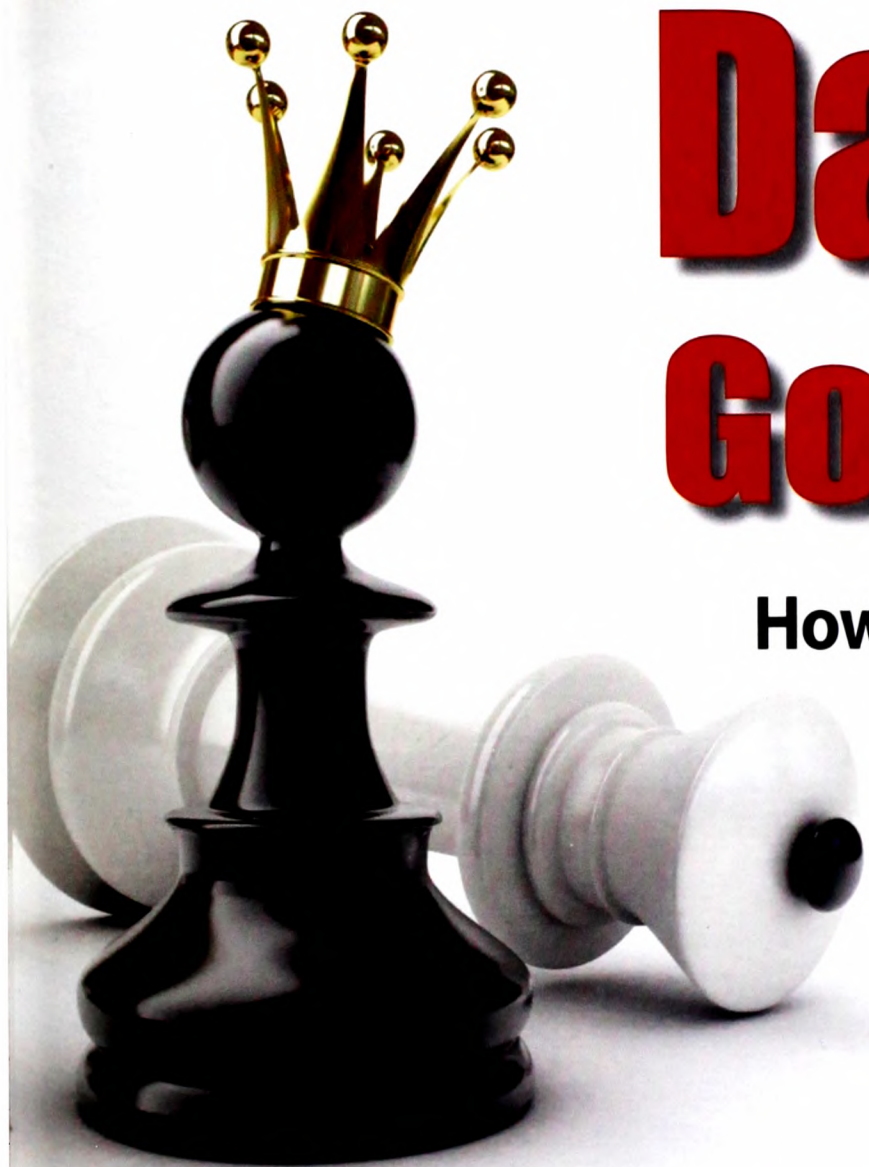


AFPD

Bottom Line

OCIATED FOOD & PETROLEUM DEALERS *Working to Improve Your Bottom Line* VOL. 22, NO.2 FEBRUARY 2011



David vs. Goliath

**How Independent
Grocers are
Winning
Against the
Big Guys**

**Sneak Peek at New
Tobacco Regulations**

**Final Rule on
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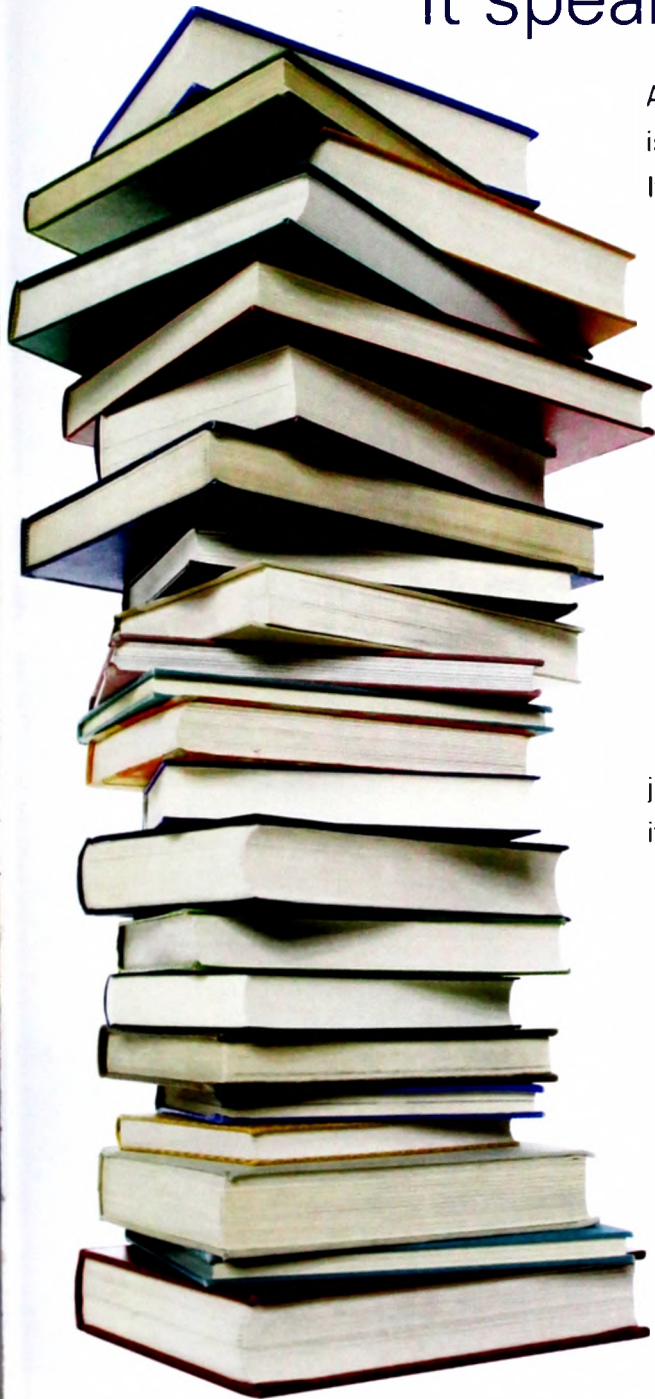
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Features

- | | |
|--|---|
| <p>14 David vs. Goliath
<i>Independent Stores Winning Against the Big Guys</i></p> <p>16 The Final Rule on Meat Labeling
<i>USDA Issues Regulations on Nutrition Labels</i></p> <p>20 Sneak Peek at New Tobacco Regulations
<i>Be Aware of Additional Rules from FDA</i></p> | <p>22 Beer Keg Tags
<i>Keep Up with What's Required in Michigan</i></p> <p>24 Taking Advantage of WIC
<i>New Study Sheds Light on Who Uses WIC Most</i></p> <p>52 Meet Your AFPD Board of Directors
<i>Board Members Share Visions for the Future</i></p> |
|--|---|

Departments

- 8 AFPD Corner
- 10 Industry News
SIAL Canada 2011 Update
- 48 Michigan Legislative Update
Snyder: "Unbelievable Must be Achievable"
- 50 Ohio Legislative Update
Things are Heating Up in Columbus
- 51 Safety Sense
Workers' Compensation Deadline Almost Here
- 60 Supplier Directory
- 62 Calendar

Columns

- 06 Chairman's Message
Make the Most of What You Have
- 34 Petroleum News & Views
Cold Weather Brings Sales Opportunities
- 38 Legalease
Appealing Your Property Taxes
- 40 Taste of Ohio
It Pays to Participate
- 44 Legalease
Understanding Your Property Taxes
- 46 Michigan Lottery
Million Dollar Sales at 39 Retailers



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**James
HOOKS**
AFPD Chairman

Chairman's Message

Make the Most of What You Have

In our cover story this issue, we explore the strategies our independent retailers employ to compete successfully against stores that are much larger, and often seem to have more resources, than we do. What's interesting when you read this article is that the "little guy" doesn't have less resources at all—he just has different ones.

A successful and thriving business does not depend on square footage or advertising dollars.

Your store may not have a TV ad running prime-time, touting its weekly sales and promotions—and neither do most of the stores featured in our cover story. But these creative

and determined entrepreneurs use what they do have (like David using a few small stones to defeat Goliath), which is their outstanding attention and service toward their customers.

One grocer in the article talks about employees being instructed from day-one on the job that if a customer is looking for an item, you don't just give them an aisle number or point them in the right direction—you personally take them there. Most of us have been on the receiving end of both types of customer service and would agree that it's much nicer to be taken there than pointed in a general direction by a busy (or even disinterested) employee who barely looks you in the eye. That's a store we will reward with

our patronage, again and again.

We are striving for the same type of customer service at AFPD. We don't want to point our members in a general direction—we want to take you there. We work hard to ensure your success by battling unfair or costly legislation, communicating the specifics of new laws and regulations in a clear and timely manner,

and providing you with opportunities to promote and sell your products and services through our trade shows, events, and publications. We are committed to improving your bottom line by offering special programs for coupon redemption, insurance, credit card pro-

cessing, and office supplies (among many others), which are available exclusively to AFPD members.

I would also like to emphasize that if there's somewhere else you want us to go—somewhere else we can help you—you need only speak up and let us know. We have many resources, knowledge, and know-how with which to help you. AFPD staff and board members welcome your feedback and ideas. This is, after all, your association.

So remember, when trying to thrive against the big guys, the economy, new regulations, or whatever challenges you face—use what you have. And also remember that one of the greatest resources you have is AFPD! ■■■



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AFPD's Auday Arabo Named to Michigan Food Policy Council



AFPD's president and CEO, Auday Arabo, has been appointed to the Michigan Food Policy Council (MFPC) for a term commencing December 21, 2010 and expiring October

1, 2013. The appointment was made by former Governor Jennifer Granholm just prior to leaving office.

Arabo was promoted from COO to president and CEO of AFPD in October 2010.

With more than 4,000 members, AFPD is the leading association serving the retail food, beverage, and fuel industries in Michigan and Ohio.

"I have every confidence that you will find great personal satisfaction in this important position and that the State of Michigan will benefit from your background and experience," said Granholm. "It is a great and noble privilege to serve the people of Michigan."

Funded in partnership with the W.K. Kellogg Foundation, the Michigan Food Policy Council brings diverse food-related stakeholders together to recommend programs and policies to the Governor that improve Michigan's food future. The MFPC has a mission to cultivate a safe, healthy, and available food supply for all Michigan's residents, while building on the state's agricultural diversity to enhance economic growth.

The MFPC focuses on the food system as an economic development strategy, while explicitly linking to the state's agricultural production, public health, and community well-being. The MFPC gives food-related stakeholders the forum to identify policies that harness the potential of the food system to aid in communities' economic development, provide children and those in need greater access to fresh and nutritious foods, and support stewardship of Michigan's land and water resources.

"I am honored to serve the people of Michigan and represent the voice of the food retailer through the work of this important council," says Arabo. "I see this as an opportunity to build a stronger food system for our state and help improve the health of Michigan residents." ■■■■



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Michigan Updates

On-Line Spirit Ordering from Michigan Liquor Control Commission

Effective March 1, 2011, the MLCC will require all retail licensees who purchased \$10,000 or more in distilled spirits in the most recent calendar year to use the On-Line Ordering system to order their distilled spirits. The MLCC will not authorize any exceptions to this requirement for licensees who purchased \$10,000 or more in distilled spirits in the most recent calendar year.

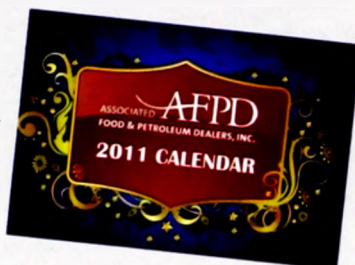
The Commission will allow the smaller retail licensees, those with less than \$10,000 in distilled spirit purchases, to phase in their use of the On-Line Ordering system until July 1, 2011. Those licensees currently participating in on-line Lottery games may be required to comply earlier than July 1, 2011.

New Labor Law Posters for 2011

Members in both Michigan and Ohio received state-specific and Federal Labor Law posters for their businesses free of charge from AFPD. Be sure to post both posters in a space where employees regularly gather (i.e. break room, locker room, time clock area).

2011 AFPD Calendar

All AFPD members received a 2011 AFPD calendar, highlighting the major events that will be conducted by AFPD during the year. Use the calendar to keep track of business you conduct with AFPD and mark the dates when you need to send your coupons into AFPD.



Food Stamp Distribution Dates

AFPD member stores in Michigan received calendar charts that outlined the revised dates for distribution of food stamps to recipients. The new program of staggered dates will be phased in gradually over the next 12 months, so keep the chart handy as a reminder. Nearly 1.9 million people in Michigan receive food assistance benefits and this change in the distribution schedule will make fresh food available all month to those families relying on food stamps. It's also a win for retailers because they will have better control over inventory and labor throughout the month. AFPD fought hard for the change and led the effort to raise funds through member donations to help communicate the change to program participants. If you would like a poster, please contact the AFPD office.

Ohio Updates

State Minimum Wage Increase

Ohio employers with gross receipts of \$271,000.00 or more must pay the Ohio minimum wage of \$7.40 per hour. Those employers with annual gross receipts less than \$271,000.00 must pay at least the Federal minimum wage of \$7.25 per hour.

Bureau of Workers' Comp

Governor-elect John Kasich is giving consideration to privatizing the Bureau of Workers' Compensation and the Ohio Lottery.

Ohio House of Representatives

Newly elected House Speaker William Batchelder has made it known it is important for the business community to provide input to the Statehouse and AFPD plans to meet that request.

AFPD/CareWorks Group Rating Workers' Comp Program

The deadline for signing on to AFPD's Group Rating Workers Comp Program is February 28, 2011. There have been many changes and new requirements on employers that are being effectively handled by CareWorks. Their administrative fees are among the best, and they are very well equipped to service your business. If you have questions, please contact Ron Milburn, vice president, Ohio at 614-496-8937.

WORK INJURY
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Ohio Lottery

The Ohio Lottery has developed an online survey that is being sent out to their lottery agents asking for input on various issues including commissions, new games, procedures, and others. As you are aware, AFPD has been very involved working with the Ohio Lottery on agents' commissions (which have not been increased since the mid 1990s), cost of employee training, taking up too much counter space, and other related costs of doing business. Complete the survey and make the Ohio Lottery aware of your concerns as a business person. Ohio Lottery sales agent.





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SIAL Canada 2011
May 11-13, 2011
Toronto, ON

Catch Up on International Products at SIAL Canada

For the first time in Toronto, the eighth edition of Canada's leading international food and beverage exhibition, SIAL Canada, will open its doors May 11-13, 2011 in Metro Toronto Convention Centre. With months to go before opening day, the event billed as "The North American Food Marketplace" is affirming its renewed vitality with 80 percent of exhibit space already reserved.

Space reserved by Canadian exhibitors is already more than double what it was at this time for last year's show. Most Canadian provinces are already registered including Quebec, Saskatchewan, Manitoba, Alberta, Nova Scotia, the Atlantic Provinces and Ontario presenting a new pavilion co-organized by the Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA); the Canadian Food Exporters Association (CFEA); and the Alliance of Ontario Food Processors (AOFPP).

Foreign exhibitor bookings are also surpassing those of 2010. Repeat exhibitors registered to date hail from Italy, Cyprus, Taiwan, France, Brazil, Sri Lanka, Ecuador, Chile, USA, Morocco, Poland, Spain, and Jamaica. In addition, exhibitors from Germany, Mexico, Costa Rica, China, Peru, and Pakistan are back from past editions. There is also a heightened interest from new countries with Japan, Columbia, and Guyana joining the exhibitor ranks.

SIAL Canada 2010 attracted 544 exhibitors (47 percent international) and 12,759 visitors from 8 Canadian provinces and 60 countries on 160,000 square feet of exhibit space at the Palais des congrès de Montréal exhibition center. Number of exhibitors, number of visitors, number of Canadian visitors from outside Quebec, and number of U.S. visitors were all on the rise from the previous edition.

SIAL Canada's Managing Director Xavier Poncin explains, "Not only is our event the sole international trade show of its kind in Canada, it is the place to be for food industry decision-makers in North America."

Dozens of innovative products were brought to light at SIAL Canada 2010 via the Trends & Innovations new product competition. Ginger maple butter, basil ice cream, vanilla caviar, microwave meals for infants, confit pork cheek, nutritious seaweed, and a unique line of spices and teas from Québec's boreal

forest were among the finalists; the grand prize was awarded to a 100 percent fruit sorbet.

Toronto is the fifth largest city in North America and the largest multi-ethnic city in the world. As the economic capital of Canada and capital of Ontario, Toronto is a major decision making center for the food industry. It is home to the headquarters of many of the country's top ranked food and beverage manufacturers including Cadbury Schweppes, Campbell Soup Company, Kraft Canada, Maple Leaf Foods, and Nestlé Canada. Most of Canada's leading retail chains including Wal-mart, Loblaw's, Sobeys, Costco, No Frill's, A&P, and Dominion are headquartered in Ontario.

SIAL Canada 2011 offers workshops and special events. Product competitions will attract and distinguish the most innovative products as well as the finest olive oils and coffee (new). Expert pathways will guide visitors to selected up-and-coming product categories such as Gluten-free and Fair-trade. Restaurant, hotel, and retail professionals will experience the "La Cuisine" demonstration stage animated by world-renowned chefs. A new program of B2B "speed-meetings" will be organized between the region's retail and foodservice buyers and exhibiting food manufacturers.

SIAL Canada 2011 will host an official USA Pavilion endorsed by the U.S. Department of Agriculture featuring more than 35 U.S. companies on 3,800 square feet of exhibit space. To date, six U.S. trade organizations have indicated that they have plans to exhibit in SIAL Canada 2011: the Illinois Department of Agriculture, the Southern United States Trade Association (SUSTA), Food Export USA-Northeast, the International Dairy-Deli-Bakery Association (IDDBA), the Association of Food Industries (AFI), and the American Cheese Society.

SIAL only admits food industry professionals and is exclusively devoted to food and beverage products, serving the needs of all market segments including large-scale distribution, import-export, wholesale distribution, specialty retail, foodservice as well as food manufacturing.

SIAL Canada is one of the five SIAL food and beverage exhibitions organized in the world, the largest being held in Paris since 1964. ■■■





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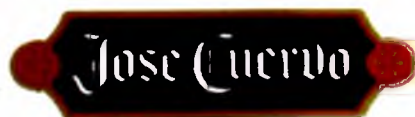


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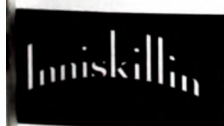
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David VS. Goliath

**The Secret to How
Independent Stores are
Winning Against the Big Guys**



By Darrell Klute

At first glance, it hardly seems like a fair fight – in one corner is the monolithic, large-format box store, gobbling up acreage and market share; or perhaps the ubiquitous chain store, spread scatter shot throughout suburb and subdivision.

In the other corner? The humble, independent grocer or specialty store.

Well, it's not a fair fight, because the crafty and nimble entrepreneurs of the small stores are able to offer things the big guys either haven't – or can't – figure out.

Service

"We kill them with kindness," says Gina Mangold, Holiday Market's store director. Service, she notes, is one of her enterprise's five core values.

For example, when customers visit Holiday Market, they'll find employees wearing aprons that say "GPS" on them and holding iPod devices that allow them to pinpoint the location of any product in the store. The staff knows to walk the customer directly to the item, rather than to point and describe its approximate location. What does "GPS" stand for?

"Grocery Product Spotter," Mangold smiles.

Using feet rather than fingers to direct customers to products they can't find is part of the playbook at Westborn Market in Southeast Michigan, as well. In fact, it's part of the top 15 points on customer service new employees learn during their orientation, says director of marketing, Bryan Bandyk.

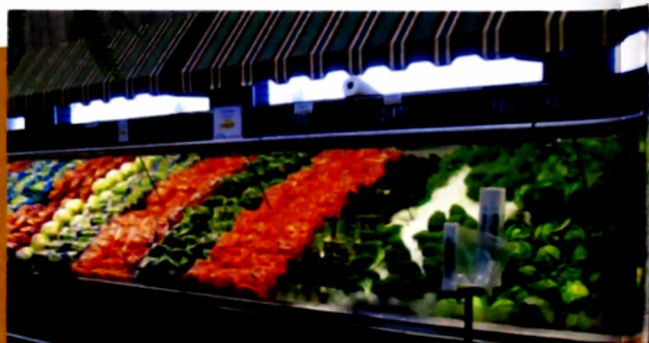
"We're very customer service-oriented," he says. It's not enough for employees to be extremely accurate with the information they give customers—they do it with a friendly smile. "We get a lot of feedback about how happy and enthusiastic our employees are."

"We're a family business," says Terry Farida of Value Center Marketplace. Members of his extended family, who are not afraid to roll up their sleeves and do whatever needs to be done, work between their three stores.

"My dad, my two brothers, my sons, my nephews, they're all working," he says. "I've been bagging groceries all morning."

Farida doesn't shy away from Value Center's commitment to service. "We give phenomenal service. We try to know each customer's name, shaking their hands as they come in," he says. "And I have a cashier and bagger at every aisle."

Mangold highlighted another service the "big guys" will never offer that Holiday Market does. If you picked up the



"We kill them with kindness. Service is one of our enterprise's five core values."

Along item by mistake, simply call the store and they will deliver the correct item within a five-mile radius.

Quality

"Fresh produce is a big part of our format," Bandyk says. "Our focus is on really fresh products."

Two Westborn Market buyers purchase produce well before dawn every morning to ensure the very best. "They are at Aunt Mid Produce at 3 am hand-picking every item. It gets tagged for us, put on the truck, and brought to us that same morning," he says. "Guaranteed freshness – I don't think anybody in our area can compete with that."

The commitment to local agriculture Bandyk describes is a slice of Americana. "We opened in 1963, and we are still buying from some of the same farmers we were in 1963," he points out. They show up with their old pickup truck and maybe some burlap sacks of corn." Special signage brands all products that are grown in Michigan or Northern Ohio.

Mangold is just as confident in Holiday Market's quality. "Our perishables are second-to-none – nobody can hold a candle to them," she says. "And our bakery is outstanding."

Value Center Marketplace is cut from a similar cloth in this respect.

"Our perishable departments are extraordinary," Farida says. "His produce is also trucked in from renowned Detroit produce markets each morning."

"And we have a butcher. Our meat department cuts our meat every day," he adds, noting that some large stores bring in meat—already cut—from as far away as Iowa.

Knowledge

"Education is key to us here," Mangold says, touting Holiday Market's wine selection. "We have a guy who has a degree in spirits – he's a sommelier."

It's doubtful that large format stores have a staff member who has traveled to France to study Bordeaux. Holiday Market also has a store concierge.

"Not only do our people know the cheeses, they know where they come from, what region, what it will pair with, and so on," he says. "Our meat department has 70 homemade sausages and homemade spice blends."

Ronnie Jamil, who co-owns Bella Vino Fine Wines and Mug Jug Liquor Store, also lists service and knowledge among his business' assets, although having 3,500 labels and "36 feet of abernets" probably doesn't hurt either.

"When customers come to us, they find experienced people who can help them choose the perfect wine and answer their questions," Jamil says, adding that his staff will also box it up and help customers carry it to their car.

Farida points out that some of the big boxes jam so much into their 225,000 square feet that they can't be experts at anything. "Sometimes in these other stores, groceries are an afterthought. They sell jeans and t-shirts and cameras," he says. "I'm just groceries. But I do groceries great."

The Extra Touches

Many small, independent retailers are going even further to distinguish themselves from large-format giants, who can be

seen as synthetic and lacking ambiance or warmth.

"We're not 'mom and pop,' but we try to personify that approach," Bandyk says. Great attention is paid to lighting, colors, and displays. "Our architecture is really unique. We use antique furniture to display our products, not conventional grocery store racks."

"Our stores are beautiful. We built them from the ground up," says Farida. "I designed them and my mom picked out the color scheme."

While this is all well and good, surely the little guys must still wave the white flag in the face of convenience and pricing,



"We're not 'mom and pop,' but we try to personify that approach. Our architecture is really unique. Our stores are beautiful."

right? After all, the big guys have everything—and cheap, too. ... right? Increasingly, the independents are rolling up their sleeves and standing their ground.

Sam Shoukri has owned Showerman's Fine Wine & Liquor, one of the largest independent wine and spirits outlets in Michigan, since 1982. Showerman's offers many things not found in the chain stores.

"When a customer comes into our store, he finds experienced help with finding what he has in mind," he says. "If we don't have it, we can search and get it."

Showermans' competes aggressively on pricing for wine, with case discounts that entice people to take advantage of them.

"Our variety can't be matched by the big box stores because they carry the SKUs that are sold in other chains across the state or nationwide. If a customer is looking for something unusual, for instance a boutique wine, he won't find it there."

"I have it a little bit different from the large retailers," Farida says. The personal relationships he develops help him secure great deals for his customers. "My pricing competes."

Darrell Klute is a contributing writer to AFD Bottom Line



The Final Rule on Meat Labeling

For the last ten years, the National Grocers Association (NGA) has urged the U.S. Department of Agriculture (USDA) to maintain a voluntary nutritional labeling program for ground meat and poultry products. NGA also opposed proposed mandatory nutritional labeling on the packages of ground products because of the excessive costs and regulatory burdens it will impose on independent retailers who operate full- or self-service meat departments.

NGA strongly advocated that retailers should be given a choice to post signage or labels on individual packages of ground products, just as will be permitted for major single cuts of meat and poultry products. Unfortunately, USDA rejected that option.

On December 29, 2010, USDA issued a final regulation that requires mandatory nutritional labeling on individual packages of ground or chopped meat and poultry products, effective January 1, 2012. (Access the 20-page analysis and rule at www.federalregister.gov.) The regulations also require mandatory nutritional labeling of major cuts of single-ingredient, raw meat, and poultry products by posting a sign or poster at Point of Purchase (POP) or on the package.

Most importantly, the rule affects retailers' meat department operations because the additional labeling on ground meat packages is mandatory. For retailers that add trimmings to ground products or separately grind trimmings in the store, compliance could require additional burdens. Also, affected products could be single cuts of meat if retailers voluntarily chose to add nutritional labeling to the packages.

Nutritional labeling must list total calories, calories from fat, total fat, saturated fat, cholesterol, sodium, total carbohydrates, dietary fiber, sugars, protein, Vitamin A, Vitamin C, Calcium, and Iron. (Note: If the value of any required vitamins or minerals is zero, it can be deleted from the label as long as a "Not a significant source of..." statement is included. Number of servings in the package does not need to be indicated.)

Ground Products

USDA believes that consumers cannot easily see the fat in ground or chopped product and that failure to provide nutrition information would result in the

Please see MEAT LABELING, page 18

A Few Exemptions

- (1) A single retail store or multi-store operation qualifies for the small business exemption from nutritional labeling of ground products but not for major single cuts—if the operation employs 500 or fewer people and produces no more than 100,000 pounds per year of the covered ground product line. For example, if a multi-store operation employs 500 or fewer people and produced among all its stores 70,000 pounds of ground beef that is 10 percent fat and 60,000 pounds of ground beef that is 20 percent fat annually, the multi-store operation would not be required to include nutrition information on the label of these specific products. If the labels for these products bore a label for "percent lean/percent fat," but no nutrition claims or nutrition information, then no nutrition labeling has to be applied.
- (2) Products that are ground at an individual customer's request, provided the labels or labeling of these products bears no nutrition claims or nutrition information, are exempt.
- (3) Also exempt are ground or chopped products in packages with a total surface area for labeling of less than 12 square inches, provided that the product's labeling includes no nutrition claims or nutrition information and provided that an address or telephone number is provided on the label to obtain the required information.

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MEAT LABELING

Continued from page 16

product being misbranded. Labels will be required on the individual packages for all ground or chopped products, with or without adding seasoning. The covered ground products include single-ingredient raw hamburger; ground beef; ground beef patties; ground chicken; ground turkey; ground chicken patties; ground pork; and ground lamb. The rule does not address sausages, or other multi-ingredient products, since these are typically multi-ingredient or heat processed products that are already required to bear nutritional information.

Nutrition information on covered ground or chopped products is required on an "as packaged" basis. Retailers could elect to add on an "as consumed" basis, provided that preparation and cooking instructions are clearly stated.

This requirement has raised a number of questions about how retailers that process ground product in their stores will be affect-

ed. For those that receive chubs from the processor and just re grind it without adding trim, nutritional labeling on the package could be based upon the supplier's information on the label. When trim is added in the store, it is anticipated that retailers will have to develop programs based upon USDA data and retailer information to provide accurate nutrition labeling.



Percent Lean/Percent Fat Labeling

Retailers have the option of voluntarily labeling ground products for lean content, but if they choose to do so, it would have to be labeled, "percent lean/percent fat" so long as the product does not meet the regulatory criteria for "low fat."

Single Ingredient Raw Products

Point of purchase displays, such as the current Nutrition Facts posters for beef and

veal, pork and lamb, chicken and turkey, will be mandated for display by retailers for major, single-ingredient meat products.

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labeling would be required to be on the package. (Visit www.nationalgrocers.org to access the posters.) Other acceptable forms of nutritional information that could be made readily available to consumers include brochures, notebooks, or leaflets in close proximity to the food.

USDA believes that consumers have reasonable expectations for single ingredient products as to nutrition information, so that it will not require labeling on individual packages, since the products are not modified by cooking and heat processing. Also, retailers could, at their option, voluntarily label individual packages of single-ingredient raw products.

Major cuts would not include products such as pork jowls, pig's feet, pork leg, pork shoulder-picc, and beef round rump. If a retailer elects to put nutritional labeling on single-ingredient products, it could be declared on the basis of "as consumed" or "as packaged".

Education and Enforcement

USDA Food Safety Inspection Service will conduct



product surveys when it does E. coli testing. In the proposed rule, USDA stated that it expects full compliance; however, if it finds a product that is labeled wrongly or in error, USDA initiates a dialogue with the responsible parties and a program to effectuate changes in the labels to assure compliance. The focus will be on corrections to the labels.

However, the Final Rule comments state the "Food Safety Inspection Service (FSIS) will explore its regulatory options, including seeking criminal penalties, if it discovers a violation of the nutrition labeling requirements."

FSIS personnel will conduct meetings and webinars on the final rule and will provide additional information and guidance as needed. If retailers cannot obtain point-of-purchase materials over the Internet, FSIS personnel will have copies of the information to provide to retailers. Six months prior to the effective date, FSIS intends to make available nutrition labeling materials that can be used at the point-of-purchase on the major cuts at www.fsis.usda.gov.

Final note: Current meat labels will be expanded by approximately a half-inch on each side. USDA indicated that the label could be placed anywhere on the package. ■■■■

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Sneak Peek at New Tobacco Regulations

By Thomas A. Briant

With the FDA's Center for Tobacco Products now well into its second year of administering federal tobacco regulations, tobacco retailers need to be aware of additional regulations and enforcement actions that may affect their businesses.

Marketing Surveillance

The FDA just released in October the "Enforcement Action Plan for Promotion and Advertising Restrictions," which details the agency's strategy to gain compliance with promotional and advertising regulations, plus the prohibition of the sale of cigarettes and smokeless tobacco to underage youth.

The FDA's action plan begins with using "tobacco marketing surveillance" to monitor advertising in print media and retail point-of-sale displays. This surveillance monitoring will be used, in part, to ensure that in-store advertisements comply with the required health warning statements.

Moreover, the surveillance monitors will check to make sure that free samples of tobacco products are no longer being given away by a retailer; non-tobacco gifts or other items are not offered with the purchase of tobacco products; coupons or proofs of purchase of tobacco products are not exchanged or honored for non-tobacco products; and that there is no evidence of any tobacco brand-name sponsorship of an entertainment or sporting event or sports team.

These surveillance monitoring activities were authorized in the Family Smoking Prevention and Tobacco Control Act, signed into law during the summer of 2009, which granted the FDA the authority to contract with states to perform the surveillance inspections and compliance checks.

Compliance Checks

Part of the surveillance monitoring includes an underage minor attempting to purchase cigarettes or smokeless tobacco products. A state agency under contract with the FDA will conduct these compliance checks.

The FDA's surveillance program requires that compliance checks be conducted in rural, suburban, and urban areas and take into consideration factors such as geographic areas of a state with high youth smoking rates (higher than the national average of 19.5 percent), areas where youth report easy access to tobacco products, and areas located close to middle and high schools.

Retailer Penalties

In the event that a retail employee fails a compliance check, the act contains two schedules of penalties that can be assessed depending on whether the retailer has an FDA-approved training program. The penalties include fines from \$250 to \$10,000, depending on the number of violations.

If a retailer does not have an FDA-approved training program, then the maximum penalties are even tougher.

In the event that there are at least five violations over a 36-month period at any particular tobacco retail location, a "no-tobacco-sales" order prohibiting the sale of tobacco products (for a specified period or indefinitely) at the location may be issued by the FDA.

Approved Training Program

The term "approved training program" means a training program that complies with standards developed by the FDA. However, while the FDA tobacco regulations do not require retailers to train employees on how to prevent the sale of regulated tobacco products to minors, the agency uses a carrot-and-stick approach for retail training by applying the different

penalty levels as indicated previously.

Besides ensuring that employees know the minimum age requirements to purchase tobacco and are taught how to request proper identification for anyone who appears younger than age 27, the FDA says an approved retailer training program includes a description and specific examples of the health and economic effects of tobacco use; the establishment of an internal compliance check system; a reward program to provide employees who pass an internal compliance check with a cash bonus or time off; and the inclusion of an employee's pass or fail history from compliance checks in making decisions about compensation, promotion, or retention.

Going Too Far?

The act has no requirement that retailers educate employees about the health effects and economic cost of tobacco use. Moreover, while large chain retailers may have the financial resources to plan and conduct internal compliance checks, smaller independent retailers may not have the financial means needed.

In addition, the idea of giving cash bonuses or time off and using overall compliance check rates to determine annual salary, job retention, or job termination are not only outside the scope of the FDA, but also go beyond the requirements of the act itself. Store personnel, enforcing the law prohibiting the sale of tobacco products to minors as a part of the daily job duties and should not require special cash payments or time off. These objections were submitted through public comments the National Association of Tobacco Outlets (NATO) and other retail trade associations. A final guidance document listing the elements of an approved training program should be issued by the FDA in the near future.

In sum, this is a reminder to retailers to remain vigilant about complying with the federal tobacco regulations to ensure that tobacco products are not sold to minors.

Thomas A. Briant is executive director of the National Association of Tobacco Outlets (NATO). Printed with permission from Cigarette Magazine: www.cspnet.com



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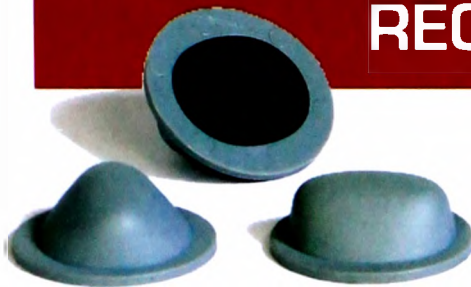
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Beer Keg Tags

REQUIRED IN MICHIGAN



Effective December 21, 2010, Michigan requires all kegs of beer sold at retail to have an attached identification tag, requires ID and a signature to purchase a keg, and has created an administrative fine for retailers and a criminal penalty for consumers for certain violations.

For purposes of the bill, "keg" means any brewery-sealed individual container having liquid capacity of five gallons or more. The bill, which was introduced in April 2009, applies only to kegs sold at retail for use by a member of the general public. A keg does not need a tag attached to it if being used for on-premise consumption

only, being stored, being transported for retail use, or being used by a caterer providing the service. AFPD recommends that retailers selling beer in kegs contact their supplier and the Michigan Liquor Control Commission (MLCC) to obtain the appropriate and required customer tags, receipts, and signs.



A retailer is required to:

- Attach an identification tag as prescribed by the commission to a beer keg before or at the time of sale.
- Post a commission-issued sign, described above.
- Require the purchaser to present a driver's license or state ID card and complete and sign a receipt, described above. A keg could not be sold without the required identification.

Refuse to return a keg deposit if a

keg was returned without the identification tag attached. However, the bill would not prohibit a commission agent or a law enforcement agent from returning an untagged keg and receiving the keg deposit on behalf of the MLCC or the law enforcement agency.

- Retain the deposit as specified in departmental rules.
- Retain a copy of a receipt for at least 30 days and

make the copies available for inspection by the commission and law enforcement agencies.


Note that a retailer is subject to an administrative fine of not more than \$50 for failing to attach an identification tag to a keg, intentionally failing to complete the required receipt, or failing to obtain

the purchaser's signature on the receipt.

A person who is not licensed as a retailer or wholesaler by the commission and who removes the attached identification tag, allows the removal of the tag from a keg he or she purchases, and/or who provides false information in the purchase of a beer keg is guilty of a misdemeanor punishable by imprisonment for not more than 93 days or a fine of not more than \$500, or both. ■■■■

MLCC: Required to Help

- **MLCC must prescribe the receipt purchasers would sign.** At a minimum, the receipt must contain a place for the purchaser's printed name, address, telephone number, and beer keg number. The receipt must also contain the same information contained on the commission-issued sign described below.
- **MLCC must supply signage.** MLCC must supply retailers with a sign stating that a retailer will not return the keg deposit if the tag is not attached, that the individual signing the receipt will not to damage the keg or remove or alter the attached tag; and that the individual understands the liability for selling the beer to minors.
- **MLCC must distribute and make identification tags, in numbered batches, available upon request to retailers who sell beer in a keg.** The tags must be of such size and materials as to make them easily removable to allow for cleaning and reuse of the keg by the keg's owner.



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Taking Advantage of WIC

Despite the health benefits of participation, many eligible households do not participate in the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). While roughly half of infants born in the United States receive WIC benefits, USDA statistics indicate that eligible pregnant women and children ages 1-5 are far less likely to participate in WIC than eligible infants and postpartum women.

This implies that a number of pregnant women delay enrollment until after having a child, and that many households

the benefits of WIC participation.

USDA's Economic Research Service (ERS) has issued a new publication on the WIC Program titled, "WIC Participation Patterns: An Investigation of Delayed Entry & Early Exit," by Laura Tiehen and Alison Jacknowitz.

What Did the Study Find?

There are notable differences in the timing of household participation in the WIC program.

- Among the mother-child pairs (referred to as households) eligible for WIC, 79.1 percent participated in the program at some time during the period between the child's birth and when the child turned 1 year old (the "postnatal-infant period").
- Of those who participated in the WIC program during the postnatal-infant period, 17.6 percent did not enroll in the program until after the child was born and 22.9 percent exited the program when the child turned 1 year old.

Postnatal Enrollment in WIC

The following types of households were more likely than others to delay participating in WIC until after their child was born:

- Households with higher income and those with private insurance.
- Households in which the mother has a college degree and was employed the year before giving birth.
- Households in the Northeast and those in urban areas with a population of at least 50,000. By contrast, prenatal Medicaid recipients were much less likely to delay WIC enrollment until after having a child.

Exits From WIC

When a child turns 1 year old, the WIC household must recertify its eligibility for benefits. Roughly 90 percent of postnatal-infant participants retained eligibility after the child turned 1 year old. The following types of households were more likely than others to exit WIC after their child turns 1 year old:

- Households with higher income.

Please see WIC, page 26



How was the Study Conducted?

Researchers used data from the Early Childhood Longitudinal Study-Birth Cohort (ECLS-B), a nationally representative longitudinal dataset of children born in 2001. The dataset provides demographic and economic information collected from the child's biological mother when the child is 9 months and 24 months old, as well as information from the child's birth certificate. The ECLS-B collects extensive information about the WIC participation of the mother and children in the household, and the timing of that participation. In addition, a subset of mothers who left the WIC program was asked to report why they stopped receiving WIC benefits for their child.

The researchers used probit regression analysis to examine the factors that influence postnatal, rather than prenatal, enrollment in WIC and the factors that influence a household's exit from WIC once the child turns 1 year old. The researchers' analysis focused on the factors that influence a household's participation: perceived benefits, the stigma or transaction costs associated with participation, and the availability of information on the program and its eligibility requirements. The researchers also used multinomial logit regression to examine WIC household characteristics that may have influenced WIC participants' self-reported explanation for leaving the program.



leave the program when a participating child turns 1 year old. Research on the factors that influence the dynamics of WIC participation can inform outreach and targeting efforts, so that vulnerable populations receive adequate exposure to

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WIC

Continued from page 24

- Households in which mothers are more educated and were employed after the child's birth.
- Mothers who did not breastfeed and those who breastfed for less than 6 months.

By contrast, households with income below the poverty line and those that participated in prenatal Medicaid were less likely to exit WIC after their child turned 1 year old. Approximately 33 percent of households that left the WIC program reported that they believed they were no longer eligible once the child turned 1 year old, and 27.8 percent reported that they no longer needed food benefits.

When a child turns 1 year old, the eligible WIC household no longer receives the infant food package, which contains infant formula for those who are not being breastfed exclusively, and transitions to the child food package, which has a significantly lower retail value. This change in WIC food benefits may play a role in a household's decision to exit WIC.

Although WIC is not an entitlement program, few households reported that they were denied benefits due to lack of program funds. Some households reported, however, that the program requires too much effort and the benefits are not worth the time (26.2 percent of those exiting) or that they have scheduling and transportation problems (almost 10 percent of those exiting), suggesting that such transaction costs of participation may be a barrier to continued participation in WIC. ■■■■



Approximately 33 percent of households that left the WIC program reported that they believed they were no longer eligible once the child turned 1 year old, and 27.8 percent reported that they no longer needed food benefits.



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PCI Compliance—A Global View

In an effort to both achieve and maintain PCI compliance, security has become a global initiative. Merchants should view PCI compliance as a business best-practice and not a one-time, stand-alone IT issue. According to David Wallace, group manager, Data Security Standards Compliance, Chase Paymentech, "The hardest part isn't achieving PCI compliance—it's maintaining it." When it comes to maintaining PCI compliance in your business, sound security practices are key—regardless of which side of the globe your payments are processed on. Sound security practices also ease the implementation of new requirements.

The first step to establish an effective cardholder data security program is to examine the use of cardholder data in your business environment. The payment brands' rules and regulations do not require merchants to retain any cardholder data,

and eliminating the cardholder data alleviates the need for most PCI compliance-driven initiatives and reduces liability in the event of a data breach. In fact, many companies use third-party services for cardholder data storage and access to compliant payment applications to help reduce their PCI compliance requirements.

The good news from a global perspective is that the PCI Data Security Standards (PCI DSS) are accepted by all payment brands globally.



As a result, Visa's® regional programs are becoming more aligned each year, allowing the flexibility required to meet the needs of individual geographic markets. And finally, individual payment brands' cardholder data security program requirements are also showing signs of greater alignment between brands.

Ultimately, PCI requirements will continue to change to meet emerging threats to the payment system. The payment brands' data security programs will likely vary from brand-to-brand and region-to-region. Merchants that view security as a necessity and compliance as a result will benefit from a reduction in the scope, cost, complexity, and implementation time required to both achieve

and maintain PCI compliance. For more information on security and PCI compliance, contact Account Executive Jim Olson at (866) 428-4966, James.Olson@ChasePaymentech.com or visit www.chasepaymentech.com/datasecurity

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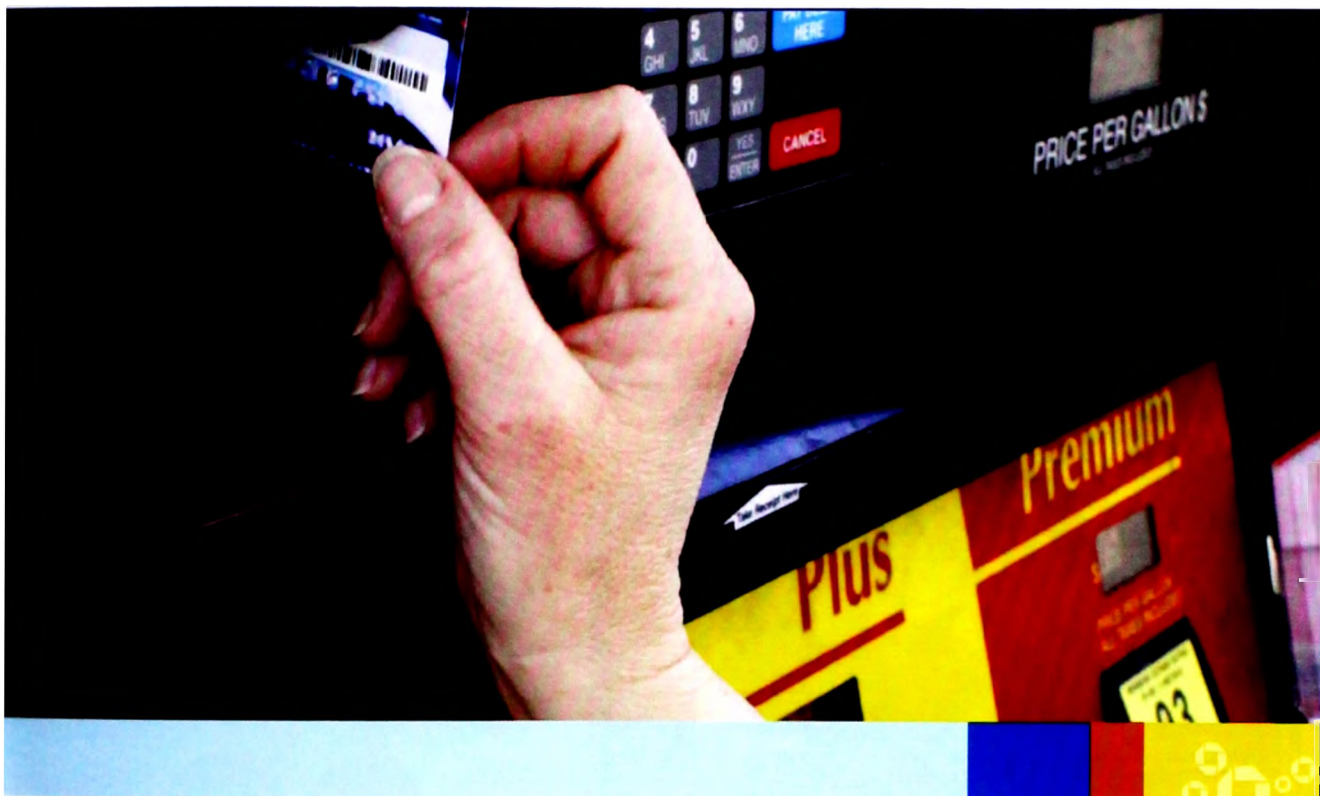
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Cold Weather Brings Sales Opportunities

If you sell fuel or repair cars, the cold, winter weather provides extra sales opportunities for your business. While the repair garage members take advantage of the cold weather opportunities, I've noticed c-store and gas station retailers are squandering these opportunities. You might not have a garage full of tools, but there are some functions you can perform for the motorist, and make some extra money doing so.

Windshield Washer Fluid—Make sure you have an adequate supply of windshield washer fluid available for sale. Offer to install the fluid for the customer; this service could be the deal-maker. On inclement weather days, this item is a must on your suggestive selling list. Keep a couple gallons right on the counter at the cashier on messy days.

Windshield Wipers—Windshield wipers tend to be one of the mystery parts of a car. Most wiper blade packaging has detailed, easy to understand installation instructions. Offer to install the wipers. Practice on your own car. This is more often than not the "deal-maker". Keep an adequate stock on hand, in a highly visible area of the store. Wiper blades are a great profit booster, also.

De-icer Fluid—De-Icer fluid to aid in thawing frozen car locks is another item that you need to keep in your inventory for those days when the weather changes dramatically from relatively warm and wet to very cold and dry, or for those customers who wash their cars on very cold days and suffer from frozen door or trunk locks. Graphite to keep the locks lubricated is another shelf item not to be overlooked.

Fuel Line Antifreeze—Fuel line antifreeze is another item that should be a part of your "auto service" shelf. Motorists who operate their vehicles on the bottom quarter of their fuel tank are likely to be victims of fuel line freeze-up. Suggest to the customer that a dose of fuel line anti-freeze installed as a preventative measure during cold weather is a good investment.



Snowbrush, Ice Scrapers—Failing to maintain an adequate inventory of snowbrushes and ice scrapers is inexcusable. It seems most every motorist misplaces last winter's snowbrush and is a potential candidate for a replacement. Keep a selection of at least two different choices of snowbrushes for the customer.

Gloves—Another item that customers lose with the change of seasons is gloves. A rack of several varieties of utility style gloves is a must. Keep them displayed in sight for all customers.

Pre-mixed Antifreeze Coolant—Pre-mixed, ready to install anti-freeze is another shelf item that you need to keep in inventory. Customers who are low on coolant can install the premixed version of antifreeze without fear of improperly mixing antifreeze with water. Offer to "install" the anti-freeze if you are adequately staffed. In any

case, warn the motorist to add the coolant to the overflow reservoir only, not directly to the radiator, and do not remove the radiator cap unless the engine is "stone cold"! A hot engine can have a cool radiator that will spray the customer with scalding fluid when the radiator cap is removed. Whenever the cap is removed, it needs to be done slowly and carefully to avoid being scalded.

Salt—Don't forget to inventory thawing salt for your own use and for sale. This is an impulse item that many customers, whether driving or walking to your store, find themselves in need of at the most inappropriate times. Keeping a supply of salt on hand is also handy for your own use on those days when icing problems present themselves on your driveways.

These are a few of the sales and profit opportunities that you cannot overlook. Not all customers are buying at the "big box" stores, and not all customers are prematurely prepared for inclement winter weather. Therefore, you need to be prepared to satisfy their immediate, unexpected need. ■■■



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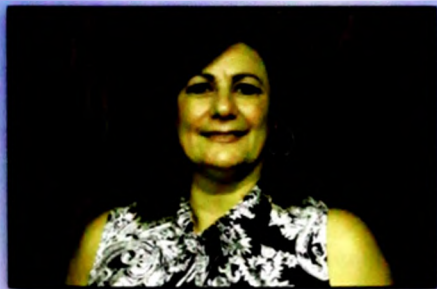
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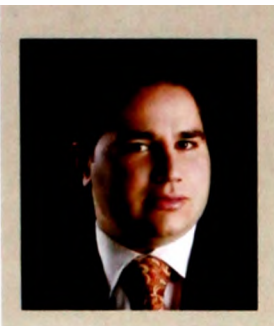
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**Shawn
JAPPAYA, Esq.**

Attorney, Jappaya Law, LLC

Legaleas

Appealing Your Property Taxes

Given the economic condition of Michigan over the last few years, record numbers of property tax appeals have and continue to be filed with the Michigan Tax Tribunal (MTT) seeking property tax relief. For such taxpayers some information about the fundamentals of these appeals should be especially helpful, so here are a few frequently asked questions.

Why did my taxes increase even though my property is worth less this year?

On March 15, 1994, Michigan voters passed a constitutional amendment known as Proposal A. Proposal A was designed to limit the increase of property taxes from year to year. This is accomplished by limiting the increase in taxable value of a property to either inflation or 5 percent, whichever is less. However, when a property is sold the property is uncapped and the taxable and assessed values become equal.

Every spring, property owners receive their tax assessment notices in the mail. It is very important to understand all of the values on the notices and to understand what each value represents. For most taxpayers, the two main values to look at are the taxable and assessed values. Proposal A is the reason why we have these two values. The taxable value, multiplied by two, represents the cap on value placed by Proposal A and is the amount that tax is based upon. The assessed value, multiplied by two, represents what the municipality believes is the actual value of the property. However, in order to reduce your property taxes, a taxpayer must demonstrate that the fair market value of the property is less than the taxable value times two.

One consequence of Proposal A makes it possible that property taxes will increase in a year when the actual value of the property has actually decreased. This is because over the years (in a good economy) the gap between the taxable and assessed value continually increases. However, as in the last few years, when the economy takes a downturn, it's

possible that the increased taxable value of the property may still be less than the decreased assessed value.

How do I appeal my property taxes?

Taxpayers have a right to have the MTT determine their properties' values as of December 31 each year. Owners of certain kinds of property—in particular properties classified as commercial or industrial real property—can

file a valuation appeal directly to the MTT without first protesting at the local Board of Review. Conversely, taxpayers who disagree with a property's classification (which can impact the taxes due) and owners of residential property must first file an appeal at their local Board of Review.

Regardless of the type of property and issues or amounts involved, taxpayers must make sure that the MTT's rules

and appeal deadlines are satisfied. Ordinarily, most non-residential property tax appeals must be filed by May 31. Appeals for properties that are classified as residential must be appealed by July 31 after an unsuccessful Board of Review decision.

While tax appeals do take some time and effort, the resulting tax savings can be very worthwhile. The current economic condition in Michigan, coupled with the mass appraisal technique that assessors use, may subject a property to taxation that is more excessive than ever before. Additionally, a reduction in value will potentially provide savings even after the real estate market has recovered because Proposal A limits the future growth in taxable value.

It may be that in 2011 the best investment that property owners can make is to review their property taxation and seek a tax reduction where appropriate. ■■■■

Shawn Jappaya is an attorney at Jappaya Law, PLLC specializing in Property Tax Appeals and Michigan and Federal Tax issues. He can be reached at (248) 626-6800 or sjappaya@jappayalaw.com



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Shawn G. Jappaya
Attorney | Counselor | CPA



Ron MILBURN

AFPD Vice President—Ohio

It Pays to Participate in AFPD Programs

Marty Cline is an AFPD Member in Southeastern Ohio. Approximately 2 years ago, AFPD introduced Marty to Liberty USA. Marty seemed to be very satisfied with his current supplier but as a professional businessman he agreed to participate in a meeting with Liberty to find out what kind of programs and assistance they could give him in his businesses. After the first meeting, he was so impressed with Liberty's



proposed programs – versus what his current supplier made available to him – that he agreed to a second meeting and at that time

he became a Liberty customer.

Marty was very impressed with the changes the Liberty Business Consultant, Jeff O'Neal, presented and was anxious to get moving on making the changes. Liberty agreed to work with Marty on the construction of new coffee bars, transaction counters, candy racks, and, in one store, a food service island for sandwiches and donuts. Marty also recently signed up for the Freedom Solution program that allows a Liberty representative to come into the store, inventory, and submit an order on certain products.

Marty's store sales information, made available to AFPD, showed an annual increase over the past year of \$36,940.00 since he has been a Liberty customer. He attributes much

of this growth to the new designs of coffee counters, food service counters, and other changes, as well as to Jeff O'Neal's knowledge of the business and the recommendations that Jeff has made. Cline says, "I believe the new Freedom Solution Program that Liberty introduced recently has been one of the best additions to my business. I believe business owners should take the time to look into AFPD Programs that will help generate additional sales and increase profits."

AFPD could write other success stories about AFPD members who participate in the Liberty programs as well as other programs AFPD has to offer. If you have interest in meeting with Liberty or learning about other programs AFPD endorses, it takes no more than a call to the AFPD office to set up the appointments. Or, if you want to see what is creating these successes, you can go

to our website – www.afpdonline.org – to view the programs AFPD offers.

Marty Cline's success story demonstrates that changes in your business will absolutely increase profits in your business. It is the goal of the professional representatives from AFPD's endorsed suppliers to help you be more successful.

Ron Milburn is AFPD's vice president—Ohio.





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

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Fairline Food Center
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Food 4 Less
Food Express
Food Giant Supermarket
Food Max Supermarket
Food Town Supermarket
Gigante Prince Valley
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Save A Lot - Warren
Save A Lot - Ypsilanti
Savon Foods
Save-Plus Super Store
Seven Star Food
Shopper's Market - Centerline
Shopper's Market - Warren
Thrifty Scot Supermarket

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

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Save A Lot Corporate	\$10
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Country Fresh	\$5
D & B Grocers Wholesale	\$5
DairyFresh	\$5
Prairie Farms Dairy Co.	\$5
Sherwood Food Distributors	\$5
Wolverine Packing Company	\$3.00
Everfresh - Sundance	\$2.00
Faygo Beverages	\$2.00
PepsiCo	\$2.00
Trade Source, Inc	\$2.00
Value Wholesale	\$2.00
American Paper & Supply	\$1.00
HMR Distributors	\$1.00
Intrastate Distributors	\$1.00
Kap's Wholesale Food Service	\$1.00
Mason's Bakery	\$1.00
Metropolitan Baking Co.	\$1.00
Tradewell Distributors	\$1.00
Kap's Retail	\$0.00
Universal Wholesale	\$0.00
Weeks Food Corporation	\$0.00
Piquette Market	\$0.00

DONATIONS RECEIVED AS OF PRINTING OF THIS ISSUE

YOUR FOOD ASSISTANCE BENEFITS ARE GOING TO CHANGE



WHAT

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

WHY

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

FAP Benefit Issuance Dates January 2011 through November 2011 and Ongoing

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

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

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

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



**Jumana
Judeh, MAI, GAA**

Certified General Appraiser

Understanding Your Property Taxes

Understanding how your property taxes are calculated on your home or business can be virtually impossible; yet, if you don't pay your taxes, there are serious and very expensive consequences including forfeiture of your property.

- How can market values drop dramatically while my property taxes keep rising?
- How can I appeal my property taxes?
- What is the process to appeal?
- When do I appeal my property taxes?

The answers to these questions and many more can provide you with an opportunity to save thousands of dollars if your property is over-valued for tax purposes.

Step 1: Understand Tax Day.

Your property is taxed based on its condition, or legal status, as of December 31 of the previous year. So, when you get your Notice of Assessment in March, it is based on the condition of your property as of December 31 of the previous year.

This can be critical if your property was under construction as of tax day. You must ascertain the level of completion, or lack thereof, as of tax day and be able to present proof. Such proof could be pictures with a date imprint.

For multi-tenant properties or owner-occupied non-residential properties not being utilized at their fullest capacity, establishing the occupancy or use level as of tax day is critical.

Step 2: Gather Your Data. This is especially important if you performed any major construction on your property between tax dates. Gather all your receipts and/or contracts. This also applies if you removed something from your property like demolishing an old garage.

In addition, if you are aware of any similar properties that have sold in your area, get the addresses and share this information with your representative.

For income producing properties such as apartments, strip centers, or any multi-tenant building, actual revenues and expenses are critical, given that they are utilized in determining a property's taxable liability.

Step 3: Contact an Appraiser. If you really think your property is over-valued for tax purposes, don't wait until March when you receive your new assessment notice.

Under certain conditions, it's possible to get a good guesstimate of your new tax liability without waiting for the actual notice.

The only professional that can build a strong case for a tax appeal is either a qualified appraiser or attorney, and the only successful defense for a tax appeal is an appraisal report.

Step 4: File Appeal in a Timely Manner. With a few exceptions, most communities will mail their assessment notices in late February or early March. It is important to note that the City of Detroit does include a two-tier process which starts in February.

You need to make an appointment to appear before the Board of Review. Call your Assessor's office and understand how this can be done. Some communities will handle this request by phone, while others will require a letter. Read your notice carefully to better understand your rights.

Non-residential properties can bypass the local board and appeal directly to the Michigan Tax Tribunal by May 31.

Step 5: Appear Before Local Board of Review. Property owners are typically given around five minutes to argue their case before the local Board of Review, so be prepared. Make sure all of your documents are in order and have enough copies for all members of the Board of

Appeals as well as the Assessor. Speak clearly and answer questions directly. Remember, these people live in your neighborhood and are just as familiar with the market as you are.

The best person to argue your case is a professional such as an appraiser. Having a professional who understands the rules of appraising for tax appeal purposes will lessen the confusion and help ensure a smoother process.

Some cities allow you to appeal in writing, while others require the taxpayer's attendance at the appeal. Just remember to read your Notice of Assessment carefully.

Step 6: Appeal to Michigan Tax Tribunal (MTT). Typically, a few weeks after your local appeal, you will receive a letter as to the decision of the Board of Review. If you don't agree with their decision, you have the right to appeal to the Michigan Tax Tribunal (MTT) in a timely manner.

This is for informational purposes only and should not be relied upon as legal or tax advice. Judeh & Associates is not responsible for any inconsistencies between the information herein and the requirements of State law or your local taxing authorities. ■■■■



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**M. Scott
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Michigan Lottery Commissioner

MI Lotte

Million Dollar Sales at 39 Retailers

The Michigan Lottery is pleased to recognize retailers for the outstanding job they have done selling Lottery products this past year. In 2010, there were 39 retailers who achieved \$1 million or more in Lottery sales, an increase from 2009. These outstanding retailers are to be commended for the terrific job they have done and for the service they have provided to their Lottery customers.

Hold 'Em Poker: This new \$5 game launched on January 24th and features instant win cash prizes up to \$200,000 and an Internet-based virtual Hold 'Em game that will award an additional \$100,000 in cash prizes along with weekly prizes of free instant tickets.

Players can access the virtual game and play Hold 'Em against five animated players when they visit the Player's Club website and submit the Virtual Hold 'Em Entry Code found on their Hold 'Em Poker instant ticket. A player can earn between 4 and 20 entries into one of five drawings for \$10,000 and the grand prize drawing for \$50,000! In addition to cash prizes, each week between February 8, 2011 and June 20, 2011 a total of \$1,000 worth of Hold 'Em Poker instant tickets will be awarded to the top 10 players who have accumulated the most entries in the preceding week. Every Hold 'Em Poker instant ticket is eligible for the virtual

game and drawings. Players winning a cash prize must first detach the Virtual Hold 'Em Entry Code stub from their ticket before redeeming their prize. The Hold 'Em Poker ticket is also eligible for the Lottery's Instant Replay contest.

Atari: This \$2 game launched on January 3rd and features a second chance contest which will award a grand prize home theater system. The system includes a 60" LCD HGTV, a home theater sound system, a Playstation 3 console (320 GB model) and a \$250 gift certificate. The grand prize drawing will be held on May 10th; deadline to enter is May 9th.

In addition, five bonus drawings will be conducted to award 10 winners a Playstation 3 console (320 GB model). Two consoles will be awarded in each of the five drawings; deadline to enter the final drawing is April 18th.

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

Club website at www.MichiganLottery.com.

Player's Club: In addition to second chance contests, players can redeem points in member only contests where they can win tickets to sporting events, gift cards, and merchandise. For more information on these contests and all Player's Club second chance contests, go to www.michiganlottery.com. ■■■■

More than 94 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players and commissions to retailers. In fiscal year 2010, the contribution to schools was \$701.3 million. Since its inception in 1972, the Lottery has contributed more than \$15 billion to education in Michigan. For additional information, please visit the Lottery's website at www.michigan.gov/lottery.



Congratulations to the following retailers, all of whom achieved over \$1 million in sales.

- Oak Liquor and Wine, Oak Park
- New Super Fair Foods Inc., Detroit
- Stop N Shop II, Saginaw
- Short Stop Depot, Saginaw
- Beverage 1, Detroit
- New Northend Market, Oak Park
- Danny's Fine Wines, Oak Park
- Greenfield Party Shoppe, Southfield
- Gratiot Fairmont Market, Detroit
- Five Star Liquor, Dearborn
- In N Out Store #31, Detroit
- Bell Bar, Bay City
- M C Petro Inc., Detroit
- Cherry Belt Party Store, Inkster
- Sunny Mart, Muskegon
- Glass Bottle Shoppe, Detroit
- Oakland Liquor Party Shoppe, S
- Variety Foods Mini Mart, Dearborn
- Mario's Market, Lansing
- Uccello's #2 Inc., Walker
- Parkway Foods, Detroit
- Sax Discount, Taylor
- Big J Market, Detroit
- Luxor Market, Detroit
- Duffy's of Flushing, Flushing
- Liquor Plus, Detroit
- Sana Mini Mart, Detroit
- Great Baraboo Brewing Co., Clinton
- Town & Country Liquor, Southfield
- Gilbert's Lodge, St. Clair Shores
- Angelo's Food Specialties, B
- Gator Jakes, Sterling Heights
- Seven Star Food Ctr. Inc., Detroit
- Rosie O' Grady's, Chesterfield
- Scotia Stop Food Store, Oak Park
- Florentine's Pizza, Grand Rapids
- M T Loonies, Temperance
- Larry's Market, Detroit
- Country Farm Market, Pontiac



You deserve a little credit, too.

Because of your hard work selling Lottery tickets, last year \$701 million was contributed to the state School Aid Fund — a good thing for our kids. You also helped players take home \$1.38 billion in prizes, making good things happen for local communities. And because 10,000 local businesses earned \$170 million in commissions last year, you're making good things happen for yourself. So thanks for all the work you do and all the good things you help make happen for Michigan.

If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.





Joseph PALAMARA

Associate, Karoub Associates

Governor Snyder: Unbelievable Must Be Achievable

Under sunny skies and unseasonably warm temperatures, the 2011-2012 term pushed off to a fast start as new Governor Rick Snyder began his term by calling on the state to "reinvent" itself. "The old unbelievable needs to be the new achievable," Mr. Snyder said in his inaugural address minutes after being sworn in as Michigan's 48th Governor. Governor Snyder referred several times to his elec-

"Many of us will have to take a step back in the short-term to move us all forward in the long-term," Snyder said. "We must do this together and not leave some behind," he continued.

Snyder's main objectives that he would like to see accomplished during his tenure are:

- Michigan will be a globally competitive leader in innovation;
- Michigan will create more and better jobs;
- Michigan will create a bright future for its youth.

Governor Snyder wrapped up his remarks by saying, "Underlying the key to our success is to change our culture. Let today be the birth of the era of innovation and the reinvention of Michigan," Mr. Snyder concluded.

Lt. Governor Brian Calley, a former state representative, carried on many of Governor Snyder's themes in his short inaugural address.

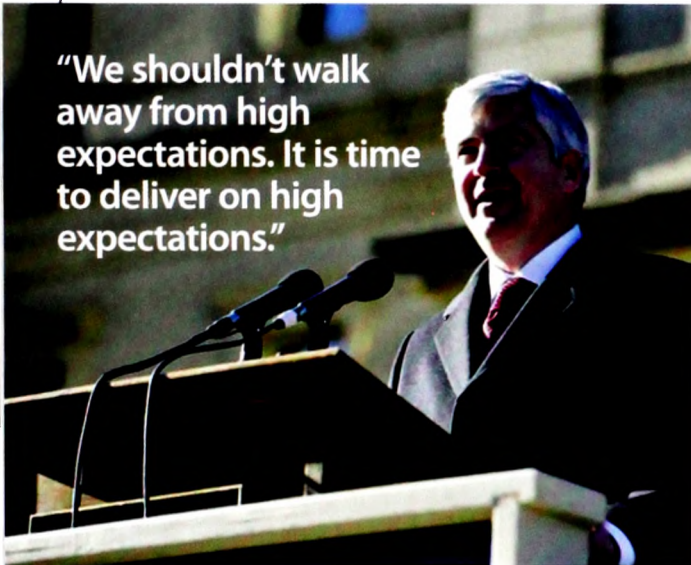
"In the past, it's been too easy to place faith in our government. That's been a mistake," Calley stated. "We have the people, the innovators, the entrepreneurs to bring about a new era in Michigan - not through government direction, but through the creation for an atmosphere conducive for job growth," Calley said.

The most overwhelmingly Republican majority of officials in years took shape with the swearing in of Secretary of State Ruth Johnson and Attorney General Bill Schuette. Johnson received the loudest ovation when she said, "We're built of strong stuff in the state of Michigan. Our ancestors didn't come here to lay in the sun. They came to work!"

Schuette announced that the day marked a "fresh start for Michigan." He went on to point out that Michigan wants a government that "taxes less, spends less, and provides more freedom." Schuette summed up the sentiments of many when he said, "A new team has been hired, now it's time to deliver."

The AFPD team will be working closely with these newly elected statewide office holders, as well as the new legislature, to make sure that their ideas to "reinvent Michigan" coincide with AFPD's ideas for a better Michigan. Let the dialogue for Michigan's better, brighter future begin. ■■■■

"We shouldn't walk away from high expectations. It is time to deliver on high expectations."



tion as tantamount to being "hired" to be Governor and that the state must be willing to be bold and unafraid to address head on what before had been deemed as unattainable. Snyder was very clear that Michigan's "bright future" will not come without "shared sacrifice". He said the time of "fighting among ourselves" is over and that only by "10 million people working together" can Michigan move forward.

"I have been cautioned by many that expectations are too high," Snyder said. "We shouldn't walk away from high expectations. It is time to deliver on high expectations."

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Jody LICURSI

Vice President—Capitol Strategies Group

OH Legislative Update

Things are Heating Up in Columbus

Gasoline Tax Expected to Remain Static in Ohio

Responding to a statement by former Senator George Voinovich calling to increase the federal gas tax, Governor John Kasich took any increase in the state's 28 cents per gallon gasoline tax off the table. During the campaign, Kasich took a solid stance against increasing taxes, even signing the Americans for Tax Reform anti-tax pledge.

The use of the revenue from the state's gas tax is still a matter of debate. In the outgoing administration's final budget suggestions, former Director of the Ohio Department of Public Safety Thomas Strickland proposed to almost double the amount of Ohio's gas tax revenue allocated for the State Highway Patrol. In the ODPS proposal, the Department would receive \$27.3 million per year instead of the current \$16.2 million by increasing the amount the patrol receives from the state's gas tax. Incoming Director Wray has previously stated that he does not support diverting revenue derived from the gas tax from Ohio's transportation needs; however, he did indicate that this would be a decision made by the governor's office. In a recent interview on the patrol's budget shortfall, Governor Kasich would not comment on whether or not he supported increasing the percentage of the gas tax allocated to the patrol.

Senate Rejects 78 Strickland Appointments

Along mostly partisan lines, the Senate rejected 78 appointments made by Governor Strickland during one of their last voting sessions of the 128th General Assembly. While Democrats decried it as a political move, the Senate Republican majority said that they rejected the appointments because they believe Governor-elect Kasich should have the opportunity to fill these key policy positions. The Senate did confirm the outgoing governor's appointments of more than 200 individuals to serve on various boards and commissions. Among the rejected Strickland appointees were members selected to fill slots on the State Lottery Commission and board of directors for the Ohio Bureau of Worker's Compensation. Governor Kasich now has authority to make his own appointments to these positions, subject to Senate confirmation.

Strickland Appoints Yvette McGee Brown to Ohio Supreme Court

In December, Governor Ted Strickland made history by selecting running mate Yvette McGee Brown to fill a vacated spot on Ohio's Supreme Court vacated by Justice

Maureen O'Connor, who was elected Chief Justice in November. McGee Brown is the court's first African-American female member. She previously served on the bench of the Franklin County Common Pleas Court, leaving in 2002 to create the Center for Child and Family Advocacy at Nationwide Children's Hospital; in 2010, she ran as Ted Strickland's Lieutenant Governor. The Supreme Court of Ohio is now comprised of 6 Republicans and 1 Democrat (McGee Brown) and maintains a 4-3 female majority for only the 3rd time in the court's history.

Appointments Made to Fill Senate, House Seats

A number of state legislators were elected to other offices in 2010 or appointed to positions within the new administration, leaving vacancies for the Republican Caucus to fill. Below is a list of the vacated districts and the current status of the appointment.

Ohio Senate District 1—Vacated by Steve Buehrer (R) Steve Buehrer was appointed BWC Administrator; the Senate Republican Caucus has not yet selected a replacement.

Ohio Senate District 6—Vacated by Jon Husted (R) Jon Husted was elected Ohio Secretary of State in 2010. The Senate Republican Caucus selected Peggy Lehner, who was first elected to the Ohio House of Representatives in 2008 and previously served three terms as a member of the Kettering City Council.

Ohio Senate District 22—Vacated by Bob Gibbs (R) Bob Gibbs was elected to Congress in 2010; the Senate Republican Caucus has not yet selected a replacement.

Ohio House District 37—Vacated by Peggy Lehner (R) Peggy Lehner was appointed to the 6th Ohio Senate District. The Montgomery County Republican Party recommended attorney James Butler, but the House Republican Caucus has not yet selected a replacement.

Ohio House District 77—Vacated by Jim Zehringer (R) Jim Zehringer was appointed Agriculture Director. Local county parties have recommended former Rep. Jim Buchy as Zehringer's replacement, but a formal appointment has yet to be made.

Ohio House District 98—Vacated by Tim Grendell (R) Sen. Tim Grendell won election to this seat, but decided to continue serving in the Ohio Senate. The House Republican Caucus appointed incumbent Rep. Richard Hollington, who was previously appointed after former Rep. Matt Dolan left the legislature, but withdrew from reelection after Grendell announced his intent to run for the House seat. ■■■■

Don't Miss Workers' Comp Program Deadline

Reduction in Maximum Discount

Ohio employers should receive their payroll reports from the Ohio Bureau of Workers' Compensation

within the next several weeks. This is the first time group-rated employers will pay at the 51% maximum discount the Ohio BWC set for the 2010 rate year. Due to the drop in the maximum discount, many group rated employers may see an increase in their BWC premiums.

Now, more than ever, it is important to be with a quality third-party administrator (TPA) with stable group discounts. If you haven't evaluated the Associated Food and Petroleum Dealers' group rating program administered by CareWorks Consultants, please request a quote by contacting Katie Cassidy at 800.837.3200 ext. 7188/ katie.cassidy@ccitpa.com or apply online at www.careworksconsultants.com/groupratingapplication/afpd.



CareWorks
Consultants Inc.

Enrollment Deadline

February 23, 2011

Qualifying companies should return the forms immediately to CareWorks Consultants to ensure enrollment in our 2011-2012

group rating program. Companies currently enrolled in a CareWorks Consultants Group Rating Program do not have to re-apply and will not receive an enrollment packet. Renewal for the 2011-2012 group rating year is automatic as long as your company continues to meet the re-enrollment criteria.

The deadline to make a decision is approaching rapidly! Don't be left wondering what to do about your workers' compensation future! Call CareWorks Consultants at to discuss your potential savings at 1-800-837-3200. Choose a partner with a record of not only savings, but incredible service! ■■■■

Have you evaluated the Associated Food and Petroleum Dealers' Ohio workers' compensation program for 2011?

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Guide to Your AFD Board of Directors

Executive Committee



• **CHAIRMAN JIM HOOKS** is president of Metro Foodland. He has been in the retail food business since 1969 and spent seven years with The Kroger

Co. before buying his first store. Hooks was elected to AFD's board of directors in January 2000, is currently serving his second term as chairman, and also serves on several other boards. Hooks says he wants to stay in touch with what's going on in the industry so that he can do the best job possible for his store and have an influence on legislation that affects this industry. He also believes now is a good time for AFD to secure its future. "AFD needs a new home and this is a good time to buy a building," he says. "Our lease is up in August and it's a buyer's market, so we should be able to find a location that will be a good investment." By increasing membership, Hooks says, AFD can improve the perception of supermarkets in the area. "Metro-Detroit is perceived as a food desert," he says, "but we have some of the best supermarkets anywhere."



• **PETROLEUM VICE CHAIR GOVERNMENT & LEGISLATIVE AFFAIRS PAT LAVECCHIA** is a

44-year veteran of the petroleum and repair industry. He is the owner of Pat's Auto Service. He has also served the Ohio membership as past president of OPRRA and the Great Lakes Petroleum, Retailers & Allied Trades Association. LaVecchia points out, "There are a lot of things wrong in the industry, including laws that are not constructed to help businesses. I want to work to get poor legislation changed and better legisla-

tion introduced." He would like to see AFD increase membership, refine current programs, and continue to expand programs that will benefit members. "There is strength in numbers and higher membership makes a good impression," LaVecchia says. "Legislators and lobbyists will listen to an organization with 4,000 members."



• **VICE CHAIR GOVERNMENT & LEGISLATIVE AFFAIRS JOE BELLINO, JR.**

spent his first business years in his family's beverage distributorship and is the owner of Broadway Market in Monroe, Michigan. Bellino has been an AFD member for 12 years and previously served as the AFD PAC committee chair and vice chairman of the Monroe Community College board of trustees and says he volunteers to serve on AFD's board because it's the right thing to do as an AFD member. He wants to see AFD continue to work on alcohol regulation because these issues affect nearly all members. "If we work together as one voice," Bellino says, "we are a lot louder than we are alone." He quotes Benjamin Franklin: "If we don't hang together, we will hang separately."



• **VICE CHAIR MEMBERSHIP - FOOD & BEVERAGE JOHN DENHA**

has owned 8 Metro Foodland, a family business, since 1989. He has been an AFD retail director since 2000 and also serves on the Downtown Southfield (Michigan) Cornerstone Development Authority. Denha says, "This is my industry and AFD serves this industry. I like being part of a successful organization and being involved in

Guide to Your AFPD Board of Directors

change and influencing new laws." He would like to see an increase in Michigan Lottery commission payments to retailers across the board and also wants to see the liquor rollback come law. "Without AFPD, who will fight for the independent retailers in Michigan and Ohio?" he asks. "AFPD is the voice for all retailers," he continues, "and more members means a stronger voice. The more of us support AFPD and keep it successful, we will be able to fight more effectively."



• **VICE CHAIR
MEMBERSHIP –
PETROLEUM &
AUTO REPAIR
PAUL ELHINDI**

Paul Elhindi is the owner of Lyndhurst Valero, a 4,000 sq. ft gas station and convenience store in the Northern Region of Michigan. Elhindi is also an owner of a number of Subway Restaurants. "There are many individual reasons why I volunteer time to serve on the AFPD board," he says, "but the most important are: 'pride of association' (those with whom I serve); responsible concern for the community (enlightened self-interest); and the cause. I believe in the effectiveness and spirit of the staff and members of this organization." Elhindi says the first priority for AFPD is always to strengthen its membership. The association is in need of expanding its abilities to accommodate all the services it offers, he explains, and the building committee has been very active for the past 12 months to secure the next home for AFPD. "Accomplishing this goal this year," Elhindi says, "would position the organization for expected future growth in membership." He asks all members to please read the AFPD mission statement to get a sense of how

important it is for everyone to promote membership. (See sidebar, page 57)



• **VICE CHAIR
LONG-RANGE
PLANNING AL
CHITTARO,**

president of Faygo Beverages, Inc. He holds a B.S. from Michigan State and a MBA from Madonna University. He was elected to AFPD's board in June 2000 and previously served as treasurer. Chittaro says his main objective is to make AFPD's retail members stronger, and he also supports adding to AFPD's PAC account so that the organization can better influence legislation. "AFPD is the voice of the food and beverage industry," he says, "and by working together, we can continue to promote food and beverage initiatives."



• **VICE CHAIR
COMMUNITY
RELATIONS JIM
GARMO**

Jim Garmo has been active in two family owned supermarkets since 1977 and in real estate, development, and property management since 1990. He currently owns/operates Kuzana Enterprise, a development and real estate company. Garmo served on the board for AFD of Michigan and was elected to AFPD's board in May 1999. He joined the executive committee in 2004, and has served on numerous other boards. Garmo says, "This industry is in my blood, and I want to serve it to give back what it has brought me." He says he learned the business from others who were successful and being on the board gives him a chance to communicate how to

better serve the industry—as well as make more money—to those who don't yet know how. "It's important," he says, "to hand our knowledge down to those who are new or are taking over a family business." Garmo would like to see better communication with retailers to educate them on why and how AFPD is fighting for them, because some don't know how changes will help them or hurt them. "We need to ask them if these are their most important issues," he explains, "and help them understand the return on investment they can realize through AFPD's programs, which save them money through better group pricing on everything they buy and all of their business expenses." He feels sure that if people know what AFPD is fighting for, they will want to be part of it. "And if we work together, we can raise our industry to the next level," he concludes.



• **TREASURER
BOBBY
HESANO**

Bobby Hesano is owner of D&B Grocers Wholesale, a wholesale food products warehouse that serves the grocery industry and currently employs 35 people. Hesano is serving his third term on the AFPD board and has been an AFPD member since 1994. He volunteers because he wants to make independent grocers stronger so that they can help formulate policies and legislation that will help all independents. Hesano says, "AFPD did a great job on the food stamp initiative in 2010, and I'm grateful for that. However, we're not done, and over the next couple of years, I want to see payments released to food stamp recipients bimonthly."

As AFPD's membership expands, he says, the organization gains more clout to make independents stronger. "As one strong voice," he explains, "we can support initiatives that will enable us to compete with national chains such as Walmart, Kroger, and 7-Eleven or fight legislation that will hurt us."



• **SECRETARY
NAJIB ATISHA,**

a retailer for 36 years, owns Indian Village Market and Lance's Hometown Market in Detroit. In addition to his role as secretary, Najib is also a member of Barton McFarland Neighborhood Association and the Indian Village Association. He volunteers on AFPD's board because he wants to help the association better serve its members to help them become more successful. In 2011, Atisha would like AFPD to get Michigan to introduce statewide recycling and increase the minimum liquor pricing rollback. "There is strength in numbers," he says, "and the more members AFPD has, the more we can get accomplished."

Food & Beverage Retail Directors



• **FRANK AYAR**
is the founder of Ayar Property Management & Development LLC, the president of Two Brothers Liquor and Food, Inc., the owner/operator of

Walter's Shopping Place, and a member of various other LLCs. He has participated in the food, beverage, and petroleum industries

Guide to Your AFPD Board of Directors

since 1986 and is also a corporate real estate officer and developer. Ayar earned an associate's degree from Lawrence Technical University and has received numerous awards for Detroit's Seven Mile neighborhood revitalization project. "It's very important to be part of the industry you serve," he says. "AFPD is an important organization and being part of a great team gives us the voice to fight for what we believe in and the power to know we are being treated fairly." He would like to see AFPD continue to prosper in profitability, membership, and meeting the demands of its members. "Unity is our strength," he says, "and the more members we have, the stronger we become."



• **JERRY CRETE** is vice president of the 76-year-old Ideal Party Store in Bay City, Michigan, and has been in the food and beverage business for more than 30 years. He holds a bachelor's degree in finance from MSU and a MBA from Central Michigan University. Crete is serving his second term as an AFPD retail director, serves as a board member of the Bay Area YMCA, is treasurer of the 100 Club of Bay County, a board member of St. John's Parish, and is a member of Rotary International. He says he volunteers because the association helps shape the direction of the industry and also benefits his business. It's important to Crete that AFPD work on getting the state minimum markup on liquor raised. "We also should continue to educate our members on the benefits of membership," he says, "so that they take advantage of our programs. We are all small business owners with common goals and we all compete against

the bigger businesses. Binding together in AFPD makes us more competitive against them."



• **MATT JONNA** is the founder and owner of Plum Market's three stores. He holds a bachelor's degree in accounting from Albion College and was elected an AFPD retail director in January 2009. Jonna says he supports AFPD because it is important to have a voice for the privately owned food retailers. "I would like to see AFPD grow its membership base throughout the Midwest," he says, "because without a strong AFPD, our voice in each state's capital would be void." He also recommends AFPD's networking opportunities and rebate programs as very valuable to its members.



• **PHIL KASSA** is the owner of several Michigan stores including Saturn Markets in Dearborn Heights and Detroit, Sak N Sav of Westland, Heartland Marketplace with locations in Farmington Hills and Westland, and a dollar store in Southfield. Kassa is serving his third term as an AFPD retail director and says he volunteers his time because he feels he can make difference in helping shape some of the issues that are important to the grocery industry. "It's also rewarding to be part of an organization that is trying to pool resources to compete with the chain stores, such as the programs that have been endorsed by our committees," he says. "They help bring in savings with companies that otherwise would

never have been presented." Although he knows the AFPD staff is actively working on legislative issues that are important to member businesses, he would like to see members of the organization be more active with their concerns. "With more voices comes more success", he says, "because the stronger in numbers and participation in our organization, the more viable we become with politicians in our states to bring about positive legislation for our industry, as well as having more leverage in the vendor community to help make us more competitive and profitable."



• **SAM SHOUKRI** has owned Showerman's Fine Wine & Liquor, one of the largest independent wine and spirits outlets in Michigan, since 1982. He holds a master's degree in computer science, was a senior systems engineer for General Motors, and was elected an AFPD retail director in March 2010. Shoukri believes volunteering is a very important quality of an individual's character. "It gives the individual pride and self satisfaction when he or she contributes and sacrifices their time and effort to make a positive difference in an organization or people's lives without expecting anything in return. I think it is very noble and a worthy sacrifice," he states. In 2011, Shoukri wants to see AFPD expand its grass roots and attract the interest of all independent retailers inside and outside the states of Michigan and Ohio. "The strength and success of any organization, whether it is for profit or non-profit," he explains, "can be measured and judged by its accomplishments and the number of members it serves." Shoukri

remembers that AFPD has tirelessly over the years to protect the rights and interests of independent retailers. "These accomplishments have proven to have a positive impact on many business owners, whether or not they are members," he states, "and encouraging and promoting membership, AFPD will be a strong and more powerful organization."



• **THOMAS WELCH** and his family have owned and operated Hollywood Markets since 1950 and now have seven locations. He was elected an AFPD retail director in May 1988. Welch says, "AFPD has a large impact on the industry and on my family business. Having input on decision making in Lansing and Washington D.C. is essential." He says he would like to see increased responsibility within the organization itself. "We need to be a voice of the industry to survive," he says.

Food & Beverage Supplier Directors



• **BEN BENJAMIN** has worked for Kar's Natural Products for 10 years and is currently regional sales manager. He has been in the food/grocery industry since he did bottles at his parents' party store in Ferndale at the age of 14. Benjamin graduated from Wayne State University with a bachelor's degree in criminal justice/psychology. He was elected an AFPD supplier director in January 2010, volunteers at Michigan Special Olympics, and

Guide to Your AFPD Board of Directors

Boy Scout den leader. Benjamin says, "Time is a precious commodity for all, and understanding that most of our AFPD members spend anywhere from 10 to 15 hours a day running their businesses, the time that I can commit to help ease their business needs being part of this organization is an honor." For 2011, he would like to see the AFPD develop and invite more of its members to workshops that will help with their business needs. The importance of promoting membership in AFPD with greater membership, there is a greater voice to be heard, and more can be accomplished through a louder voice, he says.



• **GARY DAVIS** is the general manager of Prairie Farms Dairy, a full-line dairy supplier to all of Michigan and the Midwest. Davis has been in the food and beverage

industry for more than 30 years. He has served AFPD's board as chairman of long-range planning, and on the membership and finance and legislation committees. Davis says, "It is important to give back to our great industry by doing everything possible to improve the overall well-being of AFPD members." He wants to see AFPD work closely with the new legislators in Michigan and Ohio and fight for the changes that are needed for the hard-working AFPD members and the industry. Davis says, "There is strength in numbers. In 2011, the retail environment will change very quickly. It is critical that AFPD grows stronger in every aspect of our businesses." To accomplish these important goals and objectives, he says, everyone needs to promote AFPD's membership.



• **FRED GONGOLA** is metro market director for Detroit/Cleveland for Frito-Lay and has been with the company for 30 years. He graduated from Bethany

College with a degree in sports communication and was elected an AFPD supplier director in 2009. Gongola says, "It is truly a privilege to be on the board of directors for AFPD, and I am proud to be part of an organization that does so many great things for our local retailers. With my 30 years of experience in the marketplace, I hope to add value to our local business partners." He would like AFPD to continue its great work with the Ohio and Michigan legislatures and also continue to bring more vendor programs to all its members in 2011. "I would like AFPD to really inform all members and non-members of the benefits of being a member of the AFPD," Gongola says, "perhaps by publishing an annual letter to highlight all of the terrific accomplishments achieved by the organization."



• **EARL ISHBIA** co-founded Sherwood Food Distributors in 1969 and has led the organization from a regional player

to a national enterprise listed among Fortune's largest privately held companies, with more than a billion dollars in annual sales. Ishbia has been the recipient of numerous awards for business achievement including the Ernst & Young 2009 Master Entrepreneur of the Year. He was elected an AFPD supplier director in January 2000 and also serves on several other boards. "I volunteer to be able to contribute

my energies," he states, "and to stay close to the membership of the AFPD that forms the core of our local businesses." In 2011, he wants to see AFPD gain greater understanding of members' needs and expand its community involvement. "Promoting AFPD membership results in members working together to keep our voices strong in the community and at the legislative level," Ishbia says.

Petroleum/Auto Repair Directors



• **DAVE FREITAG**, owner of Yorkshire Tire & Auto, has spent more than 30 years in the petroleum and repair industry and is serving his second

term on AFPD's board of directors. He is the current national president of the Service Station Dealers Association of America & Allied Trades and is past president of the Ohio Petroleum Retailers & Allied Trade Association. Freitag says, "The industry has been good to me, and I want to help others have the same success." He wants AFPD to increase opportunities for members to make a good living by continuing to provide good programs. "United we stand, divided we fall," Freitag continues. "Our industry is only as good as the weakest link, so stronger members mean a stronger industry."



• **MIKE KOZA** is owner of High-point Oil in Farmington Hills, Michigan. He was elected to AFPD's board of directors in 2010 and says he volunteers his time to help grocery



• **JIM MANDAS** is the owner of Broadway Market & Café and a former restaurateur. He was elected to AFPD's board of directors in May 2009

and has also been an active volunteer at Children's Hospital. He says working on AFPD's board is advantageous because of the fellowship and the sharing of common ideas. "It only takes one great idea to make a difference in your business," Mandas says. He also finds it rewarding to participate in AFPD's philanthropic events. Mandas thinks AFPD is on the right path and doing the right things in a difficult economy. He stresses, "It's important, especially for new people, to become members even though it may initially be hard for them to see that the advantages outweigh the fee. I'm very glad I joined because I'm saving money and getting good ideas for my business."



• **BILL MICHAILIDIS** has worked in the food and restaurant industry for more than 20 years. He is president of Delaware Market & Café in Delaware, Ohio and president of Hamburger Inn Diner

Guide to Your AFPD Board of Directors

He graduated from the London School of Business majoring in automotive mechanical and electrical systems. Michailidis is serving his first term on AFPD's board of directors and has also served as the president of the Greater Columbus Convention Center Merchants Association for three separate terms. He wants to use his experience in the gas station and restaurant businesses to help bring positive changes to AFPD's members. "I would like to see AFPD bring changes in below-cost selling and try to pass a bill to secure the investment we all are making in this industry," Michailidis says. "Additionally, I would like to see if we can reduce CAT tax by paying on the net transaction without the credit card costs." He encourages AFPD members to aggressively promote membership to make a greater impact on local and national political leaders. "With more PAC money," he says, "we can achieve more favorable legislation for our members."



• **JOE NASHAR** began his career with car dealerships and became a Shell Dealer in 1986. He purchased the Grand River and Halstead station, his third location, in 1993. Joe has been on the petroleum board of the Service Station Dealers Association since 1987 and was elected to AFPD's board of directors in January 2009. He also volunteers at his church. Nashar says, "I serve on the board to help out where I can, stay involved, and be a part of the success of our industry." To follow the lead of the Liquor Commission, he says he wants to see the petroleum industry institute control over pricing, so that

independents are not hurt by the big box businesses selling below cost. "We need to promote membership so that the AFPD can prosper," he urges, "and so that retailers are on the same page. Membership makes us stronger."

Regional Directors



• **REGION 1 (WAYNE COUNTY): CLIFTON PATTAH** has been vice president of Food Pride Market in Detroit's midtown district for more than eight years. Prior to establishing Food Pride Market, he diligently shadowed his father and uncle as they built and launched successful endeavors in the food and real estate industries. Pattah has a bachelor's degree in finance from the University of Detroit Mercy and is serving his first term as an AFPD regional director. He says he serves on the board to help independent retailers compete more effectively. "I want to see AFPD grow its membership so that we have more clout in lobbying for favorable legislation," he states. "We need to promote membership so that the AFPD can be a strong voice in speaking for independent retailers."



• **REGION 2 (OAKLAND COUNTY): BRIAN YALDOO** has worked in the food industry for more than 34 years and owns Hills Fine Wine & Spirits in Bloomfield Hills, Michigan. He was elected to AFPD's board of directors in 1995 and has served on the membership, charitable activities, and trade show committees. Yaldoo says, "The com-

munity needs people with retail experience who can bring good ideas forward and keep retailers apprised of what's going on in the marketplace." He hopes AFPD can get the liquor minimum increased for retailers so that there is a level playing field and more profit for everyone. "More members will make us stronger as a group. That will increase our buying power to offer more discounts and will give us a stronger voice in Lansing, Columbus, and Washington, D.C.," Yaldoo explains. "AFPD membership comes at a minimal cost for benefits that can help your business achieve greater goals."



• **REGION 3 (MACOMB COUNTY): MIKE QUINN** is the director of retail sales for Pepsi Beverages Company. He has worked at Pepsi as a beverage professional for more than 25 years, working in operations, location management, and marketing as well as his current role heading up the Michigan retail sales organization. He earned a bachelor's degree in business administration from Eastern Michigan University. In addition to his duties as an AFPD regional director, Quinn also sits on the board of directors for Orchards Children's Services in Southfield. "AFPD is a great board to serve on," Quinn says, "because the organization is a good corporate citizen that gives back to the people of this community." It also serves the same customers Pepsi serves, he explains, which helps him understand the issues that affect the retailer and supplier communities. Quinn says, "I expect AFPD to continue to lead the political fight for issues that involve building

a stronger business climate and hope everyone promotes membership because AFPD's consolidated voice for the group is stronger. It would be for each member."



• **REGION 5: MARVIN YONO** has been in the food retailing industry for more than ten years and is the owner of Apple Marketplace in Linden, Michigan. Towne Square Market in Monroe, Michigan. He holds a B.B.A. from the University of Michigan. Marvin is serving his first term as an AFPD regional director and is involved with numerous charities and organizations, including Linden Kiwanis, Arthur Les Community Center, and Linden Schools. He says, "I volunteered on the board because I feel that AFPD is the strongest organization we have in the area to help independent food retailers compete and level the playing field against our corporate competitors as well as having our voices heard in government." Yono would like to see AFPD continue to build relationships with vendors and service providers to provide our members with more ways to increase sales and decrease costs. "A specific area I would like us to focus on is to work with credit and debit card companies to make pricing rates more favorable for merchants," he says. "Credit and debit card usage continues to increase along with the rates the card companies charge merchants." Yono believes promoting membership to AFPD makes the organization stronger, which generates more influence in the marketplace as well as with the government. "We can accomplish a great deal more as a team than as individuals."

Guide to Your AFPD Board of Directors



• **REGION 6: PERCY WELLS, III** is the director of public affairs and communications for Coca-Cola Refreshments, where he has been employed for the past

years. He was previously with the Petroleum for 13 years in various phases of management. Wells serves on the board of directors for the Police Athletic League. He says he volunteers his time as a representative of Coca-Cola to ensure his company's brands are well represented in the retail industry and to stay engaged on issues important to his customers. He wants AFPD to continue to provide quality services to its members so that they are sustainable, competitive, and vibrant in the retail industry. Wells explains, "It is vitally important for everyone to promote membership to AFPD so that the association can continue to provide great services to its members. This will enable them to serve as a cornerstone within their communities."



• **REGION 7: HAROLD MCGOVERN** brings the experience of 24 years in the alcohol beverage business to the board.

His career spans distributors and suppliers across multiple markets in numerous states. McGovern is serving his first term as an AFPD regional director and, in his role at National Wine & Spirits, has worked closely with the legislature in Lansing to educate them on the industry and challenges unique to Michigan. He says, "The members of AFPD represent the largest body of

accounts NWS does business with and we need to be closer to them." McGovern wants to see better cross-company communication in 2011 and says, "With size, comes scale, and scale can drive impact both commercially and politically. That's why membership is so important."



• **REGION 9: VICKIE HOBBS** and her husband have owned and operated Whitehall Shell, a gas station with a convenience store and car wash

in Columbus, Ohio for the past 20 years. Hobbs's station has won numerous beautification awards from the city of Columbus. She is serving her first term as an AFPD regional director and says she volunteers because it is important to be involved in what is happening in the gasoline and convenience store industry. "AFPD is always on the cutting edge of what is going on in the industry, as well as the issues that arrive daily," Hobbs says. "I like being able to help by giving my input on issues that affect the industry." She would like to see an increase in membership because AFPD is such a valuable organization to be involved in for people in the industry and hopes to see more wonderful programs come available. "It's important to promote AFPD," Hobbs explains, "because it is such a wonderful organization for people in our industry to become a part of so they can receive all the benefits that are available to them."

Associate Director



• **RICHARD FIATO** has been the litigation manager and in-house counsel for North Pointe Insurance Company since 2001. He holds a

B.A. in business studies from State University of New York at Buffalo, a B.A. in legal administration from the University of Detroit Mercy, and a J.D. from the University of Detroit Mercy School of Law. Fiato is serving his first term as an AFPD associate director and says, "North Pointe has had a good relationship with AFPD and its members for 23 years, so I jumped at the opportunity to serve on the board. My goal is to help the association run more effectively." He wants to see membership continue to grow, while retaining current members and acknowledges the fine job AFPD has done in a difficult market. "Because AFPD is flourishing while other associations are floundering," Fiato continues, "I would also like to see us broaden the membership base to include other areas such as restaurants and bars." He feels it is vital to have a strong member base capable of presenting a stronger voice to legislators. "Government has failed us during these difficult economic times," he says, "and we must do more to promote ourselves and our industry so that we have more control more than our own destiny."

AFPD's Mission

• As the "Voice for the food, beverage and petroleum industry" since 1910, AFPD is a multi-state trade association representing 3,900 retailers operating in Michigan and Ohio. Our members include independent supermarkets, convenience stores, service stations, and auto repair businesses. Our membership also includes wholesalers, distributors and manufacturers who support the retail industry.

• AFPD is recognized as a leader in government and industry relations and closely monitors proposed state and federal legislation and how it will affect member retail businesses. Any proposed legislation that will have an adverse impact to food, beverage and petroleum retailers is met with AFPD's strong lobbying efforts. Any positive proposed legislation is supported and advocated.

• AFPD has made it a priority to help state retailers work to comply with all state, federal and local regulations. AFPD has worked very hard to establish a rapport with the departments and agencies with whom state retailers communicate on a regular basis. Acting as a liaison to these departments and agencies, AFPD can often times find the answers to retailer questions and conversely help to educate retailers on guidelines and regulations that affect them.



Guide to Your AFPD Board of Directors

Emeritus Directors



• **FRED DALLY** has owned Medicine Chest in Detroit since 1985 and also owns Serra's Market & Domino's Pizza in Warren, with his three sons.

He worked on many committees during his 19 years with the Associated Food Dealers of Michigan before joining AFPD in January 2002 and serving as chairman in 2006-2007. Dally continues as an emeritus director and is active in AFPD's government affairs program. He holds an MBA from the University of Detroit. Dally says, "Especially in this difficult economy and with so many regulations, we need to have people who can speak for our industry and fight for our causes." Dally

stresses that a strong voice from organizations like AFPD can affect what happens in local, state, and federal government, and a strong voice depends on building a good, solid base, but growth only comes if potential members see something of value.



• **RONNIE JAMIL** is co-owner of Bella Vino Fine Wines and Mug & Jug Liquor stores. He was active in AFD of Michigan for many years, was first elected to AFPD's board of directors in January 2004, and served as chairman in 2004-2005. Jamil says, "I saw there was a need and thought I could make a difference. I'm very glad I did." He wants AFPD to sponsor a fundraiser for the PAC account and says, "Not everyone realizes how

it benefits their business." Jamil explains, "There are many intangible assets for each member's business from work AFPD does behind the scenes in Lansing, Columbus, and Washington, D.C. on issues that affect all of us. As we gain more members, our voice becomes stronger."



• **CHRIS ZEBARI** began his work career in the food/beverage industry as a wine salesman in 1984 and represented Pepsi for 14 years before joining Lipari Foods as a sales rep. In addition to his supplier experience, Zebari grew up on the retail side, working in several family owned stores. He was elected an AFPD supplier director in 1991 and served as board chairman in 2008-2009. Chris is also active with the City

of Detroit Police Department, Pepsi Scholarship Foundation, Detroit Public Schools' mentorship program, and local youth sports. Zebari says his father Zeke Zebari, who came from Iraq in 1953 and was very involved with the Chaldean community in helping new immigrants start businesses and become successful, told him, "You have the right to complain unless you are involved in making it better." It has been important to me to come forward behind us, Zebari says. He wants AFPD and its members to get back on the road to profitability. "Continued growth will follow as we make our membership programs stronger," says. "Without membership organizations like AFPD, our business does not have a future." "When we are strong," he adds, "we can successfully fight for the common good."

Edy's Grand Ice Cream Gives Consumers What They Want.



To inquire about our rebate program for AFPD members in Michigan or Ohio, call Mike Pecoraro at Edy's Ice Cream at 1-800-328-3397, Ext. 14001, or Auday Arabo at the AFPD office at 1-800-666-6233.

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Gas & Electric Savings Specialist

OFFICE/FAX: 248-737-1803

MOBILE: 248-396-7431

ene@amerifirstenergy.com

www.amerifirstenergy.com

SUPPORT THESE AFPD SUPPLIER MEMBERS

ASSOCIATIONS/CHAMBER OF COMMERCE

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

ATM

American Communications of Ohio (614) 855-7790
ATM of America (248) 932-5400
Elite Bank Card ATM's (248) 594-3322

BAKERIES

Great Lakes Baking Co (313) 865-6360
Hearth Ovens Bakers by Masons Bakery (313) 636-0401
Interstate Brands/Wonder Bread/Hostess (248) 588-3954
Michigan Baking Co - Hearth Oven Bakers (313) 875-7246

BANKING & INVESTING

AFPD Lincoln Financial Group Advisors (248) 948-5124
Bank of Michigan (248) 865-1300
Huntington Bank (248) 626-3970
Peoples State Bank (248) 548-2900

BEER DISTRIBUTORS

Eastown Distributors (313) 867-6900
Great Lakes Beverage (313) 865-3900
Tn County Beverage (313) 584-7100

BOOKKEEPING/ACCOUNTING CPA

Alkamano & Associates (248) 865-8500
Garino & Co P C (248) 672-4105
Lis, McEvilly & Associates (734) 266 8120
Marconi/EK Williams & Co (614) 837-7928
R A Lizotte & Associates (586) 781-9171
Shimoun, Yaldo & Associates, P C (248) 851-7900
UHY-US (248) 355-1040
Walton Business Management Solutions (248) 320-2545

BUSINESS COMMUNICATIONS

AFPD Comcast (248) 343-9348
Clear Rate Communications (248) 556-4537

CAR WASH CHEMICALS

National Automotive Chemical (740) 439-4699

CELLULAR PHONES & BUSINESS COMMUNICATIONS

AFPD Sprint Communications (248) 943-3998

CHECK CASHING SYSTEMS

Secure Check Cashing (248) 548-3020

CHICKEN SUPPLIERS

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

CHIPS, SNACKS & CANDY

AFPD Frito-Lay, Inc. 1-800-359-5914
Better Made Snack Foods (313) 925-4774
Detroit Popcorn Company (313) 835-3600
Kar's Nut Products Company (248) 588-1903
Molown Snacks (Jays Cape Corl Tom's Archway Stella D'oro) (313) 931-3205
T & J Brokers (beef Jerky) (586) 713-9429
Uncle Ray's Potato Chips 1-800-800-3286

COFFEE DISTRIBUTORS

AFPD New England Coffee Co (717) 733-4036
Standard Coffee Service (504) 539-5206

CONSTRUCTION & BUILDING

Advanced Commercial Roofing (Alian Saroki) 1-800-543-8881
Avedian Development (248) 766-2543
Creative Back Paving & Landscaping (248) 230-1600
DKI Demolition & General Construction (248) 538-9910
LDT Engineering LLC (616) 638-2147

CREDIT CARD PROCESSING

AFPD Chase Paymentech 1-866-428-4966
Merchant Processing 1-866-366-3300

C-STORE & TOBACCO DISTRIBUTORS

AFPD Liberty USA (412) 461-2700
Bull Dog Wholesale 1-877-666-3226
H T Hackney-Grand Rapids 1-800-874-5550
United Custom Distribution (248) 356-7300

DISPLAYS, KIOSKS & FIXTURES

Detroit Store Fixtures (313) 341-3255
Rainbow Hi Tech (313) 794-7355

EGG SUPPLIER

Linwood Egg Company (248) 524-9550

ENERGY, LIGHTING & UTILITIES

AFPD DTE Your Energy Savings 1-866-796-0512
DTE Energy 1-800-477-4747
Energy Sciences (248) 792-9287
Gene Dickow (Energy Broker) (248) 396-7431
US Energy Engineers (248) 683-7355

ENVIRONMENTAL CONSULTING & MARKETING

Flynn Environmental, Inc (330) 499-1000

FOOD EQUIPMENT & MACHINERY

Culinary Products (989) 754-2457

FOOD RESCUE

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

FRANCHISING OPPORTUNITIES

Tubby's Sub Shops, Inc. 1-800-497-6640

GASOLINE WHOLESALE

Beck Suppliers, Inc (419) 332-5527
Central Ohio Petroleum Marketers (614) 889-1860
Certified Oil (614) 421-7500
Countywide Petroleum/Citgo Petroleum (440) 237-4448
Gilligan Oil Co of Columbus, Inc 1-800-355-9342
High Pointe Oil Company (248) 474-0900
PAP Oil Company (934) 667-1166
Reliable Oil Equipment (937) 665-1200
Superior Petroleum Equipment (614) 539-1200

GREETING CARDS

AFPD Leanin' Tree 1-800-556-7819 ext 4

GROCERY WHOLESALE & DISTRIBUTORS

Affiliated Foods Midwest (252) 654-4
Burnette Foods, Inc (231) 254-4
Capital Sales Company (248) 542-4
Cateraid, Inc (517) 546-4
Central Wholesale Food & Beverage (313) 834-4
D&B Grocers Wholesale (734) 513-4
Fun Energy Foods (269) 934-4
General Wholesale (248) 355-4
George Enterprises, Inc (248) 351-4
Great North Foods (989) 356-4
HKJ, Inc - Wholesale Grocery (248) 930-4
Jerusalem Foods (313) 346-4
Kap's Wholesale Food Services (313) 832-4
Nash Finch (989) 746-4
Spartan Stores, Inc (616) 878-4
SUPERVALU (937) 374-4
Universal Wholesale (248) 559-4

ICE CREAM SUPPLIERS

AFPD Nestle/Edy's Grand Ice Cream 1-800-328-3397 ext 14
AFPD Prairie Farms Ice Cream Program (Large Port) 1-800-399-6970 ext 2

ICE PRODUCTS

Arctic Glacier, Inc 1-800-327-4
Home City Ice 1-800-755-4
U S Ice Corp (313) 862-4

INSURANCE SERVICES

AFPD North Pointe Insurance 1-800-229-4
AFPD BCBS of Michigan 1-800-666-4
AFPD CareWorks 1-800-837-3200 ext
AFPD Cox Specialty Markets (North Pointe)
(Underground Storage Tank Insurance) 1-800-648-4
Benchmark Financial Ltd (248) 642-4
Bencivenga Insurance (Agent John Bencivenga) (248) 931-4
Community Care Associates (313) 961-4
Danno Insurance Agency (248) 645-4
Farm Bureau/Jason Schoeberlein (517) 521-4
Gadaleto, Ramsby & Assoc 1-800-263-4
GLP Insurance Services (248) 846-4
Great Northern Insurance Agency (248) 856-4
Hedman Anglin Bara & Associates Agency (614) 486-4
Merem Insurance Services (248) 921-4
Pnmeone Insurance (248) 536-4
Rocky Husaynu & Associates (248) 851-4
USTI (442) 241-4

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REPORT THESE AFPD SUPPLIER MEMBERS

STORAGE SERVICES

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

LEGAL SERVICES

AFPD *Bellanca, Beattie, DeLisle	(313) 882-1100
AFPD **Peppie & Waggoner, Ltd.	(216) 520-0088
Law & Associates	(248) 265-4100
Legal Law, PC	(248) 626-6800
Legal, Gadd & Silver, PC	(734) 354-8600
Sesi The Kitch Firm	(586) 493-4427
Legal, Orow, Mekari, Shallal & Hinds P.C.	(248) 223-9830
Legal, Ward, Asher & Patton, P.C.	(248) 746-0700
Alcohol Lawyers	(248) 433-1200

PROPERTY

Real Estate Corporation	(517) 272-3302
Legal Lottery	(517) 335-5648
Lottery	1-800-589-6446

HEALTHY CARDS/DISCOUNT CARDS

AFPD RewardPal	1-800-277-6099
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GAZETTE & TRADE PUBLICATIONS

Legal News	(248) 932-3100
Legal Times	(248) 865-2890
Oil Free Press	(313) 222-6400
Oil News	(313) 222-2000
News	(586) 978-7986
Michigan Chronicle	(313) 963-5522
Urban News/Magazines	(248) 945-4900
Today	(248) 926-0200

MEAT & DELI DISTRIBUTORS

Legal Portion Control Meats	(419) 358-2926
Legal & Sons	(810) 387-3975
Legal Fresh Foods	(313) 295-6300
Legal Sausage	(313) 475-0048
Legal Foods	(586) 447-3500
Legal Market	(313) 875-5531
Legal Foods Distributors	(313) 659-7300
Legal Food Corp.	(586) 727-3535
Legal Packing Company	(313) 259-7500

MEAT, DAIRY & CHEESE PRODUCTS

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

SCENARIOS

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

MOBILE MARKETING VIA CELL PHONE

AFPD Mousetrap Group	(248) 547-2800
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MONEY ORDERS/MONEY TRANSFER/BILL PAYMENT

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

OFFICE SUPPLIES

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

ADP - Automatic Data Processing	1-877-634-1434
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PIZZA SUPPLIERS

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

POINT OF SALE

BMC - Business Machines Specialist	(517) 485-1732
Caretek (Security Credit Card Point of Sale and more!)	1-866-593-6100

PRINTING, PUBLISHING & SIGNAGE

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

PRODUCE DISTRIBUTORS

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

REAL ESTATE

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

REFRIGERATION & REFRIGERATION SOLUTIONS

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

REVERSE VENDING MACHINES/RECYCLING

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

SECURITY, SURVEILLANCE & MORE

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

SHELF TAGS

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

AFPD Arizona Beverages	(313) 541-8961
AFPD Nestle Waters Supermarket Program	(734) 513-1715
AFPD *Pepsi Program	1-888-560-2616
AFPD Hansen's Beverage (Monster Energy)	(313) 575-6874
AFPD *Garden Foods (AnZona)	(313) 584-2800
AFPD *Intrastate Distributors (AnZona)	(313) 892-3000
AFPD **Buckeye Distributing (AnZona)	(440) 526-6668

7UP Bottling Group	(313) 937-3500
Absopure Water Co.	1-800-334-1064
Beverage Plus	(702) 586-0249
Coca-Cola Bottlers of MI	Auburn Hills (248) 373-2653
.....	Belleville (734) 397-2700
.....	Metro Detroit (313) 868-2008
.....	Port Huron (810) 982-8501

Coca-Cola Bottling - Cleveland	(216) 690-2653
Faygo Beverages, Inc.	(313) 925-1600
Grandad's Sweet Tea	(313) 320-4446
Pepsi Beverages Company	Detroit 1-800-368-9945
.....	Howell 1-800-878-8239
.....	Pontiac (248) 334-3512
United Brands Company	(619) 461-5220

TOBACCO COMPANIES & PRODUCTS

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

WASTE DISPOSAL & RECYCLING

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

WINE & SPIRITS COMPANIES

Beam Global	(248) 471-2280
Brown-Forman Beverage Company	(248) 393-1340
Diageo	1-800-462-6504
Ghost Vodka	(616) 835-4108

WINE & SPIRITS DISTRIBUTORS

Galaxy Wine	(734) 425-2990
Great Lakes Wine & Spirits	(313) 867-0521
National Wine & Spirits	1-888-697-6424
.....	1-888-642-4697

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Calendar



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—February 11, 2011—

**AFPD's 95th Annual
Trade Dinner & Ball**

Suburban Collection Showplace

46100 Grand River Ave., Novi MI 48348
Contact Auday Arabo at 800-666-6233

—April 13, 2011—

**Michigan Food & Petroleum
27th Annual Trade Show
Suburban Collection Showplace**

46100 Grand River Ave., Novi MI 48348
Contact Dawn Geiger at 800-666-6233

Statement of Ownership

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