Kensington Church.

AFPD Foundation Board of Directors

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Fred Dally
Secretary
Medicine Chest

Chris Zebari Treasurer Lipari Foods

Angela Arcori Trustee Signature Assoc<u>iates</u>

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Dawn Geiger
Event Planner

Alyssa Franchi
Event Intern



Connect with Buyers at the 13th Annual AFPD Holiday Show!

- AFPD Holiday Food & Beverage Show is known for its high-quality attendees, non-stop interaction, and exhibitor satisfaction.
- AFPD Holiday Food & Beverage Show continues to be the best and most important trade show in this region for our industry and for your company's success.
- It brings together the best companies serving the Food, Beverage and Petroleum industries.
- If you want to be successful in this profitable industry, you need to be at the AFPD 2011 Trade Show, offering special show-only prices and discounts and incentives to buy!



Exhibit Dates:

Tuesday, Sept. 20 & Wednesday, Sept. 21, 2011

Where is AFPD Holiday Show 2011?

Suburban Collection Showplace 46100 Grand River • Novi, Michigan 48375

Who Attends the AFPD Holiday Show?

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

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

Why Should You Exhibit at the AFPD Holiday Show?



- The AFPD Holiday Food & Beverage Show offers your company the opportunity to meet and sell to thousands of buyers in only 2 days. As the #1 industry Holiday Food, Beverage & Petroleum show in the State of Michigan, we attract far more retailers than any other trade show, and they will be coming to your booth. Remember to offer Special "Show-Only" Deals!
- Only AFPD can offer you this kind of attraction. If you want to grab the attention of the retailers in the Food & Petroleum industry, AFPD is the only place to do it!

d hear first hand from past exhibitors and retailers attending our show and online or and visit the "events/annual trade shows" tab.

Holiday Food & Beverage Show Information

Member Pricing:

1 to 9 booths is \$1075 / booth

10 or more is \$975 / booth

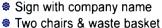
Non-member price is \$1675 / booth

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

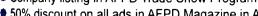
BOOTH PRICES INCLUDE:

- 10 x10 ft. carpeted booth space
- One 8 ft. skirted table
- Curtained sides and backdrop
- Company listing in AFPD Trade Show Program
- 50% discount on all ads in AFPD Magazine in August or September

PLEASE DRESS UP YOUR BOOTH IN A WINTER WONDERLAND THEME-MAKE IT EXCITING SO PEOPLE WILL WANT



- 50 quest passes



Times to Remember:



EXHIBITOR MOVE-IN HOURS: **

Tuesday, September 20, 2011 7:00 am - 3:00 pm

**Booth must be show-ready by Tuesday, September 20 at 3:00 pm, no exceptions.

TRADE SHOW HOURS:

Tuesday, September 20, 2011 4:00 pm - 9:00 pm Wednesday, September 21, 2011 4:00 pm - 9:00 pm

No one under 21 years of age allowed!

EXHIBITOR BREAKDOWN AND MOVE-OUT HOURS: *

Wednesday, September 21, 2011 After 9:15 pm

All exhibits must be removed from the facility by11:59 pm, Wed., Sept. 21.

ELECTRICAL

All electrical requirements must be made directly with Suburban Collection Showplace. All electrical costs will be borne by exhibitors.

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

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

ly law, in Michigan, if you will be offering samples of alcoholic beverages, you Must order your alcohol through the Suburban Collection Showplace. NO EXCEPTIONS. Orders and questions must be directed to Food & Beverage Director Bob Bowman at (248) 974-9550; bobbowman@suburbanshowplace.com











AFPD's Michigan Holiday Food & Beverage Show!

Sell to thousands of Buyers in just 2 days!

Special Room Rates

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

-DOUBLETREE HOTEL -

42100 Crescent Blvd., Novi, MI 48375 **248-344-8800** \$94/night, sgl/dbl (Reserve by September 5, 2011)

- Complimentary full breakfast buffet for two
- Complimentary shuttle service to/from Suburban Collection Showplace







30415 West Thirteen Mile Road Farmington Hills, Michigan 48334

Contact: Dawn Geiger * dgeiger@afpdonline.or@ Phone (800) 666-6233 * Fax (866) 601-9610 www.afpdonline.org

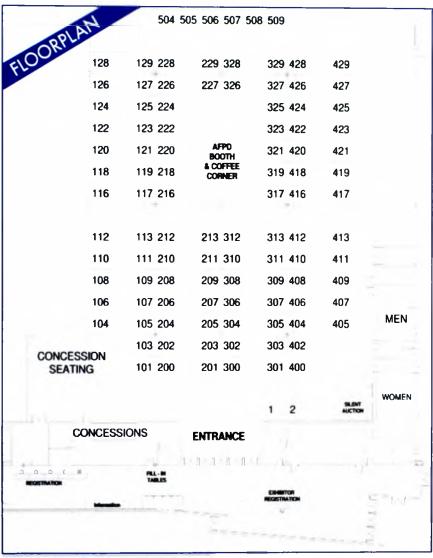
No bags allowed in or out. The law demands that you be at least 21 years of age with a picture I.D. to attend this show.



Who is AFPD?

Established as the Detroit Retail Meat Merchants in 1910 by a handful of retailers in Detroit with common business concerns, the Associated Food & Petroleum Dealers has evolved into an organization representing the food, beverage & petroleum industry. With membership nearing 4,000, AFPD has members throughout the midwest. Since its inception the primary focus of AFPD has remained constant: exchange of business ideas, fair legislative representation, financial benefits, educational opportunities and positive promotion of the food, beverage and petroleum industry.

Our membership base includes retailers who sell products for off-premise consumption, to every type of supplier that services our retailers. AFPD is representative of the entire food, beverage and petroleum industry. Supermarkets, liquor stores, drug stores, specialty markets, convenience stores, service stations and auto repair facilities are all active participants in AFPD. Equally active are the wide range of brokers, distributors, suppliers and manufacturers. Additionally, service companies such as insurance, banking, media, electronics, refrigeration, security, etc. also make up the membership of AFPD. As the Association has grown in numbers, it has afforded AFPD the negotiating power to provide members with discounts on numerous programs that they normally would not be able to take advantage of on their own. These benefits include health care insurance, MasterCard/Visa acceptance, coupon redemption service, rebate programs, worker compensation insurance, money orders, underground starage tank insurance and a variety of business insurance that help members save money and even



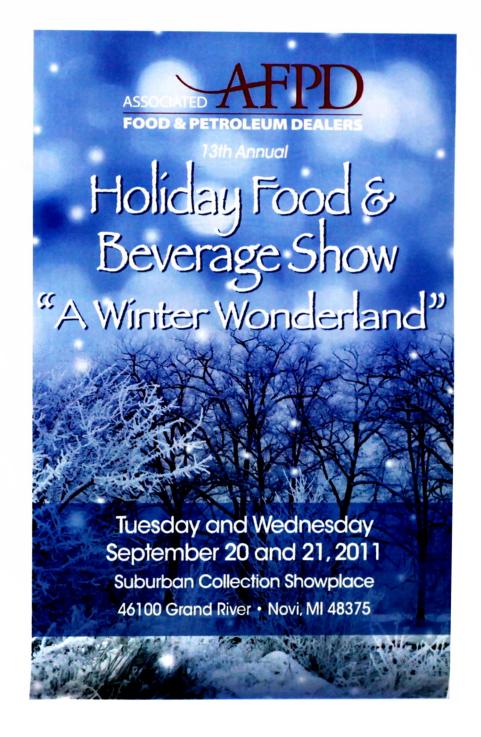
AFPD's Holiday Food & Beverage Show is known for its high-quality attendees, attendee satisfaction and non-stop interaction!

This show continues to be the best and most important trade show in this region for our industry and for your company's success!





A special thanks to U.S. Ice for providing complimentary ice to all of our exhibitors! Please visit them in booth 429 for all your ice requirements



13th Annual Holiday Food & Beverage Show 2011

Exhibitor List & Booth Numbers (listed alphabetically)

A to Z Portion Control Meats Beef, Pork and Chicken Products	418
Absopure Water Company Water Company	327
Adopt a Refugee Family Aid for Refugees	124
American Badass Beer/Michgan Br Kid Rock Owned Michigan Beer	ewing 325
Arctic Glacier Premium Ice Ice Products	413
ATM of America ATM Machines	421
Blue Cross Blue Shield of Michiga	
Health Insurance 500	5/507
Business Machines Company Point of Sale Services	411
Breath Alcohol Technologies 200 Portable Alcohol Tester Equipmen)/202 nt
Brown-Forman Beverage Company Wine & Spirits Company 405	
Capital Cigars Tobacco products	409
Caretek POS & Security Cameras	220
Comcast IV, Phone and Internet Provider	323
,	6-218
Grocery Distributor/Trucking Con	npany
Country Fresh Dairy Products	400
Cousin Mary Jane	210
Hemp Seeds & Hemp Food Produ	ıcts
D&B Grocers 204/206	5/208

Grocery Wholesaler

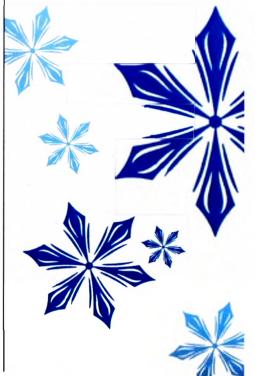
, ,	
Dairy Fresh 123/12 Wholesale Food Distributor	5/127
Detroit Police Department	426
DTE Energy Utilities Program	229
Faygo Beverages 11 Beverage Distributor	7/119
Forgotten Harvest Mobile Food Rescue Organization	128
Frankenmuth Brewery Michigan's Original Craft Beer	212
Frito Lay 319 Snack Foods/Nuts	7/321
Great Northern Insurance Co. Health Insurance	505
H.T. Hackney 31 C-Store Distributor	1/313
Health Quest Complimentary Spinal Screening	504
Heaven Hill Distilleries Spirits Distributor	412
Home City Ice Packaged Ice	120
Krispy Krunchy Chicken Branded Quick-Serve restaurant frai	417 nchise
LB Office/Pronto Promotions Office & Workplace Essentials Pro	402 gram
Lincoln Financial Financial, Estate & Retirement Plai	328 nning
Lipari Foods Deli, Bakery & Seafood Distributo	419
Merchant Processing Credit Card Processing	126

Exhibitor List & Booth Numbers (listed alphabetically)

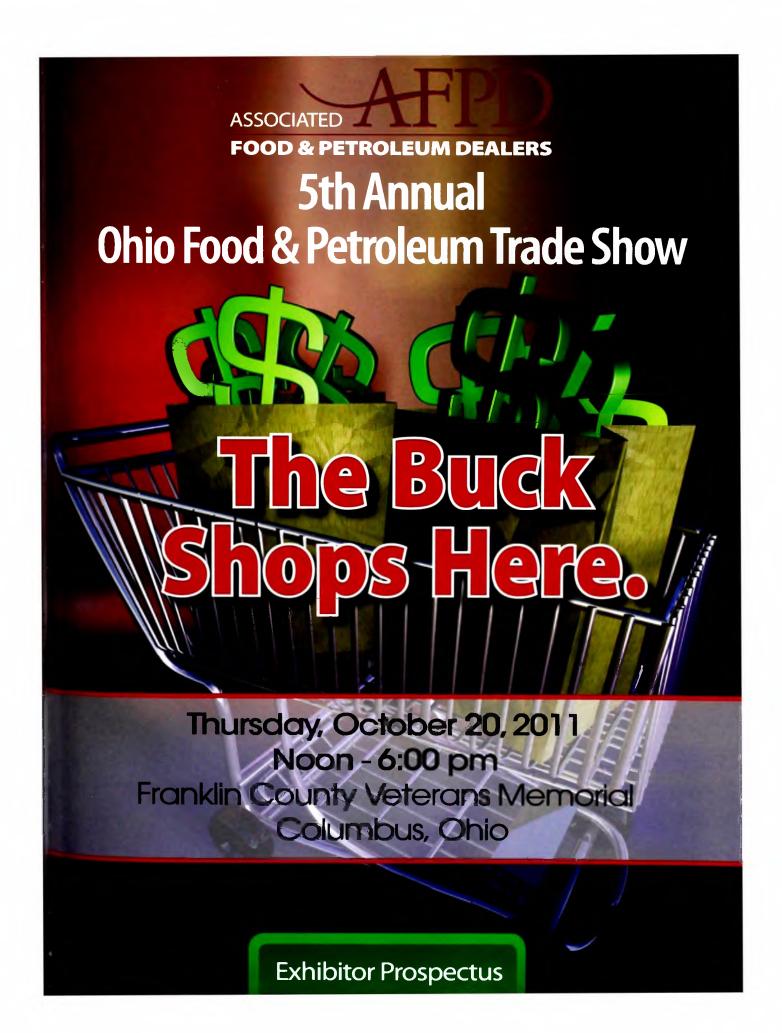
Michigan Liquor Cont	rol Commission 129
Michigan Lottery	508/509
Lottery Services	
MoneyGram	121
Money Orders, Mo	oney Transfer &
Bill Payment	
Mousetrap	227/326
Interactive Mobile A	Marketing Program
Nat Sherman	420
Specialty Tobacco P	roducts
National Wine & Spir	rits
•	3/300-312/301-309
Wine & Spirits Distr	ributor
Nestle DSD	226/228
Ice Cream & Frozen	Food Products
North Pointe Insurance	e 329
Insurance Services F	rogram
On Go Energy	118
Energy Boost Shot	
Pepsi Beverage Comp	any 317
Beverage Distributo	
Prairie Farms Dairy C	Co. 101
Dairy Products Prog	
Rainbow Hi-Tech	001/002
LED Text Displays	55.,552
S&E Distributors	422
Electronic Cigarette	es - Tsunami & 800 Puff
Sherwood Foods	404/406/408/410
Meat Distributor	104,400,400,410
Sitto Signs	428
Display Signs & Bai	nners
Spartan Stores	104-116/103-113

Grocery Wholesaler

Star Tech Solutions Mobile Security & Surveillance	424
TOMRA Michigan Reverse Vending Machines	224
Tubby's Sub Shops Tubby's Franchising Opportunity	222
U.S. Ice Wholesale Packaged Ice	429
Uncle Ray's Potato Chips Snacks Snack Foods & Chips	416
Validator Counterfeit Detection Device	427



^{**} Companies with baxes around them feature AFPD endorsed programs



Connect with Buyers at the AFPD Trade Show!

AFPD Holiday Food & Beverage Show is known for its highquality attendees, non-stop interaction, and exhibitor satisfaction. AFPD Holiday Food & Beverage Show continues to be the best and most important trade show in this region for our industry and for your company's success. It brings together the best companies serving the Food, Beverage and Petroleum industries.

If you want to be successful in this profitable industry, you need to be at the AFPD 2011 Trade Show, offering special show-only prices and discounts and incentives to buy!

When is AFPD Trade Show 2011?

Exhibit Date: Thursday, October 20, 2011 • Noon-6:00 pm

Where is AFPD Trade Show 2011?

Franklin County Veterans Memorial 300 W. Broad St. • Columbus, Ohio 48215

Who Attends the AFPD Trade Show?

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

- \$ Convenience Stores
- \$ Grocery Stores
- **\$** Liquor Stores
- **\$** Drug Stores
- **\$** Service Stations
- \$ Bars/Restaurants

Why Should You Exhibit at the AFPD Trade Show?

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

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









AFPD 2011 Ohio Food & Petroleum Trade Show Information:

10x10 booth—\$600 each

3 or more booths—\$500 each

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

BOOTH PRICES INCLUDE:

\$ 10 x10 ft. carpeted booth space \$ Sign with company name

\$ One 8 ft. skirted table \$ Two chairs & waste basket

\$ Curtained sides and backdrop \$ 50 guest passes

\$ Company listing in AFPD Trade Show Program

\$ 50% discount on all ads in AFPD Magazine in August or September

PLEASE DRESS UP YOUR BOOTH IN A "BUCK SHOPS HERE"
THEME—MAKE IT EXCITING: PEOPLE WILL WANT TO STOP BY!

Times to Remember:

EXHIBITOR MOVE-IN HOURS: **

Thursday, October 20, 2011 7:00 am - Noon

"Booth must be show-ready by Thursday, October 20 at Noon, no exceptions.

TRADE SHOW HOURS:

Thursday, October 20, 2011 Noon - 6:00 pm

EXHIBITOR MOVE-OUT HOURS:

Thursday, October 20, 2011 6:00 pm - 9:00 pm Everything must be out by 9:00 pm

ELECTRICAL:

All electrical requirements must be made through Franklin County Veterans Memorial. All electrical costs will be borne by exhibitors.

DRAYAGE

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

To exhibit in the AFPD Ohio Trade Show:

- 1) Review the enclosed floor plan
- 2) Fill out the contract.
- Send your contract and full payment to AFPD. All payments are due before the date of show to secure booth space.

5th Annual Ohio Food & Petroleum Trade Show is Sponsored by:











5th Annual Ohio Food & Petroleum Trade Show

Sell to hundreds of Buyers in Six Full Exhibit Hours!

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



The Franklin County Veterans Memorial in Columbus is the scene of this year's event.

Who is AFPD?

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

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



MICHIGAN OFFICE:

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

Access Routes to Franklin County Memorial

Directions to Veterans Memorial from 1-70 and 1-71

HEADING SOUTH: Take 1-71 south to the Broad St. exit and turn right.

Continue approximately 1.4 miles and cross the Scioto River.

Veterans Memorial will be on your right.

HEADING NORTH: Take 1-71 north to the Broad St. exit and turn left.

Continue approximately 1.4 miles and cross the Scioto River.

Veterans Memorial will be on your right.

HEADING WEST: Take 1-70 west to 1-71 north. Take the Broad St. exit and turn left. Continue approximately 1.4 miles and cross the Scioto River.

Veterans Memorial will be on your right.

HEADING EAST: Take 1-70 east to the Broad St. exit and turn left.

Go approximately 2 miles and Veterans Memorial will be on your left.



AFPD

is celebrating the Buckeye State!

Enjoy fine cuisine, dancing and live entertainment with leaders from the food, beverage & petroleum industry

Friday, October Twenty-First Two Thousand Eleven

Cocktail reception at Six Thirty in the evening Dinner served at Eight O'clock

Open Bar & Complimentary Photo Booth
Business or Formal Attire Please









Detroit Turkey Drive

Friday, November 18, 2011

AFPD Foundation warmly thanks these sponsors who provided goods and services to our 2011 Detroit Turkey Drive



















Hostess Brands











DTE Energy





meijer

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



The AFPD Foundation warmly thanks these companies for their donations toward our 2011 Detroit Turkey Drive. With your help, we provided over 3,200 needy families in Detroit with turkeys for their Thanksgiving dinners.



10 Southfield Sunoco

7 Mile Foods

7 Mile Kennedy Liquor

A & L Market

Amori's Marketplace

Andy's Country Market

Angela Arcori

Art & Dicks Party Store

Arts Liquor, Fine Wine

Bellanca, Beattie & DeLisle, P.C.

Blue Cross Blue Shield of Michigan

BMC - Business Machines Company

BP Northwestern

Cathy Brock

Chaldean Federation of America

Chaldean Outreach and Community Hope

Clinton Save A Lot

Cloverleaf Sunoco

Country Acres

Cracker Barrel Inc

Cronin's Party Store

D&B Grocers Wholesale

Detroit Association of Black

Organizations

Detroit Mercy Hockey

Detroit Wine & Liquor

Diane's Party Store

Dobry Supermarket

Donna Smith

DTE Energy

Ernie Fisher's Auto Repair

Fairline Food Center

Faygo Beverages

Five Star Market

Franklin Liquor & Deli

Fresh Food Depot

Gadaleto, Ramsby & Associates

Glory Supermarket - Hamtramck

Glory Supermarket - Highland Park

Grand Cru Liquor

Heartland Marketplace

Highland Park Save A Lot

Hills Fine Wine & Spirits

Hollywood Super Markets Inc.

Holy Martyrs Chaldean Catholic Church

Hostess Brands

Hutchinson Food & Drug, Inc.

In N Out #8

Indian Village Marketplace

Intrastate Distributors (IDI)

Joe Ochab

John Grant

Kassab's Town & Country Market

Lambertville Foodtown

Linwood Egg Co Inc

Luanne C. Steneil

Luxor Liquor

Madison Save-A-Lot

Main Party Store

Mama Mia's Restaurant

Market Square of Birmingham

Mapleview Liquor & Wine Shoppe

McK's Wine Shoppe

Meijer, Inc.

Metro Food Center

Metro Foodland

Michigan Brewing/American Badass Beer

Mike's Fresh Market - Gratiot

Mike's Fresh Market - Livernois

Motor City Liquor

Mo Town Snack Foods

Munchies & More

New Greater Christ Baptist Church

North Pointe Insurance Company

Oakland Family Services

Oakridge Supermarket

Orchard Market Place

Orion Market

Park Lane Cork & Bottle

Park Place Liquor

Park Place Wine Shop

Parkway Foods

Parkway Party Store

Patrick J. Gregory

Pepsi Bottling Company

Plum Hollow Market

Pontiac Save-a-lot

Prairie Farms Dairy Co

Prince Liquor & Wine Shop

ProCare Plus

Redeemed Missionary Baptist Church

Sak-N-Save

Saturn Food Center

Save-A-Lot Telex

Savon Foods Super Store

Schotts Market

Sharrak Convenience Services

Shimoun, Yaldo, Kashat & Associates, P.C.

Southfield Center Party Store

Southfield Funeral Home

Spartan Stores

Sprint Communications Inc.

Stan's Market

Suburban Liquor Shoppe

Sunshine Market

Superland Market

The Vinery

Iom Maceri & Son Inc

Iom's Potato Chips

Treasure Island

U.S. Quality Food Center

University Foods

USA-Speed Stop

Vanguard Community Development Corp.

Vineyards Wine Cellar

Walters Shopping Place

Washington Pet Supplies Plus

Westborn Fruit Market Inc.

Wine Depot Party Shop

Wine Tasters Party Shoppe

Wyoming Mini Market





2011 Lansing Turkey Drive

The AFPD Foundation warmly thanks these sponsors who helped raise money & awareness for the biggest annual turkey drive in the Lansing area. With your help, we provided 1,200 needy families with turkeys for their Thanksgiving dinners.

























The AFPD Foundation warmly thanks these contributors who generously gave toward our annual High Five Turkey Drive. Your kindness is truly appreciated and made a real difference in the lives of individuals and families in need. With your help, we provided 1,200 families with turkeys for their Thanksgiving dinners.

Kenneth A. Alexander Karen Alred Florence Baerren Deborah A. Barlow Bonnie Barnes Brenda Barnhill Larry Bell Mindy Berridge Lisa Black Louis Bosarge Althea Bowen Mary Brandimore Jerry Brija Marissa Bucio Sheila Burgie Daniel Buske Robert Casaday **David Chase** Ronald Claflin Marianne Clone Margaret R. Cooke James E. Crisp Lynne Decator Jennifer Denig Kirk O. Dethlefsen **Edward J Dobbs Gary Emerson** Lanette Every Dr. Ron Fandrick Becky Braxton Feldpausch David Fergason Ellen M. Figueroa

Janet Foreman Bill & Pat Fudge Richard M. Fulton **Lewis Gentry** George Gergely Jr. Donna St. Germain James M. Gonda Jerry Graham **Amy Grasso** Bryan L. Griffin Connie Groh Jack W. Hamlin Rebecca R. Hanson Lesley Hartzler Sherri Hawkins Penny Huber Helen Ingersoll Melissa Jacobs Rick & Sue Johnson Russell D. Karn Tom & Karen Kavanagh Kathleen Kelley Kenneth & Al Kincaid Amy Kraus Phillip C. Kwiatkowski Jerrilynn Lewis Joy Long Carla Luberto Denise Mahoney Michael J. Mahony Doris L. Mann Marie Marnie

Jeremiah Patrick Foley

Mary E. Mayberry Dortha McConnell Karen McCumber Laura McGonigal Brenna McKinnon Philip Mitchell Steve Nardin Kathryn Nederveld **Troy Pence Dorothy Perri** Cheryl Pitchford Mary Ellen Purificato Susan E. Quinn John Ouinn Rae Retzloff Linda Rigas Grace & Tom Rodriguez Dan Ruffing Cathleen Schultz Sharon Scott **Rosemarie Scott-Collins** Ron Scurry Samantha Snow Shaffer Pamela Shaffier Darla Staviski Gerald & Kathleen Stewart Kellie Stolz Dave & Laurie Taylor Margaret Trayler Dolores J. Vanneste Stacey West Linda Whitney Linda Wise

Priscilla Flynn

Roberta Fockler



Ohio Turkey Drive

Thursday, November 17, 2011



The AFPD Foundation warmly thanks these sponsors who provided goods and services to our 2011 Ohio Turkey Drive.







AFPD also thanks these companies for their generous donations. With your help, we provided 500 needy families in Ohio with turkeys for their Thanksgiving dinners. Your kindness is truly appreciated and made a real difference in the lives of individuals and families in need.

Abbey Market

Broadway Market & Cafe, Inc.

Columbia Cook Automotive

Dairymens

Firestone Mini Mart

Liberty USA

Lite Star Oil

Lyndhurst Valero

North Pointe Insurance Company

PA's Sure Stop

Pat's Auto Service

Ron Milburn

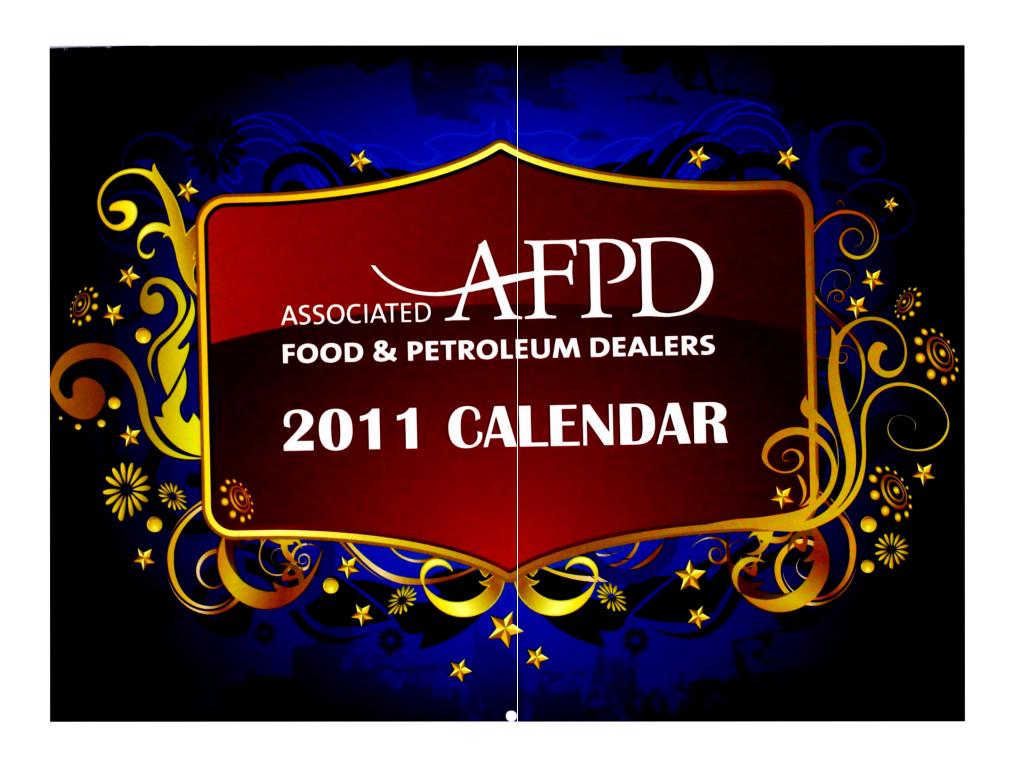
Schmitt Family Food Mart

The Deli

Thomas-Fenner-Woods Agency, Inc.

Whitehall Shell







ASSOCIATED AFTI

FOOD & PETROLEUM DEALERS

Background

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As the Association has grown in numbers, it has afforded AFPD the negotiating power to provide members with discounts on numerous financial benefits that they normally would not be able to take advantage of on their own. Benefits such as Blue Cross Blue Shield Health Care Insurance, Chase Paymentech Credit Card Processing, Coupon Redemption Service, Rebate Programs, Worker Compensation Insurance, Underground Storage Tank Insurance and much more to save members money!

AFPD EXECUTIVE OFFICE 30415 W. 13 Mile Road • Farmington Hills, MI 48334





Join us in 2011 by being a part of our many wonderful events...

AFPD's 95th Annual Trade Dinner & Ball

February 11, 2011 Rock Financial Showplace Diamond Center Novi, Michigan

Enjoy fine cuisine, network, dance and enjoy the live entertainment with more than 1,000 industry leaders. Sponsorship opportunities available.

AFPD/Liberty USA 7th Annual Golf Outing

July 21, 2011 Weymouth Golf Club Medina, Ohio

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

AFPD's Southern Region Trade Dinner

October 21, 2011 Villa Milano Columbus, Ohio

Introducing AFPD's first trade dinner in our southern region! Enjoy dinner, dancing and entertainment with industry leaders! Sponsorship opportunities available

Michigan Food & Petroleum 27th Annual Trade Show

April 13, 2011 Rock Financial Showplace Novi, Michigan

AFPD's largest and longest running trade show has retailers looking to fill their shelves for the spring and summer months. You must be a member to exhibit in this show. Must be 21 years old to attend this show.

Joseph D. Sarafa 3rd Annual Scholarship Luncheon

July 26, 2011 Detroit Athletic Club Detroit, Michigan

Support higher education! Each year, AFPD Foundation awards at least 25 scholarships to deserving youth. Create a scholarship named or attribute it to your organization.

31st Annual AFPD Foundation Turkey Drive

November 18, 2011 Detroit & Lansing areas, Michigan

AFPD Foundation has pledged to put a turkey on the Thanksgiving table of over 3.000 Metro Detroit families. This is a charitable event and all donations are 100% tax deductible. Sponsorship & volunteer opportunities available.

AFPD's 35th Annual Michigan Golf Open

July 13, 2011 Fox Hills Golf & Banquet Center Plymouth, Michigan

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

AFPD's 13th Annual Holiday Food & Beverage Show

September 20 & 21, 2011 Rock Financial Showplace Novi, Michigan

As Michigan's premiere holiday show, retailers and on- and off-premise licensees come from miles to see, sample and buy! You must be a member to exhibit in this show. Must be 21 years old to attend this show.

AFPD Foundation Ohio Turkey Drive

November 21, 2011 Columbus, Ohio

Help struggling families enjoy thanksgiving at AFPD Foundation's second annual Ohio Turkey Drive. This is a charitable event and all donations are 100% tax deductible. Sponsorship & volunteer opportunities available.

Interested in participating in our events? Sponsorship to any event provides you a 50% discount on any size ad of your choice in the AFPD Bottom Line magazine!

Go ahead, try us for 30 days. Introducing the Sprint Free Guarantee, We're

Sprint >

so confident in our phones, network and customer service, we'll let you try it. For free. If you're not completely satisfied, just cancel and return your device in 30 days. It's that simple. Only from Sprint. Only on the Now Network.™

Associated Food & Petroleum Dealers – Members, Employees and Family Members Save up to 9% on Sprint Services!



The Sprint Free Guarantee includes the following for new and existing customers add a new line of service.

Refund of monthly charges incurred as part of your service plan

Refund of the activation fee

Refund of the purchase price of your phone Waived early termination fee

Refund of taxes and Sprint surcharges associated with the above charges

Refund excludes usage not included in plan, premium content, third party billing and international charges

For full details on the new Sprint Free Guarantee and Sprint 30-Day Satisfaction Guarantee, see sprint.com/returns



For new accounts or to add new service contact: Jamie Leonard Email: Jamie.Leonard@sprint.com Toll Free: 877-402-7442

To find a Sprint Store near you go to: www.sprint.com/storelocator



Existing customers can call 800.722.9336, visit a Sprint Store, or go to: www.sprint.com/afpd for discount attachment and program details.

Make sure to mention one of these codes:

MAFPD_ZZZ for AFPD employees or

MAFPD_ZMB_ZZZ for AFPD members and their employees

Have your membership ID and pay stub for employment verification.

Save \$50 plus free activation by shopping online! Visit: www.sprint.com/afpd For additional questions contact Auday at AFPD – 800,666,6233

December 2010

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JANUARY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	
AFPD members and family who are new and existing Sprint customers receive a 9% discount on existing rate. New customers will receive a \$50 credit when ordering select products from AFPD's website! For more information please visit www.AFPDonline.org or call (800) 666-6233.							
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16	17 Martin Luther King Jr. Day	18	19	20	21	22	
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Choosing health coverage for small business isn't "just business." It's personal.

Times have changed for Michigan small businesses, and Blue Cross is changing with them. We understand every decision you make is critical to your success and to the well-being of your employees. Your employees are like family. You want the best for them and they expect the best from you. Especially for health coverage. Which is why the Blues and your trade association are proud to offer great health plan options for small business.

Simply BlueSM

Simply BlueSM: A brand new PPO from Blue Cross Blue Shield of Michigan. Employees enjoy a comprehensive health plan at a competitive price. It's the coverage you've always wanted, that's now more affordable than ever.

Healthy *Blue* LivingSM

Healthy *Blue* LivingSM: A revolutionary HMO that rewards your employees for adopting healthier lifestyles by working with their doctors to improve their health. Real rewards, like lower copays and lower deductibles.

With the right health coverage, your business can grow.

Healthy employees are good for business. When they are healthy, your business can thrive. And by offering first-rate coverage that you and your employees can afford, you'll be able to retain and attract top talent. Now that's how a business grows.

Learn more today. Call 248-671-9600 for more information regarding benefits and rates on Blues plans available to AFPD dealers.





Leading Michigan to a healthier future.™



February 2011

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March 2011

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of Michigan to provi access to various low for small and mediu	with Blue Cross Blue Shield de our Michigan members -cost health plans designed m-sized businesses. Visit org for more information.	1	2 Groundhog Day	3	4	5
6	7	8	9	10	11 AFPD's 95th Annual Trade Dinner & Ball	12
13	14 St. Valenne's Day	15	16	17	18	19
20	21 Presidents' Day	22	23	24	25	26
27	28		AFPD's 95t sine, network, dance and e rtunities available. Please		ent with more than 1,000	



Your Association Exclusively Endorses





Blue Cross Blue Shield Blue Care Network of Michigan

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

bcbsm.com MiBCN.com



- Bars/taverns
- Bowling centers
- Conservation clubs
- Fraternal organizations
- Package liquor stores

- Realtors E & O
- Restaurants
- Roller skating centers
- Workers' compensation

of service!





February 2011 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28

March 2011 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26

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April 2011

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May 2011

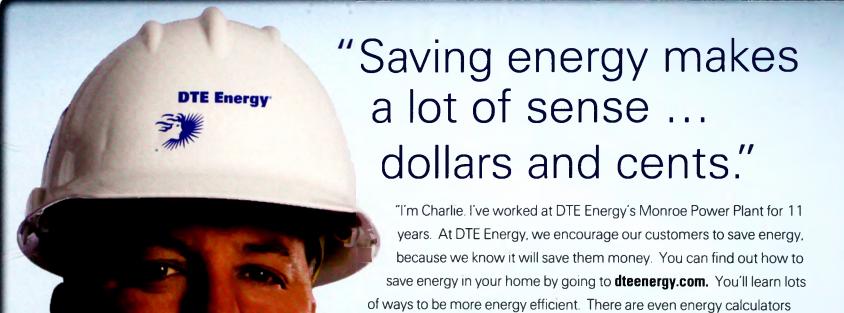
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MARCH

S	UNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
All AFPD members receive 10% off their general liability and liquor liability premiums through North Pointe Insurance. Program also includes discounted commercial package, workers compensation and more.		1	2	3	4	5	
6		7	8	9 Ash Wednesday	10	11	12
13	Daylight Savings Time Begins	14	15	16	17 St Patrick's Day	18	19 Parim
20	Spring Begins	21	22	23	24	25	26
27		28	29	30	31	coverage for Busi Property, Business Insurance. For mor	s can receive North Pointe iness Liability, Business Auto and Tank Deductible e information, please visit org or call (800) 666-6233.







CHARLIE

Maintenance Electrician DTE Energy, 11 Years

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DTE Energy



The Power of Your Community e=DTE

that show what your savings add up to in dollars and cents. That makes

a lot of sense. Check it out and start saving today.

April 2011

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June 2011

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APRII

S	UNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	AFPD's largest a	and longest running tra	de show has retailers lo	Petroleum Trade Shoking to fill their shelves for the Please visit www.Afinformation.	or the spring and	1	2
3		4	5	6	7	8	9
10		11	12	13 AFPD's 27th Annual Michigan Food & Petroleum Trade Show	14	15	16
17	Palm Sunday	18 Passover Begin.	19	20	21	22 Good Friday	23
24	Euster Sunday	25 Easter Monda	26	27	28	29	30

DTE Energy®







3 Exciting New Tastes

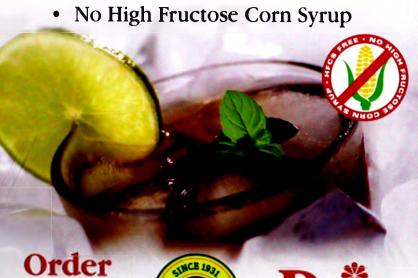
Brewed Sweet Tea

Green Tea with Ginseng and Honey

Tea Cooler: Half Tea/Half Lemonade

• Popular 64oz Size

Naturally Flavored

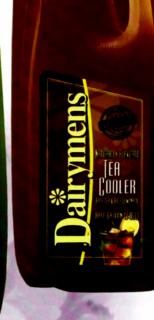












Dairymens Brewed Sweet Tea UPC - 0-72804-00960-2

Dairymens Green Tea with Honey and Ginseng UPC - 0-72804-00962-6

Dairymens Tea Cooler

May 2011 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28

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MAY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	
1 Holocaust Remembrance Day	2	3	4	5	6	7	
8 Mother's Day	9	10	11	12	13	14	
15	16	17	18	19	20	21	
22	23	24	25	26	27	28	
29	30 Memorial Day	31	AFPD Ohio Members can earn 3% quarterly rebates for all Dairymens, Meyer Dairy and Modern Foods purchases. For more information on AFPD's Milk Buying Program through Dairymens, Meyer Dairy and Modern Foods, please visit www.AFPDonline.org or call (800) 666-6233.				









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August 2011

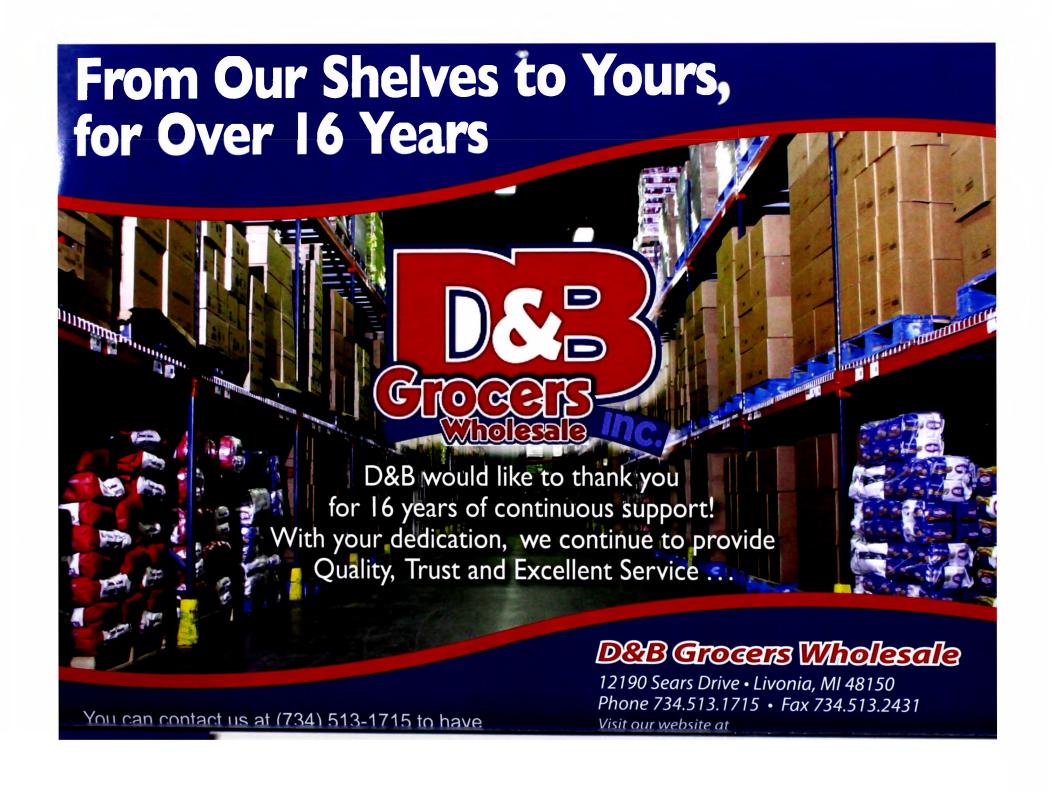
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JUNE

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
The Prairie Farms program offers AFPD Michigan members 3% quarterly rebates on all purchases from milk, juice to ice cream. For more information on AFPD's North Pointe Insurance program, please visit www.AFPDonline.org or call (800) 666-6233.			1	2	3	4
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19 Father's D	2ay 20	21 Summer Begins	22	23	24	25
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August 2011 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

September 2011 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30

JULY

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tournaments! Spon	ring at our two AFPD G sorship opportunities 	available. Lunche	eph D. Sarafa 3rd Ann on. Sponsorship opp 66-6233 for more info	ortunities available.	1	2
3	₫ Independence Day	5	6	7	8	9
10	11	12	13 AFPD's 35th Annual Michigan Golf Open	14	15	16
17	18	19	20	21 AFPD/Liberty USA 7th Annual Ohio Golf Outing	22	23
24 Ramadan Beyin: 31	25	26 Joseph D. Sarafa 3rd Annual Scholarship Luncheon	27	28	29	30





Supplying quality wholesale food products since 1994



ZERO CALORIES

MAXIMUM TASTE



July 2011 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

August 2011 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

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October 2011 S M T W T F S 1

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28	29	30	31	rebates on C products. For mo	rush, Mug Root Bee are information on A	special pricing and er and Sierra Mist FPD's Pepsi Program, r call (800) 666-6233.







LET'S BE HONEST, MEN DON'T REALLY

HUNGER FOR KNOWLEDGE.

OUR AWESOME NEW FLAVORS ARE COMING SOON TO A HUNGRY GUY NEAR YOU.

STOCK UP OR MISS OUT.

August 2011

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November 2011

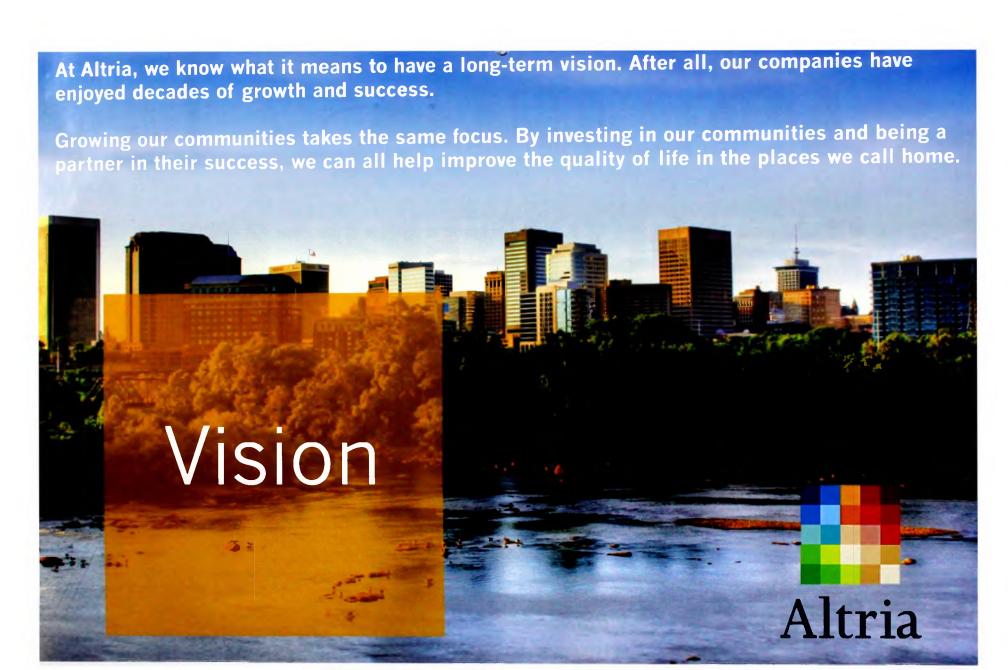
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SEPTEMBER

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and on- and off-premise licensee it by 21 years old to attend this sh	es come from miles to see how. Please visit www.Al	e, sample and buy!	1	2	3
5 Labor Day	6	7	8	9	10
12	13	14	15	16	17
19			22	23 Fall Begins	24
26	27	28 Rosh Hushanah	29	30	
	AFPD's 13th Annual Holida and on- and off-premise licensee t by 21 years old to attend this sh call (800) 666-6233 to 5 Labor Day 12	AFPD's 13th Annual Holiday Food & Beverage and on- and off-premise licensees come from miles to see t by 21 years old to attend this show. Please visit www.Afcall (800) 666-6233 for more information. 5	AFPD's 13th Annual Holiday Food & Beverage Show and on- and off-premise licensees come from miles to see, sample and buy! It by 21 years old to attend this show. Please visit www.AFPDonline org or call (800) 666-6233 for more information. 5	AFPD's 13th Annual Holiday Food & Beverage Show and on- and off-premise licensees come from miles to see, sample and buy! It by 21 years old to attend this show. Please visit www.AFPDonline.org or call (800) 666-6233 for more information. 5 Labor Day 6 7 8 12 13 14 15	AFPD's 13th Annual Holiday Food & Beverage Show and on- and off-premise licensees come from miles to see, sample and buy! t by 21 years old to attend this show. Please visit www.AFPDonline.org or call (800) 666-6233 for more information. 5 Labor Day 6 7 8 9 12 13 14 15 16







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The people of the Altria family of companies thank Associated Food & Petroleum Dealers for their

September 2011

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OCTOBER

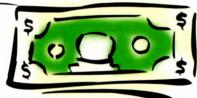
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	PD's first trade dinner in	our southern region	Region Trade Din Enjoy dinner, dancing w AFPDonline org or call (and entertainment wi		1
2	3	4	5	6	7 Уот Кірриг	8
9	10 Columbus Day	11	12 Sukkot	13	14	15
16	17	18	19	20	21 AFPD's Southern Region Trade Dinner	22
23	24 Halloween 31	25	26	27	28	29





Altria Client Services

Bottom fine ...





100% of Lottery profits go to public schools – over \$724 million last year alone.

Last year, players all across the state won over \$1.4 billion in prizes.







... we all win.

All across Michigan, you can see the good the Michigan Lottery brings. It's a lifeline that pumps all of its profits into our schools. It's also a pipeline that fuels local businesses and helps our local economy. So you see,

thata's a fine line between fun and games



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November 2011 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30

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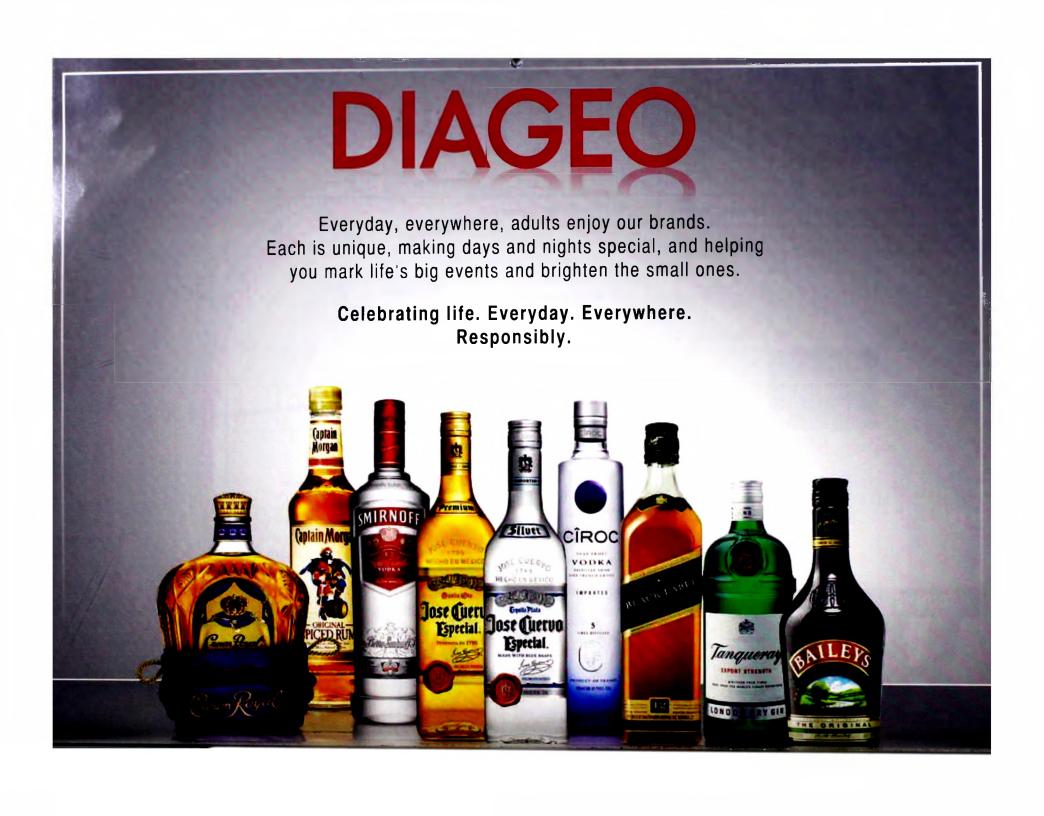
January 2012

NOVEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
participating in on drives! Sponsors	liday spirit by le of our two turkey ship and volunteer les available.	1 All Saint's Day	2	3	4	5
6 End of Daylight Savings Time	7	8	9	10	11 Veterans Day	12
13	14	15	16	17	18 31st Annual AFPD Foundation Turkey Drive	19
20	21 2nd Annual AFPD Foundation Ohio Turkey Drive	22	23	24 Thanksgiving Day	25	26
27	28	29	30	Help struggling families enjoy Thanksgiving! As the holiday sea approaches, the AFPD Foundation has pledged to put a turkey o Thanksgiving tables of over 2,200 Metro Detroit families. Please www.AFPDonline.org or call (800) 666-6233 for more information		







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December 2011 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

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January 2012

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DECEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	ormation on AFPD pr www.AFPDonline.org			1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20 Hanukkah Begins	21	22 Winter Begins	23	24 Christmas Eve
25 Chistma.	5 26 Kwanzaa	27	28	29	30	31 New Year's Eva





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