

AFPD

Bottom Line

ASSOCIATED FOOD & PETROLEUM DEALERS *Working to Improve Your Bottom Line* VOL. 22, NO. 7 JULY 2011

Legal Issues Piling Up?

Top 10
Challenges
Facing
Independent
Retailers

Michigan Governor Rick Snyder:
Exclusive Interview

Ohio Day at the Capitol:
Photos and Highlights

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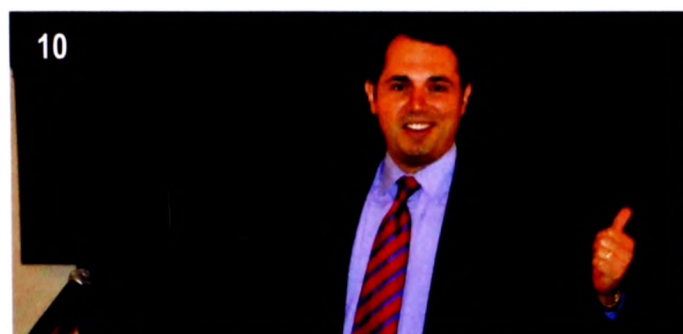
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Features

- | | |
|--|--|
| <p>10 Ohio Day at the Capitol
 <i>AFPD's 1st Annual Day at the Ohio Capitol helped members get their voices heard by legislators</i></p> <p>18 Top 10 Challenges Facing Independent Retailers
 <i>Advice from the experts on how to prepare for these issues</i></p> | <p>22 Estate Planning—Not a Dead Issue
 <i>Even with the new rules, you still need to plan</i></p> <p>28 Spotlight on Michigan Governor Rick Snyder
 <i>"Focus on the 80—not the 20"</i></p> |
|--|--|

Departments

- 8 AFPD Corner
- 32 Retailer Spotlight
Shell Hudson & 71
- 40 Supplier Spotlight
Ace Produce
- 50 Safety Sense
Employee Training – The Foundation of Workplace Safety Programs
- 51 Healthy Living
Reminder: Wash Organic Produce
- 52 Supplier Directory

Columns

- 6 President's Message
- 12 Petroleum News & Views
- 14 Communication Corner
- 16 Political Action
- 36 Ohio Lottery
- 42 Michigan Lottery
- 44 Michigan Liquor Control
- 47 Ohio Liquor Control

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**Auday
ARABO**
AFPD President / CEO

President's Message

Nothing Trumps Your Safety

Our cover story on the top 10 legal/business issues most of our retailers face today is very important, but as a former prosecutor, the number-one issue on my mind at all times involves the dangers within our industry. Nothing is more important to us at AFPD than to make sure when you leave your home in the morning, you are able to come back home to your family at night.

Therefore, AFPD is particularly proud to announce our new partnership with Crimestoppers of Michigan (see pp. 34-35). We will be sending you our Crimestoppers posters, which we recommend that you place at a highly visible location for your customers. Our hope is that customers who care about their neighborhoods will contact Crimestoppers and give an anonymous tip to help take a criminal off the streets.

Crime hurts your business; if customers do not feel safe, they surely will not return to shop at your location. We know and understand the fears that some retailers have about getting too involved in certain neighborhoods where the store owners themselves are fearful for their own safety, as well as concerned about retribution for those that "snitch." This is why a program like this one is so great. Just hang the poster somewhere people can see it inside or outside your location, and your customers will make the calls for you. We can send you as many posters as you would like.

At the end of the day, some people spend more time at their business than they do at home with their family (which will be the subject of a future President's Message—we all need to find balance in our lives); as a result, we need to make sure we do not fear the environment we work in. Although this partnership is only for Michigan to date, we will be working on a similar partnership with Crimestoppers of Michigan's counterpart in Ohio.

And finally, if you or your business is the victim of a crime, we need to know about it. The only way we can do something about a robbery or a homicide and help bring the criminals to justice is if we know about it. AFPD is here to serve and protect you as small business owners—but you are our eyes and ears. Everything starts and ends with our retailers, and taking care of you is why we were created more than 101 years ago.

Furthermore, if you ever have program ideas for AFPD or thoughts about how we can better serve you, please let me know. Like Chairman Jim Hooks wrote last month, AFPD is like a gym membership: You will get out of it what you put into it, except an AFPD membership is the gift that keeps on giving. So tell your friends, family, and colleagues, and they will thank you for introducing them to AFPD. Remember, we are here to serve you—and that includes keeping you and your stores safe. ■■

"Nothing is more important to us at AFPD than to make sure when you leave your home in the morning, you are able to come back home to your family at night."

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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.

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



Michigan

City of Detroit Code

Do you know the rules for the sale of alcohol and tobacco to minors? The Detroit Police Department will continue to vigorously enforce these laws, so be sure your employees are properly trained to check identification on all tobacco and alcohol sales.



Detroit Police Chief
Ralph Godbee

- **Chapter 33, Article III, Division 4, Section 33-3-42** prohibits the sale of tobacco products to minors.
- **Section 33-3-43** prohibits the sale of hookah pipes to minors (18 years of age)
- **Chapter 33, Article V, Section 33-5-1** prohibits the furnishing of alcoholic beverage to a person under the age of 21 and **Section 33-5-3** prohibits the purchase or consumption by a person under the age of 21.

You Can Make a Difference

The Detroit Workforce Development Board (WDB) and Mayor Dave Bing need your help. The unemployment rate for 16-19 year olds in Detroit is hovering around 80 percent. To meet this challenge, the WDB has launched a public-private initiative to support summer employment for the city's youth. There are two ways you can participate:

1. Open a position in your company for six weeks and pay wages directly to a youth.
2. Donate either \$1,000 (20 hours/week) or \$1,500 (30 hours/week) to fund a \$7.50 per hour position at a safe, monitored worksite in metro Detroit.

For additional information, contact Stephanie Nixon, manager, DWDD Youth Contracts Administration at (313) 664-5517.

Ohio

Biofuel Groups Join AFPD

Clean Fuels Ohio and the Anderson Group have recently joined AFPD to help any interested member in applying for federal grants and loans to install biofuel blender pumps that allow retailers to offer choices of blended fuels to their customers.

Underground Tank Regulations

AFPD continues to represent its members by serving on a committee with the State Fire Marshall's office reviewing underground storage tank and operator training regulations.

Ohio Workers' Comp Rate Decrease

The Ohio Bureau of Workers' Compensation will cut overall workers' compensation base rates for private employers by an average of 4 percent beginning July 1st. The cut will save employers approximately \$65 million dollars. AFPD has been very involved with workers' comp issues for the past three years.

Ohio Employers Save Money with Safety Education

You can save money on your workers' compensation premiums by actively participating in BWC's local safety councils. The Ohio BWC has just announced that for the fiscal year 2012 rebate beginning June 30, 2011, group-experience-rating program employers, as well as employers not enrolled in a group-experience-rating program, can get a 2-percent participation rebate on their premiums. To earn this rebate, employers must meet program eligibility requirements in one of 81 BWC-sponsored safety councils. To earn an additional two percent performance bonus rebate, employers must reduce either the severity or frequency of injuries in their workplace by 10 percent or maintain both at zero. In addition to saving money, BWC Safety Councils can help you:

- Learn techniques for increasing safety in your workplace;
- Learn how to better manage your workers' compensation program;
- Network with other employers in your community;
- Access useful, money-saving workers' comp and risk management information.

For information, eligibility requirements, a list of local safety councils, and FAQ, visit <http://www.ohiobwc.com/employer/programs/safety/SafetyCouncils.asp>.



Auday Arabo, AFPD president and CEO, discusses Bridge Card issues with Max Finberg of the U.S. Department of Agriculture.

AFPD, Dept. of Agriculture Discuss Bridge Card

Max Finberg from the U.S. Department of Agriculture recently met with Auday Arabo, President and CEO of AFPD along with members and staff of AFPD to talk about various issues about the Bridge Card among other things related to grocers in Michigan. AFPD was instrumental in the changes made in the way the money is distributed throughout the month for families who qualify for the card. "It is important that public and private sectors work together to help with community issues," said Finberg, USDA, Director of Faith-Based & Neighborhood Partnerships.

Federal

Banks Expected to Fight Swipe Fee Reform

One week after the Senate failed to adopt an amendment that would have delayed swipe fee reform for at least six months, the banking industry is now taking a wait-and-see approach with the Federal Reserve and threatening a legal challenge. The Fed issued a proposal capping the fees banks can charge on debit card transactions at 12 cents in December and is expected to issue a final rule by the July 21 implementation date. The industry, according to lawyers and executives, intends to say that the Fed should never have imposed a hard cap on fees and that the cap it did impose is illegally low. CSNews reported. The banking industry will likely use the Administrative Procedure Act – which sets the rules for public comment periods and ensures agencies don't create rules in an arbitrary or capricious manner—as its legal cudgel. (Convenience Store News: www.csnews.com)

ATMs vs. ADA

ATMs must meet the physical access and communication standards by March 15, 2012, said Dean Stewart, Diebold's senior director of advanced solutions product management. The new regulations became law on March 15, 2011, but the Department of Justice gave ATM deployers one year to implement the new guidelines. Depending on the company, an owner may decide

to upgrade the machine, replace it, or risk not doing anything in the hope that the ATMs do not catch the attention of the DOJ or private citizens who could file lawsuits against the owner. If the company is planning to install ATMs in a planned building, they must meet the 2010 ADA guidelines or a building



inspector may not approve the building construction plans.

ATMmarketplace.com encourages ATM deployers to develop a five-step plan to meet ADA guidelines. This includes taking an inventory of the ATM network to determine if the machines are compliant with the 1991 ADA guidelines; comparing the ATMs' 1991 standards with the 2010 standards; consulting an ATM vendor; establishing a budget; and periodically reviewing the plan. (CSP Daily News: www.cspnet.com)



To inquire about our rebate program for AFPD members in Michigan or Ohio, Call Mike Pecoraro at Nestlé DSD at 1-800-328-3397, Ext. 14001, or Auday Arabo at the AFPD office at 1-800-666-6233

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TONIGHT!





Ohio Day at the Capitol



Paul Condino, AFPD VP of Government Relations, explaining legislative procedures to AFPD Members



Ron Milburn, AFPD VP Ohio explaining the Commercial Activity Tax and the steps AFPD is taking to correct this unfair legislation

AFPD hosted its 1st Annual Day at the Capitol on June 7th in Columbus. More than 30 AFPD members and staff met for a morning briefing and then broke out in teams to visit the offices of their elected legislators. In all, more than 40 members of the Ohio Senate and Ohio House of Representatives met with their AFPD constituents to discuss the need for immediate changes to the Ohio CAT tax.

The lobbying day was a huge step in educating the Ohio legislators on the unfairness to Ohio's gasoline retailers of current practices under the CAT. AFPD's voices were heard and a majority of the lawmakers stated their willingness to look at potential legislative changes. AFPD will present its recommendations in the very near future. A special thanks to Ohio Vice President Ron Milburn for his work on this successful Ohio Day at the Capitol.



Auday Arabo, AFPD President & CEO, thanking attendees for taking time from their businesses to participate in our 1st annual day at the Ohio Capitol



AFPD members in attendance at the 1st Annual Ohio Day at the Capitol, left to right: Deb DiGioia, Ryan Singer, Chris Ledley, Mike Shepperson, Tony Zeakes, Ron Milburn, Rick Reynolds—Staff, Pat LaVecchia—Board Member, Paul Condino—Staff, Gary Robson, Jason Holzappel, Jerry Shriner of Marcoin Mgmt, Marty Cline, Sean Stanart, Mrs C. Absent from group photo: AFPD member Pat Campbell, Vickie Hobbs—Board Member, and AFPD President and CEO Auday Arabo



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**Ed
WEGLARZ**
Executive Vice President, Petroleum

Gasoline Issues Can Bog You Down

All businesses have compliance and legal issues that must be addressed, but the retail gasoline business comes with its own set of challenges. In addition to local health department and occupancy permit requirements, retailers must be in compliance with federal and state regulations.

The most visible issue—and the issue that causes the most customer complaints—is “weights and measures” compliance. Motorists often think if they report a retailer for shorting a gas sale, somehow that complaint will lower the price of gas. While the governing body will test retail gasoline dispensers for accuracy, it’s important that you regularly have the dispensers tested by a certified calibration contractor to be sure you are in compliance. Pumps are mechanical, and they are just as likely to over-pump as under-pump. No retailer wants to shortchange the customer, but semi-annual calibrations of dispensers will keep you in compliance, and costly over-pumping issues will also be avoided.

Underground storage tanks (USTs), tank monitoring systems, and leak detectors are other areas that could cost you money and unwittingly result in legal action against your business. You need to have a system and procedure in place that monitors inventory on a daily basis, and use it! A small leak in a tank or piping can cost you significant dollars and pollute the ground, resulting in fines and legal action against your business.

Federally mandated owner/operator training requirements are about to be implemented and enforced across the country as a result of the Energy Act of 2009. If you are properly maintaining your dispensers, USTs, and tank monitoring systems, you are likely to be in compliance without additional expenditures. If you are deficient in any of these areas, now’s the time to get up-to-date.

Another obstacle facing many retailers – but a bigger issue for gasoline retailers—is automatically renewing service contracts. In the petroleum business, we have more services than the average retail store, and more exposure to this challenge. Do not sign any contract that

automatically renews and/or has a restrictive cancellation window. Many service contracts automatically renew at expiration for another defined period of time, unless you notify the supplier of your desire to terminate within a certain time frame. Most of us are way too busy to remember to cancel unwanted or unneeded services within the cancellation window, and then the encounter with the supplier becomes messy.

The solution is to delete any reference to automatic renewal, limited cancellation opportunities, and right of first refusal clauses in any contracts you feel obligated to sign. Review any clause that

locks you into a price but allows the provider to increase the price of the service. This is a one-way street to the advantage of the provider.

A few of the services that you should be wary of when considering contract provisions are: phone providers, trash pickup, fuel suppliers, maintenance agreements, credit card processing agreements, landscaping, snow removal, alarm systems, equipment leases, employee uniform agreements, and help desk agreements.

During this economic downturn, every dollar is important. Every dollar you save goes right to your bottom line. And suppliers eager for your business are much more willing to negotiate the terms and conditions of any agreement.

Now is the time to review your present contracts and agreements to determine the cancellation window and automatic renewal provisions so you don’t get caught in the renewal spiral. ■■■





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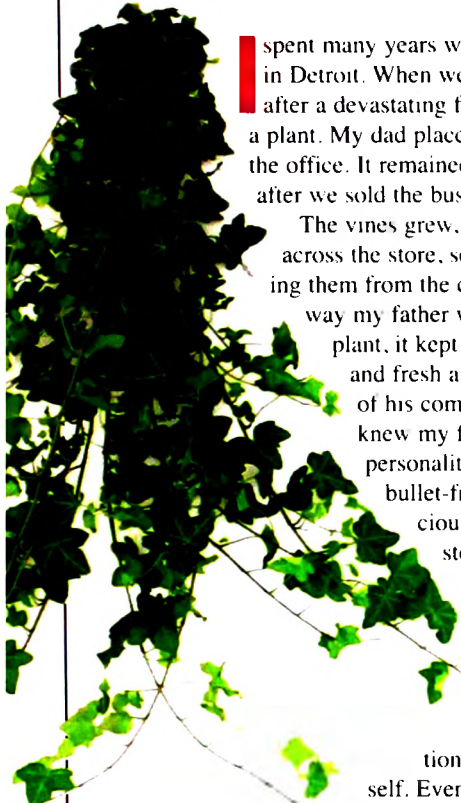


Vanessa DENHA-GARMO

Founder—Denha Media and Communications

Communication Corner

What Does Your Store Say About You?



I spent many years working at Lindsay Drugs in Detroit. When we remodeled the store after a devastating fire, someone bought us a plant. My dad placed it on a counter next to the office. It remained there for years, even after we sold the business.

The vines grew, eventually extending across the store, so we had to start hanging them from the ceiling. Because of the way my father watered and nurtured that plant, it kept the store inside clean and fresh and became a reflection of his compassion. Our customers knew my father for his engaging personality, and our store for its bullet-free counter and that luscious green plant that never stopped growing.

Do you ever look around your store and wonder what it says about you? Your business is a reflection or an extension of yourself. Even when you are not there, you are still sending a message to every person who walks into the store about who you are, how you operate, and what kind of business you conduct.

Long before I met Jim Hiller from Hiller's Markets, I wondered who was behind these seven grocery stores in Metro Detroit. Just by walking in and perusing the aisles, you can tell by the stores' ambience, products, and friendly staff that someone who values quality has created this business model.

When a store is clean and the products reflect the customer base being served – exactly what you will find inside a Value Center or Kassa-family-owned business – you know the people running the operation understand the concept of presentation, marketing, and customer appeal.

We communicate to our customers even when we are not talking. Our business communicates for us. Your employees speak on your behalf every day while doing their jobs

inside your business. You communicate every day to your customers when they push the shopping cart around or head to the counter looking for the products they need or want.

The next time you drive up to your store, take a good look around. Look at the outside of the building. Walk around the store, down every aisle, and in every area open to the public and employees, and ask: What is this store saying about me to the rest of the world? Is it saying this store is operated by a person who knows how to do business, who cares about the customer, who understands presentation and public appearance? Or, are you a little embarrassed by how it reflects on you?

If negative messages are being sent to the public by the store's appearance and how employees engage customers, make a list of what you want to change and how you will approach making those improvements.

At the end of the day, how your business communicates will affect your bottom line. Ask yourself: What does my business say about me? ■■■

Vanessa Denha Garmo is founder of Denha Media and Communications—AFPD's Public Relations Company.



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**Paul
CONDINO**

AFPD Vice President, Government Relations

AFPD's Mid-Year Report Card— A Great Start

The mid-term report for AFPD political action can best be described as bringing about historic legislative changes in Michigan.

It all began in January as Governor Rick Snyder called for an end to the 1976 Consumer Item Pricing Act. AFPD immediately began advocating for the repeal of this labor-intensive item pricing law. The repeal of item pricing was signed into law in April 2011, allowing retailers to more effectively use their resources to create jobs and improve their bottom line.

On May 4th, the first-ever AFPD Day at the Capitol in Lansing provided a venue for more than 30 members and 60 legislators to discuss key legislative issues. The event was a great success, assuring that the voice of the retailer was heard. In fact, legislators in both the House and the Senate gave their commitment to moving key bills sponsored by AFPD.

One such bill, SB 331, was voted out unanimously by the Michigan Senate and moves to the House for consideration. The bill is important to AFPD members as it levels the playing field for all liquor retailers in Michigan by eliminating the long-held practice of requiring a store owner (party, drug, or grocery) to pay an extra 1.85 percent tax on each bottle of liquor they intend to sell. Bars and restaurants do not have to pay this extra tax. Under SB 331, all sellers will pay the same tax for each bottle of liquor they intend to sell.

Another huge victory for AFPD's Michigan members was the elimi-



Watch for AFPD involvement in legislation to move container redemption out of retail stores and into the hands of private recycling companies.

nation of the job-killing Michigan Business Tax. AFPD was invited to the bill signing ceremony and personally thanked by Governor Snyder for our support in passing these bills. The new tax laws create a 6 percent business tax on C-corporations (generally publicly traded corporations) only. Virtually all other business entities will no longer pay business tax. Instead, small business people such as AFPD retailers will pay only a tax on their profits through their personal income tax filing.

AFPD has been at the table throughout the year working with Senator Debbie Stabenow to modify the 2012 Farm Bill to allow states to distribute food stamps twice a month. Senator Stabenow chairs the U.S. Senate Committee on Agriculture, Nutrition and Forestry, and took written testimony from AFPD urging these vital changes in food stamp disbursements in May. Although there

is much work to be completed in this arena, we remain vital advocates for a Farm Bill that assures retailers can maintain the appropriate inventory of fresh food, produce, and staffing levels throughout each month.

The halfway point of 2011 has brought tremendous change, which some didn't think could be accomplished. The second half of the year will require even more diligence and vision in carrying on the voice for change. One such project will be the introduction of legislation on behalf of AFPD to radically change the recycling laws in Michigan. President & CEO Auday Arabo and the AFPD board of directors have asked the AFPD government relations team to go all out in an effort to "move container redemption out of our stores" and into the hands of private recycling entities. The time is now—stay tuned. ■■



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Top 10 Legal Challenges Facing Retailers

Both your state and the nation have legal and regulatory challenges coming your way. Here's some advice from the experts on how to get ready.

By Carla Kalogeridis,
Beverly Sturtevant,
and Darrell Klute

It's not always easy managing an independent grocery or convenience store, and the latest legal, regulatory, and business challenges affecting retailers aren't going to make it any easier.

The good news is that AFPD's *Bottom Line* has

assembled a top 10 challenge check list for you to keep on your radar—along with some advice from industry experts on what you need to do to prepare. (Editor's note: The challenges below are in no particular order.)

1. Fee Requirements for 401(k) Plans

Effective July 16, 2011, under rule 408(c)(2), the U.S. Department of Labor (DOL) will require all retirement plan trustees to know the fees for their 401(k) plans and determine if they are reasonable. "This means that any business owner with a 401(k) plan has a fiduciary responsibility to everyone in their 401(k) plan," says John Bussa, a registered representative of Lincoln Financial Advisors Corp. "If you don't know whether your plan's fees are reasonable or how your plan compares to others, it is imperative to find out how to remain compliant with the new DOL requirements."

Bussa says it's an excellent idea for employers to provide employees with information on the benefits of increasing plan contributions, the impact of pre-retirement withdrawals, plan operations, risk and return characteristics, and historic return-on-investment data.

"Ask an expert to compare your plan to other plans and explain the fees and responsibilities you now have under the new regulations," he says.

2. Changes to the Americans with Disabilities Act

The Equal Employment Opportunity Commission (EEOC) issued final regulations, effective May 24, 2011, implementing amendments to the Americans with Disabilities Act (ADA). The new regulations apply to people working for an employer that has 15 or more employees in the private sector.

With a long list of new regulations hitting the books, ADA compliance is not an issue retailers can ignore. The fines for ADA non-compliance are hefty, and lawsuits already abound.

Spencer C. Skeen, with the law firm of Fisher & Phillips, explains it this way: "The regulations shift the burden of proof in disability claims so that employers must now show why a worker does not require special accommodations, rather than employees having to prove that the measures are merited."

Skeen says independent businesses must recognize that many individuals previously unprotected by the ADA are now protected by the law. "This means employers are less likely to prevail in litigation by arguing someone is not disabled," he says. "Instead, the focus will be on whether the employer's policies or procedures for dealing with disabled individuals comply with applicable law."

Skeen says employers should consult with legal counsel to reassess their job descriptions, job qualification standards, and reasonable accommodation process (including leave of absence procedures) to ensure that they are current and defensible. To reduce the risk of litigation, employers should also update their employee handbooks and any other written guidelines to make sure they comply with the new law.



"Any business owner with a 401(k) plan has a fiduciary responsibility to everyone in their plan."

—John Bussa,
Lincoln Financial
Advisors Corp.

3. Access to Loans and Credit

"The days of easy bank financing are a thing of the past," says Lou Peters, a consultant who spent 33 years in the commercial lending industry. "With banks demanding very detailed information before giving a loan, some retailers are discovering that they don't have a grasp on their financial health. They have ideas, but they can't show it."

In addition, he says many retailers have too much debt. "Banks are turning over every stone now," he says. "They want to know everything about everything before they loan money."

Retailers are often puzzled when a bank with whom they've done business for years suddenly withdraws its support. "Banks are giving retailers a hard time about modifying loans to get payments lower," Peters explains, "but most retailers don't realize that the FDIC has new regulations and accounting rules that hurt the bank's own balance sheet if they do this." In addition, the FDIC is recommending that banks look less at collateral value, such as real estate, and instead focus on business cash flow when assessing whether to approve a loan.

Peters advises independent business owners to get their fiscal house in order. "A retailer might know that his sales have gone up 10 percent, but have no idea that his expenses are up 50 percent," he says. "Most retailers are not prepared with the information needed to get a new loan. You've got to have all your ducks in a row, and you had better look good."

4. PCI Compliance

In an effort to both achieve and maintain Payment Card Industry (PCI) compliance, security has become a major initiative for retailers. "Merchants should view PCI compliance as a business best-practice and not a one-time, stand-alone IT issue," says David Wallace, group manager, data security standards compliance, Chase Paymentech.

Wallace says that the hardest part isn't achieving PCI compliance – it's maintaining it. "When it comes to PCI compliance, 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. "Eliminating stored cardholder data alleviates the need for many PCI compliance-driven initiatives and reduces liability in the event of a data breach," explains Wallace.

Ultimately, the PCI requirements will continue to change, but only to meet emerging threats to the payment system, he predicts. "Merchants must insulate themselves from these variations, while achieving a reduction in the scope, cost, complexity, and implementation time required to maintain PCI compliance."



"Merchants should view PCI compliance as a business best-practice and not a one-time IT issue."

**—David Wallace,
Chase Paymentech**

5. Liquor Control

In Michigan, the price of spirits has been controlled by the Michigan Liquor Control Commission (MLCC), and there is an established distribution system in place. However, James Bellanca, Jr., a business and corporate attorney with Bellanca, Beattie and DeLisle, P.C., says there has been recent discussion to eliminate the tiered system of manufacturers, distributors, and retailers based on their sales.

"There is serious talk about changing that and letting the marketplace dictate price, with less regulation," Bellanca says, "and that could pose a threat to the small retailer. The current pricing of spirits has kept independent grocers and liquor dealers competitive with big boxes, but that may change in the not-so-distant future."

Another important topic is the impact of catering liquor licenses on SDD sales. "The Michigan Legislature recently adopted several changes to the Michigan Liquor Code including the introduction of catering permits," explains Seth P. Tompkins, an attorney with Sullivan, Ward, Asher & Patton.

Tompkins also points out another but less obvious question mark for Michigan liquor merchants: the fact that MLCC Commissioner Pat Gagliardi and MLCC Commissioner and Chairperson Nida Samona, both Democratic appointees to the MLCC, are slated to leave at the end of June and will be replaced with two new individuals appointed by the governor.

6. Liquor Liability

Liquor liability includes concerns about a store's employees selling alcohol in violation of state law, such as selling to a person who is intoxicated or to an underage person. Merchants are subject to new, stricter dram shop laws that can result in fines and/or imprisonment, and retailers are concerned about increasingly sophisticated fake IDs.

The Ohio Division of Liquor Control strongly encourages the use of automatic identification reader/scanner devices. Ohio law provides an affirmative defense that protects permit holders who use automatic identification reader/scanners and make a bona fide effort to ascertain the true age of the person buying the alcohol by checking an Ohio driver's license, an official state of Ohio identification card, or a military identification card issued by the U.S. Department of Defense.

7. Underground Storage Tank Rules

Robert T. Barbero, CPCU, program director for USTI and vice president of Lyndall Insurance Agency, says Ohio gasoline retailers should be paying particular attention to complying with the state's requirements for underground storage tank (UST) deductibles. There are some complicated rule changes, and the state is actively enforcing the requirements.

There are two choices for deductible: \$11,000 for locations with six or fewer tanks and \$55,000 for more than six tanks. "Failure to provide

See TOP 10, Continued on page 20

TOP 10

Continued from page 19

inspectors with proof of adequate deductible can result in possible fines up to \$10,000 per day, closure of your business, or denial of PUSTR fund coverage in the future," he says.

In Michigan, operators of petroleum USTs are required to carry specialized UST insurance. This certificate of insurance is required when paying the annual tank registration fee. Coverage must be obtained from commercial insurance sources, usually including a deductible per occurrence of at least \$5,000. As the tanks get older, the premiums increase, warns Ed Weglarz, AFPD executive vice president, petroleum.

8. Succession and Estate Planning

One issue small business owners often neglect to think about, says tax attorney Randy Denha, is succession planning. "Retailers need to know how best to transfer their hard-earned wealth to the next generation while avoiding excessive taxes and government intervention," says Denha.

Denha advises AFPD members to talk to competent estate planning counsel and find out what the options are for minimizing strife and maximizing control in the hands of the active kids. "Say you have four kids—two active in your business and two inactive," he says. "Give the operations to active kids and to the inactive kids give a nonvoting role such as a dividend or real estate holding to get revenue."

Denha says speak to competent counsel to know when you should start. "As they say, the best time to plant an oak tree is 20 years ago. The second best time is today," he says. "On the other hand, you don't want to start too early either. Parents should see how their kids develop, who they marry, and how much influence the in-laws have."

9. Rising Cost of Insurance

Stephanie Najor, a licensed agent for GLP Insurance Services, says retailers are faced with a multitude of issues when addressing their insurance needs. "Those who are insured are shopping and re-marketing their policies every year, hoping to secure decreased premiums," she says. "On the other end, standard companies are constantly changing their risk appetite and canceling entire classes of business based on the loss-



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Business owners are often under-insured for personal liability on their home and auto, which is where they are most vulnerable."

**—Steven Jaboro,
Vice President,
Benchmark Financial**

es experienced in the prior year."

At the same time, insurance companies have fallen victim to their own industry. Even the largest insurance corporations use "re-insurance companies" that insure risks all over the world, she says. "Over the last decade, these companies have been hampered by natural disasters. When a disaster strikes in an area where an insurance company does not write business, their underlying insurance carriers could be incur-

ring catastrophic losses. These increased costs are passed along to the carriers, who in turn will pass them on to the consumer."

Mark W. Hedman, vice president of Hedman Anglin Bara, says the biggest challenge is that premiums are going up at a time when many small businesses are not seeing revenue increases to support additional cost. "Raising premiums is harder to do in this economy. It's a balancing act for both insurers and the insured." Hedman advises merchants to evaluate their coverage to be sure they haven't cut coverages simply to cut costs, leaving them exposed.

Steven Jaboro, vice president of Benchmark Financial, agrees that the number-one, hot-button issue is cost of insurance. "We find business owners are often under-insured for personal liability on their home and auto, which is where they are most vulnerable and collectible."

And of course, another big question mark on the horizon for retailers is how to afford the rising cost of healthcare premiums, especially as President Obama's new healthcare reform is implemented. State lawsuits deeming the new healthcare plan unconstitutional are a wild card and will likely end up in the Supreme Court. Depending on the outcome of the 2012 elections, if the GOP takes control of both the House and Senate and President Obama remains in office, it's anyone's guess as to what direction the law will take.

Some insurers, like Blue Cross Blue Shield of Michigan, are reworking their programs to reduce

costs by increasing co-pay, deductible, and co-insurance limits. "These plans are designed for small- and medium-sized businesses to remove some of the cost from a business owner by increasing the percentage of employee participation," explains Rocky Husaynu, president of Professional Insurance Planners.

Sometimes it's not a matter of affording it—it's a matter of finding someone willing to write the policy you need, says Neville Nofar, owner of Great Northern Insurance Agency. "Commercial insurance in Detroit is extremely difficult to find at this time if you are a gas station, liquor store, convenience store, or supermarket," he says. "With the economy in shambles and claims on the rise, insurance companies are reassessing their choices of risks."

Tough times have caused many families to tighten their belts to the breaking point. That means that employees handling money may be tempted to take advantage of their employers in ways they never would have considered before.

"We have seen people who have been with their employers for 25 years, who would never think of embezzling," confirms Pat Gregory, managing director of UHY Advisors Michigan. "Then a spouse has a gambling problem or drug / alcohol problem... The owner takes his eye off the ball, and all of a sudden, things don't reconcile." Bonding employees who handle money is a good way to protect yourself, Gregory says.

10. CAT Tax in Ohio

The Commercial Activity Tax (CAT) in Ohio places an unfair burden on the independent retailer. AEPD continues to work hard to educate Ohio legislators on how the CAT disproportionately impacts high-dollar, low-margin (fixed) businesses such as petroleum retailers and wholesalers. With the fluctuating price of gasoline making headlines in an extremely competitive retail gasoline business, gross margins tend to be constant even as retail prices increase. Therefore, a percentage tax like the CAT negatively impacts the retailer's bottom line.

After AEPD's recent Ohio Legislative Day, many legislators were left with a greater understanding of how the CAT harms the independent petroleum retailer's business and many expressed interest in working with AEPD on a solution. AEPD President and CEO Auday Arabo applauded the success of the Ohio Legislative Day, stating, "AEPD members did great in sharing their Commercial Activity Tax stories and how it negatively affects their business. Now, with the help of AEPD staff, it's time to pull everything together and carry the ball toward the goal line. All in all, it was a team effort that will make a difference for our industry." ■■

Watch Out for Fraud Related to Money Services

Mike Sarafa, president of Bank of Michigan, says retailers will continue to see challenges in the area of money-related services they provide to their customers. "The tough economy has increased the rate and likelihood of fraud in food stamps, check cashing, money orders, and other areas," he says. "And there are new regulatory and compliance issues related to money services that retailers will find time consuming and expensive."

There is also a movement by the government, Sarafa says, to go to debit cards for government transfers. "If the government starts issuing tax refunds on debit cards, for example, that will put a big dent on the significant money that merchants make cashing their customers' checks," he says. Sarafa urges retailers to do business with a bank that keeps them educated on the latest laws and regulations related to money services.



Mike Sarafa, president of Bank of Michigan

Estate Planning:

Not a Dead Issue



You and your estate planner have a full plate of actions to consider long before federal estate taxes are considered. If you've been postponing your planning, it's time to meet with a planner and discuss these issues.

Even with the new rules, you still need to plan—and getting help is a smart way to start.

By Randall A. Denha, Esq.

Estate planning isn't dead, not by a long shot. The tax deal made in Washington in December 2010 was a major change. It should change the way many people view estate planning. It shouldn't make anyone ignore estate planning, but it should cause many to take a broader view.

Traditionally, estate planning means estate tax reduction. Many people figure if their estates aren't going to be hit with federal estate taxes, they don't need a plan. Now, with estates up to \$5 million (\$10 million for married couples) exempt from the federal estate tax, they're tempted to think they never need to visit an estate planner.

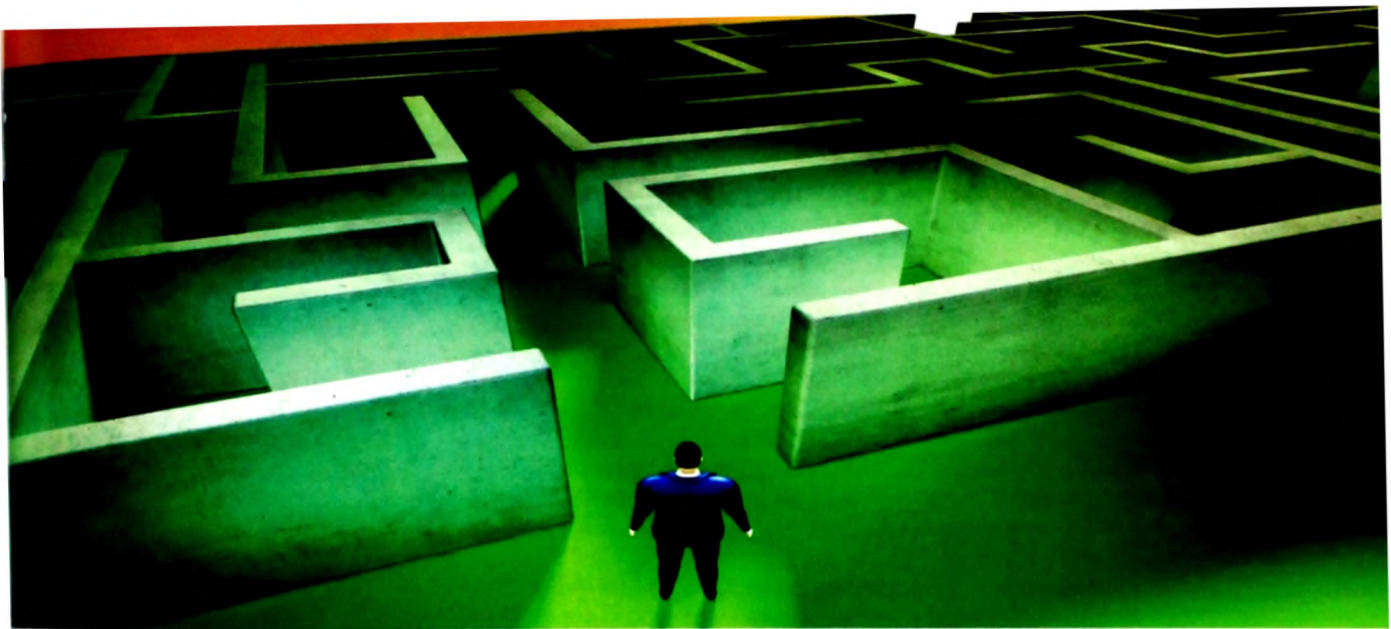
As I've said for many years, estate planning is about much more than taxes. You need a plan even when estate taxes will be zero. Perhaps the best effect of exempting most estates from federal taxes is that planners and their clients can focus time on the non-tax issues of estate planning. Here's a review of the top issues that you should consider regardless of the value of your estate.

- **Deciding Who Benefits.** The primary goal of estate planning is determining who inherits your wealth and when. A typical plan leaves all or most of the estate to the surviving spouse first. After that spouse passes away, the assets pass to children of the marriage. You need a will or living trust or both to reach your goals. Of course, if you don't have the stereotypical family and goals, you definitely need to meet with an estate planner to hammer out a will that transfers the assets in a way that meets those goals.

- **Mixing in trusts.** A secondary decision is whether you want a beneficiary to receive assets directly and immediately. If not, the assets likely will be put in a trust for that person's benefit. There are many non-tax reasons to use trusts in an estate plan. The person might be too young to legally own the assets. Or you might be concerned about how the person would spend or manage the property. A trust allows a person or entity (such as a charity) to benefit from the wealth while the trustee manages it and the trust terms put some restrictions on distributions. A trust also can protect the assets from creditors of the beneficiary. You'll want to use it when the beneficiary is in a high-risk occupation, might lose assets in a divorce, or has a substance abuse or other problem.

Another reason to use a trust is to ensure wealth finds its way to your contingent or secondary beneficiaries. You may want to leave your entire estate to your surviving spouse and also ensure your children receive what's left after his or her demise. A trust does that. Trusts for this purpose are especially useful to someone in a second or subsequent marriage with children from a previous marriage.

- **Setting formulas and disposition schemes.** When a will doesn't leave the entire estate to one person, there must be instructions to



divide the estate. A problem with many formulas and other schemes is they work fine the day they are written, but deliver unwanted results over time as asset prices change. This is particularly true when people are designated to receive specific property. But it also can happen when they receive a percentage of the estate without a dollar limit or specific dollar amounts.

Suppose you have a \$3 million estate and leave 90% of it to your spouse and 10% to your brother. You believe that would leave your spouse comfortable. An economic calamity occurs, however, and the estate suddenly is worth \$1.5 million. Now, your spouse needs all of the estate to meet expenses, and that 10% left to your brother seems more significant. A good estate planner will craft your dispositions to avoid such unwanted results and account for changing circumstances. But not all changes can be anticipated, so you also want to review your plan periodically.

- **State taxes.** Federal estate taxes aren't the only potential leak out of your estate. There still are states with estate or inheritance taxes, and most of those taxes kick in at lower levels than the federal tax. If you live in such a state (or own property in one), you'll want to look for ways to reduce the bill.

- **Probate.** Some states have a modern streamlined probate process that nicks the estate for fairly reasonable expenses and doesn't take too long. Other states retain the old-fashioned slow and expensive probate systems. You should meet with an estate planner to learn which type of state you're living in. When you live in a state with a long or expensive probate process (or both), discuss ways to avoid probate. These methods include trusts, jointly-owned property, life insurance, and annuities.

- **Debts and cash flow.** An estate plan determines how debts will be paid and how that will affect inheritances. Some people have life insurance or liquid assets to pay debts so heirs can take title to unencumbered assets. Otherwise, taxes must be paid by the estate. Suppose you want one person to inherit a particular asset and another to inherit the rest of the estate. If the asset has a debt attached to it, how will that debt be paid and how will that affect the amount inherited by each person? An estate planner also will examine the cash flow of the estate to ensure bills can be paid, assets maintained, and dependents taken care of during the estate settling process.

- **Life insurance.** Some people own life insurance to pay taxes,

debts, or other expenses of the estate. Life insurance also can be a way to leverage your inheritance. Your estate planner will help determine if you have too much or too little life insurance. When you already own life insurance, or the planner believes insurance is a good idea, also look at strategies such as a life insurance trust or partnership to own the policy and keep it out of your taxable estate.

- **Charitable gifts.** Many people leave something to their favorite charities in their wills. A charitable gift is fully deductible from the estate, so it reduces the estate tax. But when your estate won't be taxable, you might not want to make the gift in your will. It might make more sense to make charitable gifts each year and deduct them on your income tax return. This is another issue a good estate planner will explore with you.

- **IRAs, annuities, and more.** A number of assets pass to the next owner outside the probate estate, the will, and a living trust. These include IRAs, employer retirement plans, annuities, and life insurance. For these, you need to review the beneficiary designations with an estate planner and coordinate them with the rest of the estate. Most estate planners say few of their new clients have done their beneficiary designations correctly.

- **Special assets.** Small business interests, collections, antiques, real estate, and other assets all require special consideration and planning even when taxes are not an issue. An experienced planner can explore the issues and options with you.

These are just a few of the non-tax issues that are fundamental to every estate plan. As we've discussed in the past, other key elements of a plan include health-care documents, a financial power of attorney, and guardianship designations for any minor children. You and your estate planner have a full plate of actions to consider long before federal estate taxes are considered. If you've been postponing your planning, it's time to meet with a planner and discuss these issues. ■■

Randall A. Denha, J.D., LL.M., is principal and founder of the law firm Denha & Associates, PLLC and can be reached at rad@denhalaw.com. (Editor's note: This article may not be used for penalty protection that may be imposed on a taxpayer under the Internal Revenue Code of 1986, as amended.)



Are Your Assets Really Diversified?

By Michael J. LoGrasso, CLU, ChFC®
and John M. Bussa, CRPC®

A diversified portfolio should be at the core of any well-planned investment strategy. While a worthy goal at any age, it's especially desirable as your net worth grows over the years.

The basic purpose of diversification is to reduce your portfolio risk and volatility. It's primarily a defensive type of investment policy. Depending on your investment goals and tolerance for risk, your strategy may emphasize one type of investment over another. But overall, your portfolio should be diversified. That's because no single type of investment performs under all economic conditions.

Forms of Diversification. An investment portfolio consisting of 20 different construction industry stocks is not diversified. Diversification means dividing your funds among different classes of assets, such as stocks, bonds, real estate, savings accounts, and tangible assets. For instance, suppose your portfolio consisted entirely of bonds. Your money would be at significant risk if interest rates rose since bond prices generally fall when rates go up.

It's also important to diversify by owning several stocks in different industries. Suppose you held just 1,000 shares of a major company's stock from September 30, 2007 through September 30, 2009, and you suffered a loss of \$40 per share when the stock fell from 100 to 60. A diversified portfolio consisting of many different stocks in various sectors may have cushioned the blow of the loss.

A prudent investor managing his own portfolio might diversify his holdings by selecting some stocks for their rising earnings or accelerating "growth" potential while buying other stocks because they offer "value" by temporarily being out of favor. In addition, an investor may buy individual securities for other reasons, such as income or a certain situation in the marketplace.

An alternative to selecting and managing individual stocks and bonds is to invest in mutual funds. Some mutual funds offer diversification by holding many securities within the portfolio. However, some other

funds may not be diversified across industries or asset classes and may focus on a single sector. Mutual funds offer several other features, including:

- Shareholders receive periodic reports reviewing the fund's results and performance.
- Funds are managed by full-time professionals.
- Fund families allow investors to allocate investment dollars among a combination of funds with varying investment objectives.
- Mutual funds may provide immediate diversification.

Funds have clearly defined investment objectives and strategies, which are



detailed in the fund's prospectus.

An investor should carefully consider the investment objectives, risks, charges, and expenses of the investment company before investing. Read the prospectus carefully before investing or sending money. The investment return and principal value of an investment will fluctuate with changes in market conditions so that an investor's shares when redeemed may be worth more or less than the original amount invested.

Diversification also means not tying up all your funds in long-term investments. You'll need to keep a certain amount easily accessible—that is, in money-market accounts, savings accounts, or short-term certificates of deposit (CDs)—for on-going expenses, emergency needs, and short-term goals such as saving to buy a car or pay taxes. And through dollar-cost averaging, a process of buying stocks and bonds from time to time instead of all at once,

you can spread the risk over both good and bad markets.

Sample Portfolio. Your specific investment decisions will depend on several factors: your age, tax bracket, risk tolerance, liquidity needs, investment time horizon, and investment goals. In general, however, a well-diversified portfolio might include:

1. Cash Reserves for short-term needs—checking accounts, money-market accounts, savings accounts, and shorter-term CDs.
2. Longer-term, taxable investments that are relatively liquid, such as:
 - Stocks—common or preferred
 - Bonds—U.S. Government, corporate
 - Mutual Funds—bond funds, growth funds, balanced funds, international funds
3. Tax deferred and tax free investments, such as:
 - Annuities—fixed and variable
 - Qualified Plans—401(k), 403(b), Roth, IRAs, SEPs, SARSEPs
 - Municipal bond funds
4. Real estate—commercial, residential
5. Tangible asset exposure through mutual funds—precious metals funds, natural resources funds

You may want to consult an advisor regarding designing a portfolio that is right for you and your time frame, risk tolerance, and potential return on investment.

A properly planned estate can also be a part of your overall strategy. Simply having a will may not be enough. You may need to coordinate your will with trusts for your children, life insurance, and estate tax planning. Estate planning can help preserve and direct the distribution of your assets after your death.

A diversified financial planning strategy will not eliminate risk or guarantee success. But it does offer a sound approach to help accumulate, preserve, and protect your assets, reduce risk, and potentially grow assets over time. ■■

Michael J. LoGrasso, CLU, ChFC® and John M. Bussa, CRPC® are registered representatives of Lincoln Financial Advisors Corp., and offer investment advisory service. This information should not be construed as legal or tax advice.



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- You may suffer financial losses due to credit card or debit card fraud that might have been prevented by the terminal protections.

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Governor Snyder: 'Focus on the 80—Not the 20'

By Joseph Palamara

After winning the Republican nomination for governor last summer, Rick Snyder cruised to victory in the November general election and was sworn in as Michigan's 48th Governor on January 1, 2011.

An experienced, successful, and respected businessman in Michigan and across the nation, Snyder became governor in his first bid for public office. Born in Battle Creek, Michigan, Snyder earned a bachelor's degree, M.B.A., and a juris doctorate, all from the prestigious University of Michigan (U-M). Snyder has served as an adjunct assistant professor of accounting at U-M, and presently resides in Ann Arbor with his wife, Sue, and their three children.

Snyder was employed by Coopers & Lybrand's Detroit office from 1982 to 1991. In 1988 he was named a partner, and later promoted to partner-in-charge of mergers and acquisitions in the Chicago office. Snyder joined Gateway in 1991 as the executive vice president and was named president and COO in 1996, a position he held until 1997.

Snyder returned to Ann Arbor in 1997 to co-found Avalon Investments Inc., a venture capital company with a \$100 million fund, along with Gateway co-founder, Ted Waitt. Snyder was president and CEO of Avalon for three years until he co-founded Ardesta in 2000, an investment firm, where he served as chairman and CEO. Ardesta has invested in 20 start-up companies to date. Snyder also has experience serving on the boards



of the Henry Ford Museum, the Nature Conservancy, and several boards tied to the University of Michigan.

Since taking office in January of this year, Governor Snyder has pursued a pro-business agenda, calling it a plan for "Michigan's reinvention". The \$46 billion FY 2011-2012 state budget was approved prior to June 1 and cut \$1.8 billion in spending. Among other things, it also removed the tax exemptions on most pensions and repealed the Michigan Business Tax and replaced it with a flat 6 percent tax on the profits of C corporations. Governor Snyder applauded the timeliness of the budget approval (the fastest in nearly 30 years) and called it a "shared sacrifice."

Recently, Governor Snyder took the time to speak with AFPD about his plans for job creation and improving Michigan's economy.

AFPD: Our members hear so much about the importance of major employers bringing economic development and a large number of jobs to the state of Michigan. How important are small businesses to Michigan's economy, and ultimately, to a sustained economic recovery in our state?

Governor Snyder: Throughout the campaign, I emphasized the need to focus on economic gardening instead of hunting. Previously, we had a failed system in which the state had to give hundreds of millions of dollars in the form of tax incentives to large companies from out-of-state to get them to locate



here. As a result, a few select, politically well-connected industries were favored at the expense of everyone else.

The fact that we had to essentially pay companies to locate here was a reflection of our broken tax and regulatory system. It was really an unsustainable system.

As governor, my focus has been on creating an environment where small businesses can grow and create jobs. I'm proud to announce that in the first four months in office, working with lawmakers, we were able to eliminate the job-killing Michigan Business Tax and replace it with a flat, 6 percent corporate income tax that is simple, fair, and efficient. Starting January 1, 2012, small business owners will stop being double taxed – they will pay the same 4.35 percent rate individuals pay.

Jobs will come back when innovators and entrepreneurs are able to take their ideas and turn them into small businesses that have freedom to grow.

AFPD: What can the State of Michigan do to not just ensure that small businesses survive, but also to ensure that they can thrive and grow?

Governor Snyder: I'm not sure there is anything government can do to absolutely guarantee or ensure an individual business will succeed. Innovation requires risk. But what we can do is create an environment where the tax burden is low and regulations are reasonable, so that innovators have the freedom to take their ideas and turn them into businesses that employ others. I get questions like this from reporters all the time, and I

always make sure to stress that government does not create jobs. Our role is to create a positive environment.

AFPD: In today's era of big box and chain retail stores, do you feel that it's important to ensure that locally based independent retailers can continue to compete and do business in communities throughout Michigan?

Governor Snyder: Absolutely, which is why I made leveling the playing field such a high priority. One of the aspects of the budget that has been largely overlooked by the media is the elimination of tax loopholes exploited by large corporations. Our guiding principle in putting the budget together was to make it simple, fair, and efficient. Big businesses should not get a competitive advantage because they can afford to hire lobbyists to carve out special treatment in the tax code.

AFPD: How will the new item pricing law (that takes effect in Michigan on September 1) be helpful to both retailers and consumers?

Governor Snyder: The change will lower prices by keeping costs down, which is good for both consumers and retailers. Forty-eight other states get by without individual item pricing, but in Michigan the law has not kept up with technology. This is an important change to demonstrate Michigan's commitment to eliminating unnecessary and burdensome regulations.

AFPD: What is your vision for making Michigan more business friendly and for growing jobs once again?



As governor, my focus has been on creating an environment where small businesses can grow and create jobs. I'm proud to announce that in the first four months in office, we were able to eliminate the job-killing Michigan Business Tax and replace it with a flat, 6 percent corporate income tax that is simple, fair, and efficient. . . Jobs will come back when innovators and entrepreneurs are able to take their ideas and turn them into small businesses that have freedom to grow.





“Relentless Positive Action”
 sums up my approach to the job of governor. We are just going to keep pushing forward, making the tough calls, doing the things that need to be done to reinvent Michigan, without getting distracted by unproductive fighting.

on the budget, many people have not noticed the things we are doing to clean up Michigan’s regulatory environment. Those are things we will highlight more going forward.

It’s important to emphasize how important it was to show that the budget could get not only done, but done early, and in a way that is structurally sound without quick-fixes, one-time solutions, or accounting gimmicks. Businesses will take note of the stability we are bringing to the state, and with that certainty, businesses will be able to better plan for the future.

AFPD: What role should business, consumers, and government play in restoring Michigan to the level of greatness that it once enjoyed?

Governor Snyder: One of the first things we need to do is start being more positive about our state. One of the things I noticed traveling around the state to campaign is how down on ourselves we all seem to be. It’s as though we’ve been in a crisis for so long that many of us have just accepted things the way they are.

There is a phrase I like to use – “Relentless Positive Action” – that sums up my approach to the job of governor. We are just going to keep pushing forward, making the tough calls, doing the things that need to be done to reinvent Michigan, without getting distracted by unproductive fighting. When I first started using this phrase, many members of the press tended to ridicule it, but now that we are several months in and the budget is done earlier than it’s been done in three decades, and people are starting to show results, I think it is catching on.

Most of us agree on 80 percent of what needs to be done. Yet for some reason, people in politics tend to focus on the 20 percent where we disagree. Instead of getting hung up on the areas of disagreement, let’s do the 80 percent where we agree. ■■

Joseph Palamara is an associate with Karoub Associates and is AFPD’s Michigan lobbyist.



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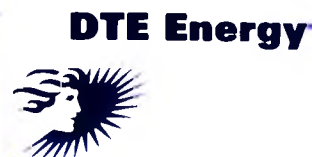
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Shell Hudson & 71: 'We're Fighting the Piggy Bank Mentality'



Plenty of people operate multiple businesses, even seemingly disparate businesses. But as somebody who operates a Shell station as well as an information technology outfit, Binal Patel might just be unique.

"I'm an I.T. person. I used to work for Lucent Technology in the I.T. department," he said. After fearing the direction the company's stock was heading, and receiving some advice from an uncle in Chicago, Patel went back to school and invested in the Shell Hudson & 71 station in Columbus, Ohio as well as another start up.

"I manage both businesses," Patel said. "And I'm working on an I.T. company," which he is accomplishing by working several hours "after work" in the evenings and an additional five or six hours on Saturday.

With an apparently undying thirst for knowledge and information – and happy to grab onto every opportunity to maximize his investment – Patel said he dove into all of the opportunities AFPD provided him.

"The membership is really worth it. I think for a small business, AFPD is a great source. I found helpful information within one or two days of joining," he said. "I am watching. I look at the magazine, and I am learning a lot about Michigan, Ohio, taxes, all the programs."

Patel said he's been feeling the pinch of the recession because his customers, in a hard-hit section of Columbus, have been adopting what he referred to as a "piggy bank" mentality.

"Many in the neighborhood have lost their jobs, so they're just not spending much money. The guy who used to buy a six-pack of Bud Light is now buying cheaper brands of beer

and cigarettes," he said. "Instead of getting six or seven gallons of gas, he's now getting only two or three gallons."

Patel said he was glad AFPD suggested he try to introduce more variety into his snug, 1,300-square-foot store. He also reaped instant rewards from their suggestion to begin accepting food stamps in his establishment.

"I see a bump up of about \$2,000 per month," he said. "AFPD has such nice members. They suggest things constantly, and they help forecast where the industry is going."

Patel takes advantage of several promotions, such as the coffee program that offers customers their fifth cup of coffee for free, but due to the ever-diminishing returns in the gasoline market, he has had to back away from others.

"I used to do a free car wash [promotion], but now that we're not making much money on gas, I stopped," he said. "I'm moving to a touchless car wash. We're still working on that, but once it is in, I will introduce a promotion."

Like most small gas stations, Patel's biggest challenge is competing with the big box operations that have introduced gas pumps and who sell fuel five to ten cents below the small, independent retailers. He said he doesn't see that situation changing in the next few years, but he makes up for it by using the resources at his disposal – AFPD promotions, strategic positioning of impulse items, and selling items like beer at state minimums to get customers in the door where all the higher profit margin items are.

With a plan to introduce breakfast pizza [along with coffee] to get those customers in the door, and an eagerness to continue making the best of the resources available to him, Patel is optimistic about the future. ■■■



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Dennis BERG

Interim Director, Ohio Lottery Commission

Ohio Lottery Commission

Old Favorites, New Promotions

Returning old favorites, new games, and promotions help your customers stretch their lottery dollars.

An Old Favorite. On July 17, the Ohio Lottery will release an old favorite, \$5 Blackjack, with a top prize of \$50,000 and a 69.2 percent payout. Be sure to post the latest EZPLAY Games® by your terminal or play station and use the new EZPLAY Blackjack cube dispenser insert.

New Instant Games. Four new instant games, set for release July 22 include \$2 Cherry Tripler—\$1,500 top prize and 61 percent payout; \$2 Cash Winfall—\$1,000 top prize and 61 percent payout; \$2 One for the Money, Two for the Dough—\$10,000 top prize and 65 percent payout; and \$10 Million Dollar Multiplier.—\$1 million top prize and 73 percent payout.

Upcoming Promotions.

Bundle Play customers get a chance to stretch their Lottery dollar with a package suite of select online games beginning July 31. For a \$6 purchase, players receive:

- A ticket with a \$1 Classic Lotto wager

- A ticket with a \$1 Mega Millions wager and \$1 Megaplier
 - A ticket with a \$1 Powerball wager and \$1 Power Play
 - A ticket with \$1 Rolling Cash wager
 - A ticket with a \$0.50 Pick 3 straight wager
 - A ticket with a \$0.50 Pick 4 straight wager
- Ohio's Bundle Play offers a \$1 savings on a \$6 purchase.

Soon after that, starting August 1 and running the entire month of August, the Ohio Lottery will offer customers a free \$0.50 Pick 4 wager for each \$5 single ticket purchase of Rolling Cash 5. See the July issue of Ticket Seller for details.

Keep in touch

We want to be connected to you. Please check your annual license renewal form to ensure we have current contact information, including email address, so we can keep you current on important Lottery business activity.

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Ace Produce: 'Good Products and Customer Satisfaction Overcome Pricing'

Tom Naemi's is a relatively new business, but it's one he has built on the most traditional of business principles. "I deliver a good product at a fair price," Naemi said. "If you don't eat it, don't sell it."

Naemi started Ace Produce five years ago with "a warehouse right across from the terminal," referring to the Detroit's famous Produce Terminal. The company deals a complete line of produce, which Naemi describes as "nothing but quality." "I started with one account, and now I have more than 30," the wholesaler said. Ace Produce now employs six drivers, three loaders, and a staff of 12 in total.

Naemi said the values upon which he bases his business stem from his faith.

"I preach the gospel in the afternoon, and work for bread in the morning," he said. "If you're going to be a wholesale distributor, you need to run a good operation. If your customers need help, you need to be dedicated to them. You need to do all the little stuff."

While the recessed economy has been tough on all of his customers, Ace has been faring well.

"In this economy, if you're holding your own, you're doing good. The economy has been tough for the stores, but my busi-

ness keeps on going up every year," Naemi said, pointing out that he is significantly ahead of his year-to-date returns from 2010. Once again, Naemi said his steady, recession-defying success doesn't involve rocket science.

"Quality pays, it doesn't cost," he said. "If you have a good product in your store - and customer satisfaction - it overcomes any pricing. That's always been my policy."

As Naemi sees it, his customers are having different challenges. For example, the economic pressures are different in the city of Detroit than those facing customers in the 'burbs.

"In the city of Detroit, the problem is with the population depleting," he said. "In the suburbs, you are dealing with the big boys on the block: Costco, Sam's Club, Walmart. There's fierce competition in the suburbs."

As a new member of AFPD, Naemi said he doesn't anticipate many changes for his operations in the near future beyond looking into which AFPD programs will benefit him and his staff most. "If it ain't broke, don't fix it - just keep giving customers reasons to stick with you," he believes.

"A deal is not a deal if you lose the customer," he said. "Every customer who returns is worth all your effort and hard work." ■■■



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**M. Scott
BOWEN**

Michigan Lottery Commissioner

Player's Club Offers Second Chances to Win

The Michigan Lottery's online Player's Club is a huge success, with more than 217,000 members. Players can watch Club Keno drawings; view past winning numbers; receive email promotions; submit non-winning tickets for second chance giveaways; and accrue points for chances to win merchandise, travel, event tickets, and Lottery tickets.

Millions of dollars in prize money and merchandise have been won and there are millions more yet to be won. Current second chance contests include:

- Monopoly™ offers a \$1 million second chance. Every dollar in non-winning Monopoly™ tickets submitted is one entry into the contest. Players gain access to a bonus Monopoly™ interactive game for up to 100 additional entries. Drawings on June 21, July 19 and August 23 will award three finalists a \$10,000 prize and an entry into the grand prize drawing for \$1 million during the fall episode of the Lottery's game show, "Make Me Rich!"
- The \$5 Harley-Davidson™ ticket features a second chance to win Harley-Davidson® prize packs and four Harley-Davidson® Fat Boy® motorcycles. During each of four drawings, 285 winners will receive a prize pack and one winner will receive a Harley-Davidson® Fat Boy® motorcycle. The prize pack includes two suede caps, a backpack or duffel, t-shirt, sunglasses, pint glasses with bucket, and a tabletop neon clock. Each non-winning ticket entry also gives players access to a bonus Harley-Davidson® interactive game where more entries can be earned.
- Non-winning Single Double Triple Play Bingo™ tickets can be entered for a chance to win \$500 worth of instant tickets.
- Instant Replay™ is one of the most popular second chance contests on Player's Club. Lottery players enter non-winning instant tickets for a chance to win \$1 million on the "Make Me Rich!" game show. Every \$10 worth of instant tickets earns players one entry into the contest. One finalist will join two previously selected finalists to appear on the fall episode of "Make Me Rich!" and play to win \$1 million.

MICHIGAN LOTTERY



Players can participate by joining the Player's Club for free at www.michiganlottery.com.

Mobile Retail Outlet. There are still plenty of chances to catch the Lottery's Mobile Retail Outlet (MRO) this summer. Stop by to pick up Lottery tickets, and win cash and Lottery merchandise. Find MRO at these events:

- Muskegon Summer Celebration, Muskegon – July 1-9
- Common Ground, Lansing – July 11-17

- Ionia Free Fair, Ionia – July 21-30
- Coast Guard Festival, Grand Haven – August 2-6
- Rock the Rapids, Grand Rapids – August 8-13
- Michigan International Speedway, Brooklyn – August 19-21
- Warren Birthday Bash, Warren – August 25-28
- Arts, Beats & Eats, Royal Oak – September 2-5

Lottery App. Lottery players can now download the free Michigan Lottery app to Apple and Android devices.

The app features many of the same services as the Lottery's Player's Club Web site, www.michiganlottery.com, all at the touch of a finger. Players can enter non-winning instant tickets into the Player's Club to earn points and Instant Replay entries. Players can also go to the Lottery's Facebook page at www.facebook.com/michiganlottery, or have the winning numbers and Lottery updates emailed or texted directly to them.

New Instant Tickets. New instant tickets include Cash Vault™ (\$1); Money Money Money™ (\$2); and \$500,000 Cash Blast™ (\$5).

Instant Tickets Set to Expire. Tickets set to expire on July 11 include IG 325 2 For The Money™ (\$1); IG 315 Money Ball Bingo™ (\$2); IG 339 Cheers™ (\$2); and IG 340 for the Love Of Money™ (\$5). Be sure to tell your customers about the expiration date so any prizes they win on the ticket can be claimed before it becomes invalid.

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

More than 94 cents of every dollar is returned 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. ■■



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- The three grand prize finalists will participate in the \$1,000,000 grand prize drawing on the fall 2011 episode of Michigan Lottery's "Make Me Rich!" TV game show.

Overall odds of winning \$2 MONOPOLY™: 1 in 4.77. Overall odds of winning \$5 MONOPOLY™: 1 in 3.79. Overall odds of winning \$10 MONOPOLY™: 1 in 3.00. Odds of winning one of three (3) \$10,000 second chance prizes depend on the total number of entries received by the deadline for each drawing. If you feel more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.

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**Nida R.
SAMONA**

Chairperson, Michigan Liquor Control Commission

Liquor Control Advisory Rules Committee Wants You

The Michigan Office of Regulatory Reinvention (ORR) is accepting applications to serve on the newly formed Liquor Control Advisory Rules Committee. The committee, created to fulfill Executive Order 2011-5's mandate to obtain input from a broad spectrum of stakeholders, will assist in reviewing existing rules and recommending specific rule changes. The deadline to apply to serve is Friday, June 24, 2011.

"The Liquor Control Commission plays an important role in protecting consumers. However, some of the rules regarding the manufacturing, distribution, and sale of liquor and related licensing need to be updated to support additional business growth and job creation," said Michigan's Chief Regulatory Officer and ORR Director Steve Hilfinger. "We hope to form this committee as a collaborative panel of representatives from various stakeholders in order to create a more efficient and effective liquor regulatory system in Michigan."

The committee will function for 120 days after formation, unless that date is extended by the ORR. The committee will evaluate rules based on Executive Order 2011-5, including the health and safety benefits of the rules; the cost of compliance with the rules; whether the rules are duplicative or obsolete; and other factors. Upon completion of its work, each committee will provide advisory recommendations to the ORR. Based in part on the advisory committee reports, the ORR will submit its findings and recommendations to Governor Snyder.

Three additional advisory rules committees have been created: Insurance & Finance, Environmental, and Workplace Safety. To view the committee membership, visit www.michigan.gov/orr. Additional committees will be formed to address other areas of regulation, according to Hilfinger.

In addition to forming advisory rules committees, the ORR will invite interested parties to share their perspectives on the regulatory environment by submitting comments online and providing for public comment as mandated by the Administrative Procedures Act.

Governor Snyder created the ORR to increase the effi-

ciency and effectiveness of Michigan's government. The ORR's primary goal is to work with various state departments to amend duplicative, obsolete, unnecessary, or unduly restrictive rules. This will lead to a regulatory environment that is simple, fair, efficient, transparent, and conducive to business growth and job creation.

Gov. Snyder has directed the ORR to review all existing rules and regulations including nearly 19,000 formal rules and regulations and thousands of informal guidelines and actions. To monitor the progress of the ORR, visit its dashboard at www.michigan.gov/orr.

Each advisory rules committee will consist of 10-15 members selected by the ORR. Committee members will

We hope to form this committee as a collaborative panel of representative from various stakeholders in order to create a more efficient and effective liquor regulatory system in Michigan.

come from a broad spectrum of stakeholders including members from the regulated communities, the relevant regulatory bodies, and the general public.

To apply to be a member of the Liquor Control Advisory Rules Committee, send your resume (or equivalent) and a short purpose statement to ORR@michigan.gov. The purpose statement should include your choice of committee and why you want to serve on that committee. Statements should not exceed 250 words and are due by June 24, 2011. Members will serve on a volunteer basis and are expected to attend regular meetings during the term of the committee. The meeting schedule for the committee will be announced at a later date.

For more information about LARA, please visit www.michigan.gov/lara. Follow us on Twitter www.twitter.com/MichiganORR. "Like" us on Facebook, or find us on YouTube at www.youtube.com/michiganLARA. ■■



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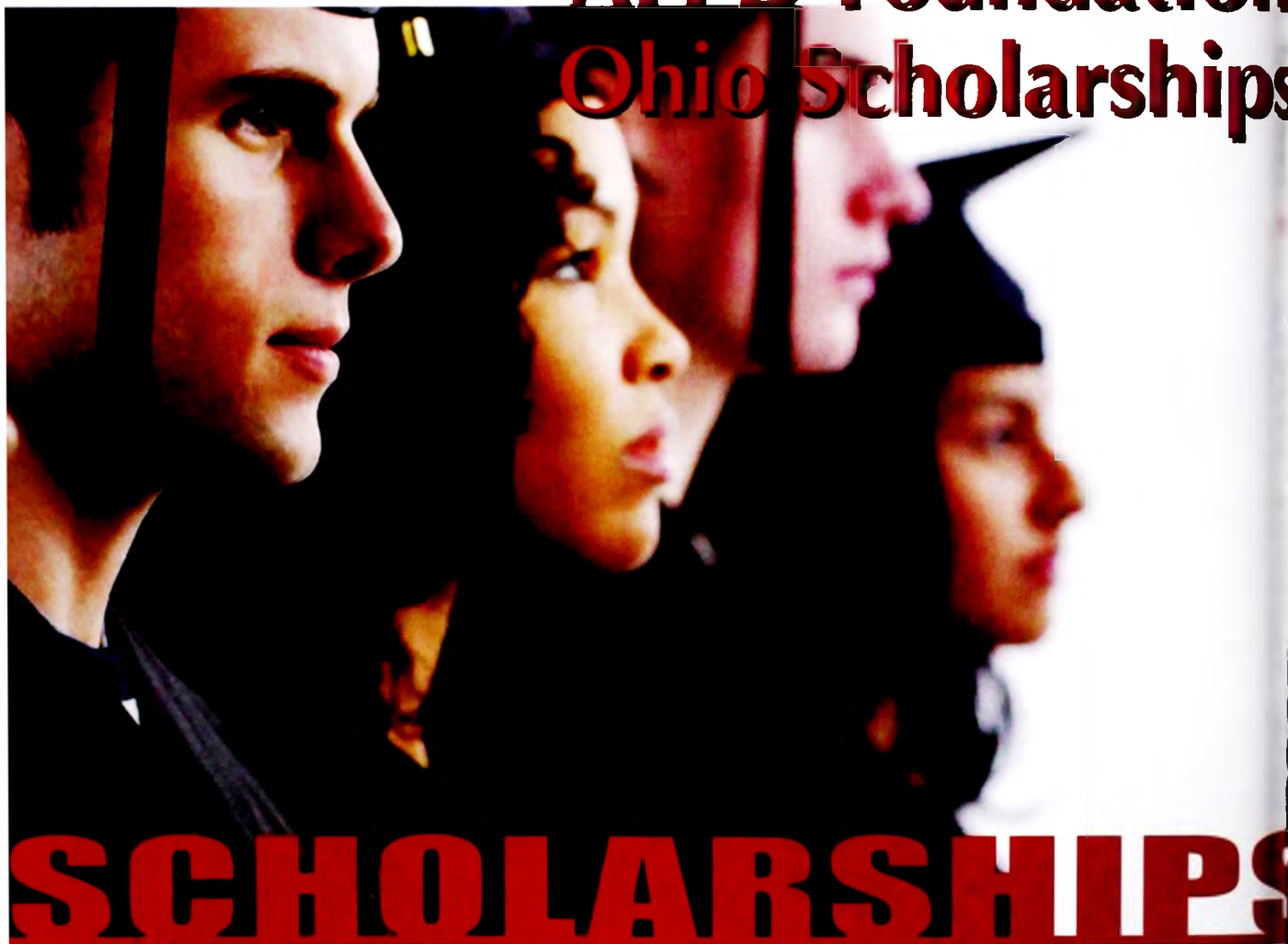
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Tasting Samples

By Bruce Stevenson

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

Today's marketplace is alive with more unique and exciting products than ever, due to the growing number of Ohio-based local wineries and micro breweries and distilleries that are producing unique and exceptional products. Selling tasting samples of these new products is a great way to grow your retail business.

The Ohio Division of Liquor Control has registered more than 3,000 new beer and wine products and many new spirituous liquor products this year. To see a full list, go to www.com.ohio.gov/liquor and click on "Beer & Wine Products" and "Spirituous Liquor Brands and Prices" under Online Services.

It's important, to note you can't give away beer or intoxicating liquor, but Class D permit holders may sell tasting samples of the alcoholic products that their permits authorize and no special permit is needed. A Contract Liquor Agency store that has a D-1, D-2, or D-5 permit may sell tasting samples of beer or wine only, but not spirituous liquor.

Tasting samples of beer, wine, or mixed beverages (but not spirituous liquor) can also be sold by carryout stores that hold a C-1, C-2, or C-2x permit, and who also hold a D-8 tasting permit. The tasting permit requires:

- Store has at least 5,500 square feet of floor area, and generates more than 60 per cent of its sales in general merchandise items and food for consumption off the premises; or

- Wine constitutes at least 60 per cent of the value of the store's inventory

Tasting samples must be two ounces or less of beer, wine, or mixed beverages, and not more than four tasting samples per customer per day. Always practice responsible sales by not selling to anyone under age 21 or any intoxicated person.

Questions? Contact bruce.stevenson@com.state.oh.us or call (614) 644-2472.

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Metro Food Center
Metro Foodland
Mike's Fresh Market - Gratiot, Detroit
Mike's Fresh Market - Livernois, Detroit
More Food 4 Less
New Merchant Food Center
New Pick & Save Market
New Super Fair Foods
O'Briens Supermarket
Palace Supermarket
Park Street Market
Parkway Foods
Pontiac Food Land
Sak N Save
Save A Lot - Conner, Detroit
Save A Lot - Fenkell, Detroit
Save A Lot - Grand River, Detroit
Save A Lot - Gratiot, Detroit
Save A Lot - Ecorse
Save A Lot - Ferndale
Save A Lot - Jackson
Save A Lot - Madison Heights
Save A Lot - Plymouth
Save A Lot - Pontiac
Save A Lot - Roseville
Save A Lot - Southfield
Save A Lot - Schaefer
Save A Lot - S. Schaefer
Save A Lot - Telex
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

SUPPLIERS

AFPD Foundation \$25.00
SuperValu \$15.00
Save A Lot Corporate \$10.00
Affiliated Foods Midwest \$5.00
Country Fresh \$5.00
D & B Grocers Wholesale \$5.00
DairyFresh \$5.00
Prairie Farms Dairy Co. \$5.00
Sherwood Food Distributors \$5.00
Wolverine Packing Company \$3.00
Everfresh - Sundance \$2.50
Faygo Beverages \$2.50
PepsiCo \$2.50
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 \$500.00
Universal Wholesale \$500.00
Weeks Food Corporation \$500.00
Piquette Market \$300.00

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.

Ohio: Employee Training – The Foundation of Workplace Safety Programs

Occupational health and safety consultants often talk about the importance of senior management leadership and creating formal safety policies and procedures. However, once those tools are in place, it is critical that your company's employees are educated on your safety philosophy and trained on the appropriate procedures to prevent workplace accidents.

Employee training is the foundation of any effective safety and health program because it is the vehicle to provide information and develop skills needed by employees to maintain a safe working environment. Perhaps the best training opportunity is at the point of hire, when new-hire orientation should include the following items in addition to review of other company policies:

- Company's safety and health policy
- Roles and responsibilities of employee and employer
- Procedures to report workplace injuries and illnesses
- Actions to take in case of an emergency
- Return-to-work procedures
- OSHA requirements

Supplemental training conducted at least annually is recommended to reinforce your company's safety philosophy and procedures and keep the issue of safety at the forefront of employees' minds. Some OSHA regulations require annual training and revised safety training is recommended when employees change jobs within the company and new responsibilities involve new hazards. Safety training methods should be interactive – rather than passive viewing of training videos – and even job specific for maximum effectiveness.

To develop a training plan, the following general approach can be used:

- Determine your safety training requirements
 - ✓ What applicable OSHA regulations include training requirements?
 - ✓ Beyond regulatory compliance, are there any other sources that require safety training (e.g. customers, vendors, contractors, trade associations)?
 - Determine which employees receive what training.
 - ✓ While all employees should receive new-hire and annual refresher training, not all employees will need training on every topic. For example, clerical employees may not need forklift training.
 - Determine the length of time needed for each training topic and schedule dates and times for each training session.
 - ✓ Be sure to coordinate with other departments in your company so as not to overlap or double-book employees.
 - ✓ Verify your training plan with management to ensure there are no conflicts or issues with other demands.
- Develop and assemble training materials (presentations, handouts, visual aids, props).
- Document all safety training
 - ✓ At a minimum, training records should be kept for as long as the employee is employed with the company and possibly longer, depending on company policy or applica-

ble regulation.

- Schedule make-up training sessions to ensure all employees are trained.

For more information about developing an employee training program, please call Shawn Combs, group safety account executive at (877) 360-3608, ext. 2364. ■■

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

In today's economy, numbers speak. The AFPD's program administrator CareWorks Consultants has a 97% client retention rate and their clients save an average of \$9.00 for every dollar spent on fees – an 800% return on investment. If you aren't currently participating in the AFPD's group rating program, you should take advantage of this valuable member benefit.

Compare your savings and program quality to the AFPD's group rating program administered by CareWorks Consultants by applying online today at www.careworksconsultants.com/groupratingapplication/afpd.

Please contact Katie Cassidy with CareWorks Consultants directly at 1-800-837-3200 ext 7188/katie.cassidy@ccitpa.com for more information.



Join the AFPD's Workers' Comp program to improve safety and lower your costs.

The Associated Food & Petroleum Dealers, Inc. sponsors a Workers' Compensation Program to help its members significantly lower their Ohio premium. CareWorks Consultants embraces a results-oriented approach that fully integrates safety prevention and risk control with aggressive claims management to deliver a significant return on investment. **For a no-cost, no-obligation analysis of potential savings, please visit our online form at www.careworksconsultants.com/groupratingapplication/afpd.** For employers who don't qualify for group rating, CareWorks Consultants can evaluate your best premium discount options. To learn more, call CareWorks Consultants' Beverly Westover at 1-800-837-3200, Ext. 7169 or email beverly.westover@ccitpa.com.



CareWorks
Consultants Inc.

1-800-837-3200 www.careworksconsultants.com info@ccitpa.com

Remind Customers: Wash Organic Produce

When your customer purchases an organic item, does that mean it's pesticide-free?

Not quite. Evidence shows that organically grown crops contain fewer pesticides than conventionally grown ones. But not all organic foods are created equal — some still contain trace amounts of pesticides and many pick up chemical residue from soil or other sources.

How can your customers protect themselves? Learning the organic food label logic is one strategy. Washing produce properly is the second.

Organic labels now weed out false claims. The following government-issued labels can help consumers know the exact organic content of the products they buy:

100 percent organic. The product contains only organic ingredients.

Organic. The product contains at least 95 percent organically grown ingredients. Processed foods, such as soup, labeled "made with organic ingredients" have at least 70 percent organic components.

Organic or Not—Wash your Produce

What helps rid organic produce of extra pesticides? The same tactic that applies to all fruits and veggies: Washing before eating. This is especially important for children. Pesticides might cause more harm to kids than adults.

Besides pesticides, washing produce also helps eliminate unwanted dirt and germs.

Here are ways to get your produce clean and safe:

- Wash all produce under cold, running tap water.
 - Never use soap or detergents to wash produce. Fruits and vegetables can absorb their residue — which could be harmful if eaten.
 - As you wash, rub the outer surface with your hands. Scrub firmer produce, such as potatoes and apples, with a brush.
- Toss out the outer leaves of lettuce and other leafy produce, such as cabbage.

For more information, contact AFPD's Blue Cross Blue Shield representative (see ad at right).



Choosing health coverage for small business isn't "just business."

It's personal.

When you have a small business, your employees are like family. You want the best for them and they expect the best from you. Especially for health coverage. Which is why Blue Cross Blue Shield of Michigan offers so many different health plan options for small business. Plans that many small businesses in Michigan are raving about... and ultimately choosing.

Simply Blue™

Simply Blue™: A brand new PPO from Blue Cross Blue Shield of Michigan with comprehensive benefits at a competitive price.

Healthy Blue Living™

Healthy Blue Living™: A revolutionary HMO with lower copays and lower deductibles that rewards you for being healthy.

With the right health coverage, your business can grow.

When your employees are healthy, your business can thrive. Plus, with first-rate coverage that's affordable, you'll be able to retain and attract top talent. Now that's how a business grows.

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



Your Association
Exclusively Endorses



Blue Cross
Blue Shield
Blue Care Network
of Michigan

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

SUPPORT THESE AFPD SUPPLIER MEMBERS

ASSOCIATIONS/CHAMBER OF COMMERCE

AMR - Association Management Resources (734) 971-0000
Chaldean American Chamber of Commerce (248) 538-3700
Clean Fuels Ohio (614) 884-7336

ATM

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

BAKERIES

Ackroyd's Scottish Bakery (313) 532-1181
Great Lakes Baking Co (313) 865-6360
Hearth Ovens Bakers by Masons Bakery (313) 636-0401
Hostess Brands (248) 588-3954
Michigan Baking Co - Hearth Oven Bakers (313) 875-7246

BANKING, INVESTING & CONSULTING

AFPD Lincoln Financial Group Advisors (248) 948-5124
Bank of Michigan (248) 865-1300
Huntington Bank (248) 626-3970
Louis J Peters - Financing, Debt Negotiation, Turnaround (586) 206-9942

BEER DISTRIBUTORS & SUPPLIERS

Easlow Distributors (313) 867-6900
Great Lakes Beverage (313) 865-3900
Michigan Brewing/American Badass Beer (517) 521-3600
MillerCoors (248) 789-5831
Tn County Beverage (313) 584-7100
United Brands Company (619) 461-5220

BOOKKEEPING/ACCOUNTING CPA

Alkamano & Associates (248) 865-8500
Fahmi Abbo CPA P.C. (248) 357-6000
Garmo & Co. P.C. (248) 672-4105
Marconi/EK Williams & Co (614) 837-7928
R.A. Lizotte & Associates (586) 781-9171
Samona & Boogren, P.C. (248) 565-8907
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 & SERVICES

AFPD Sprint Communications (248) 943-3998

CHECK CASHING SYSTEMS

Secure Check Cashing (248) 548-3020

CHICKEN SUPPLIERS

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

CHIPS, SNACKS & CANDY

AFPD Kar's Nut Products Company (248) 588-1903
Better Made Snack Foods (313) 925-4774
Frito-Lay, Inc. 1-800-359-5914
Motown Snacks (Lays, Cape Cod, 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 (800) 962-7006

CONSTRUCTION & BUILDING

Advanced Commercial Roofing (Allan Saroki) 1-800-543-8881
Avedian Development (248) 766-2543
Creative Brick Paving & Landscaping (248) 230-1600
DKI Demolition & General Construction (248) 538-9910

CREDIT CARD PROCESSING

AFPD Chase Paymentech 1-866-428-4966
First Data Independent Sales 1-877-519-6006
Merchant Processing 1-866-366-3300
Next Day Funding, LLC (517) 214-4611

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
S. Abraham & Sons (616) 453-6358
United Custom Distribution (248) 356-7300
Who's Your Daddy Distributor (248) 743-1003

DISPLAYS, KIOSKS & FIXTURES

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

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

FOOD EQUIPMENT & MACHINERY

Culinary Products (989) 754-2457

FOOD RESCUE

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

FRANCHISING OPPORTUNITIES

Buscemi Enterprises, Inc. (586) 296-5560
Kasapis Brothers/Ram's Horn Restaurants (248) 350-3430
Tubby's Sub Shops, Inc. 1-800-497-6640

GASOLINE WHOLESALE

AFPD Obie Oil, Inc. (937) 275-9966
The Anderson's Inc. (E-85) (419) 891-6491
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
Reliable Oil Equipment (937) 665-1200
Superior Petroleum Equipment (614) 539-1200

GREETING CARDS

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

GROCERY WHOLESALE & DISTRIBUTORS

Affiliated Foods Midwest (262) 654-6318
Burnette Foods, Inc. (231) 264-8118
Capital Sales Company (248) 542-4400
Cateraid, Inc. (517) 546-8217
Central Grocers (815) 553-8858
Central Wholesale Food & Beverage (313) 834-8800
D&B Grocers Wholesale (734) 513-1715
Fun Energy Foods (269) 934-7000
General Wholesale (248) 355-0900
George Enterprises, Inc. (248) 851-6990
Great North Foods (989) 356-2281
Jerusalem Foods (313) 846-1701
Kap's Wholesale Food Services (313) 832-2300
Spartan Stores, Inc. (616) 878-2248
SUPERVALU (937) 374-7608

HOTELS, CONVENTION CENTERS & BANQUET HALLS

A & M Hospitality Services (586) 757-6001
Hampton Inn - Commerce (248) 863-3970
Hampton Inn - Shelby (248) 624-8100
Holiday Inn Express - Commerce (248) 624-8100
Farmington Hills Manor (248) 888-8000
Shenandoah Country Club (248) 683-6363
Suburban Collection Showplace (248) 348-5600

ICE CREAM SUPPLIERS

AFPD Nestle DSD 1-800-328-3397 ext. 14001
AFPD Prairie Farms Ice Cream Program (Large Format) 1-800-399-6970 ext. 200
Pars Ice Cream Company, Inc. (313) 291-7277

ICE PRODUCTS

Arctic Glacier, Inc. 1-800-327-2920
Home City Ice 1-800-759-4411
U.S. Ice Corp. (313) 862-3344

INSURANCE SERVICES: COMMERCIAL

AFPD North Pointe Insurance 1-800-229-6742
AFPD CareWorks 1-800-837-3200 ext. 7188
AFPD Cox Specialty Markets (North Pointe)
(Underground Storage Tanks) 1-800-648-0357
Beechtree Insurance (734) 452-9199
Benchmark Financial Ltd. (248) 642-0700
Bencivenga Insurance (Agent John Bencivenga) (248) 931-1000
GLP Insurance Services (248) 848-0200
Great Northern Insurance Agency (248) 856-9000
Hedman Anglin Bara & Associates Agency (614) 486-7300
Primeone Insurance (248) 536-0791
State Farm Insurance (Agent Dawn Shaouni) (248) 879-8901
USTI/Lyndall Insurance (440) 247-3750

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

SUPPORT THESE AFD SUPPLIER MEMBERS

INSURANCE SERVICES: HEALTH

AFPD BCBS of Michigan.....	1-800-666-6233
Community Care Associates	(313) 961-3100
Gradaleto Ramsby & Assoc	1-800-263-3784
Pro Care Plus, Inc	(313) 267-0300
Rocky Musaynu & Associates	(248) 851-2227

INVENTORY SERVICES

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

LEGAL SERVICES

AFPD Bellanca, Beattie, DeLisle	(313) 882-1100
AFPD Pepple & Waggoner, Ltd.	(216) 520-0088
The Abro Law Firm	(248) 723-4545
Denha & Associates	(248) 265-4100
Elam & Elam PC	(248) 865-8400
Fisher & Phillips, LLP	(858) 597-9611
Hertz Schram PC	(248) 335-5000
Jaccaya Law PC	(248) 626-6800
Kenkes Gadd & Silver PC	(734) 354-8600
Rich Attorneys & Counselors	(586) 493-4427
Warren Orow Mekani Shalkal & Hindu PC	(248) 223-9830
Sullivan Ward Asher & Patton PC	(248) 746-0700
The Liquor Lawyers	(248) 433-1200

LOTTERY

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

LOYALTY CARDS/DISCOUNT CARDS

AFPD RewardPal	1-800-377-6099
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MAGAZINE & TRADE PUBLICATIONS

Quicken News	(248) 932-3100
Quicken Detroit Times	(248) 865-2890
Detroit Free Press	(313) 222-6400
Detroit News	(313) 222-2000
Michigan Chronicle	(313) 963-5522

MEAT & DELI DISTRIBUTORS

A & A United Meat	(313) 867-3937
A. Z Portion Control Meats	(419) 358-2926
Boy & Sons	(810) 387-3975
Carly Fresh Foods	(313) 295-6300
Car Food	(586) 447-3500
Prostate Market	(313) 875-5531
Shenard Foods Distributors	(313) 659-7300
Wells Food Corp.	(586) 727-3535
Waverne Packing Company	(313) 259-7500

MILK, DAIRY & CHEESE PRODUCTS

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

MISCELLANEOUS

Mike Donan Ford	(586) 732-4100
Our Town	(248) 623-3298
Pyramid Sunglass Company	1-800-833-3996
SureGrip Floor Safety Solution	(850) 264-8537

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
Softgate Systems	(973) 830-1918

OFFICE SUPPLIES & PRODUCTS

AFPD LB Office Products	1-800-826-6865
AFPD Staples	1-800-693-9900 ext. 584

PAYROLL PROCESSING & HUMAN RESOURCES

Total HR Services LLC	(248) 601-2850
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PIZZA SUPPLIERS

Hunt Brothers Pizza	(615) 259-2629
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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
Wall Kempinski Graphics	(586) 775-7528

PRODUCE DISTRIBUTORS

AFPD Ace Produce	(248) 798-3634
Heeren Brothers Produce	(616) 452-2101
Tom Macen & Son, Inc.	(313) 568-0557

REAL ESTATE

Centre Properties Group	248 476-6672
Judeh Tax Appeal Team	(313) 277-1986
Lighthouse Real Estate	248 210-8229
Signature Associates - Angela Arcon	248 359-3838

REFRIGERATION & REFRIGERATION SOLUTIONS

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

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

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 Hansen's Beverage (Monster Energy)	(313) 575-6874
AFPD Intrastate Distributors (AnZona) (313) 892-3000	
AFPD Buckeye Distributing (AnZona) (440) 526-6668	
AFPD RL Lipton Distributing (AnZona) (216) 475-4150	
TUP Bottling Group	(313) 937-3500
Absopure Water Co	1-800-334-1064
Coca-Cola Refreshments	
	Auburn Hills (248) 373-2653
	Belleville (734) 397-2700
	Metro Detroit (313) 868-2008
	Port Huron (810) 982-8501
Coca-Cola Refreshments - Cleveland	(216) 690-2653
Faygo Beverages, Inc	(313) 925-1600
Garden Foods	(313) 584-2800
Grandad's Sweet Tea	(313) 320-4446
Pepsi Beverages Company	
	Detroit 1-800-368-9945
	Howell 1-800-878-8239
	Pontiac (248) 334-3512

TOBACCO COMPANIES & PRODUCTS

Altra Client Services	(513) 831-5510
Beamer Co. (Hookahs & supplies)	(248) 592-1210
Capitol Cigars	(248) 255-8747
Nat Sherman	(201) 735-9000
R J Reynolds	(336) 741-0727
Snappy Cigs (electronic cigarettes)	(248) 747-5130
Westside Vapor	(614) 402-0754

WASTE DISPOSAL & RECYCLING

National Management Systems	(586) 771-0700
Smart Way Recycling	(248) 789-7190

WINE & SPIRITS COMPANIES

Beam Global	248 471-2286
Brown-Forman Beverage Company	248 393-1440
Diageo	1-800-462-6554
Ghost Vodka	(616) 835-4106

WINE & SPIRITS DISTRIBUTORS

Great Lakes Wine & Spirits	313 867-0521
National Wine & Spirits	1-888-697-6424
	1-888-642-4697

AFPD Indicates supplier program that has been endorsed by AFPD.

* Indicates supplier only available in Michigan

** Indicates supplier only available in Ohio

The *AFPD Bottom Line* (USPS 082-970; ISSN 0894-3567) is published monthly by the Associated Food & Petroleum Dealers (AFPD) at 30415 W. 13 Mile, Farmington Hills, MI 48334. Material contained within the *AFPD Bottom Line* may not be reproduced without written permission from AFPD.

Application to Mail at Periodicals Postage Prices is pending at Farmington Hills, MI and additional mailing offices.

The opinions expressed in this magazine are not necessarily those of ARION or AFPD, its Board of Directors, staff members or consultants. Bylined articles reflect the opinions of the writer.

POSTMASTER: Send address changes to *AFPD Bottom Line*, 30415 W. 13 Mile, Farmington Hills MI 48334.

AFPD works closely with these associations:



Calendar



—July 13, 2011—

AFPD's 35th Annual Michigan Golf Open

Fox Hills Golf Course
8768 North Territorial Road
Plymouth, MI 48170
Contact Dawn Geiger at 800-666-6233

—July 21, 2011—

AFPD/Liberty USA 7th Annual Golf Outing

Weymouth Golf Course
3946 Weymouth Road, Medina, OH 44256-9238

—July 26, 2011—

3rd Annual Joseph D. Sarafa Scholarship Luncheon

Detroit Athletic Club
241 Madison Avenue, Detroit, MI 48226-2192

Can you be fined for selling tobacco to a 25 yr. old?

YES. Under new FDA regulations you may be fined if you neglect to card someone under 27 years old.

FDA Tobacco Enforcement Underway!

Retailers are receiving violation letters!

"... you or one of your employees sold a package of [redacted] cigarettes to a minor on December 2, 2010 ..."

"... you or one of your employees ... failed to verify by means of photographic identification that the minor was not 27 years of age or older."

(excerpts from an actual FDA warning letter)

Introducing New Online Training NOW with FDA content!



Award-winning training, now even better!

Learn about FDA Requirements of Retailers, Rules on Cigarettes and Smokeless, FDA Fines and Penalties

*Based upon FDA Draft Guidance for Tobacco Retailer Training Programs - 7/16/10



Additional interactive exercises and more practice in the steps employees need to prevent tobacco sales to minors.

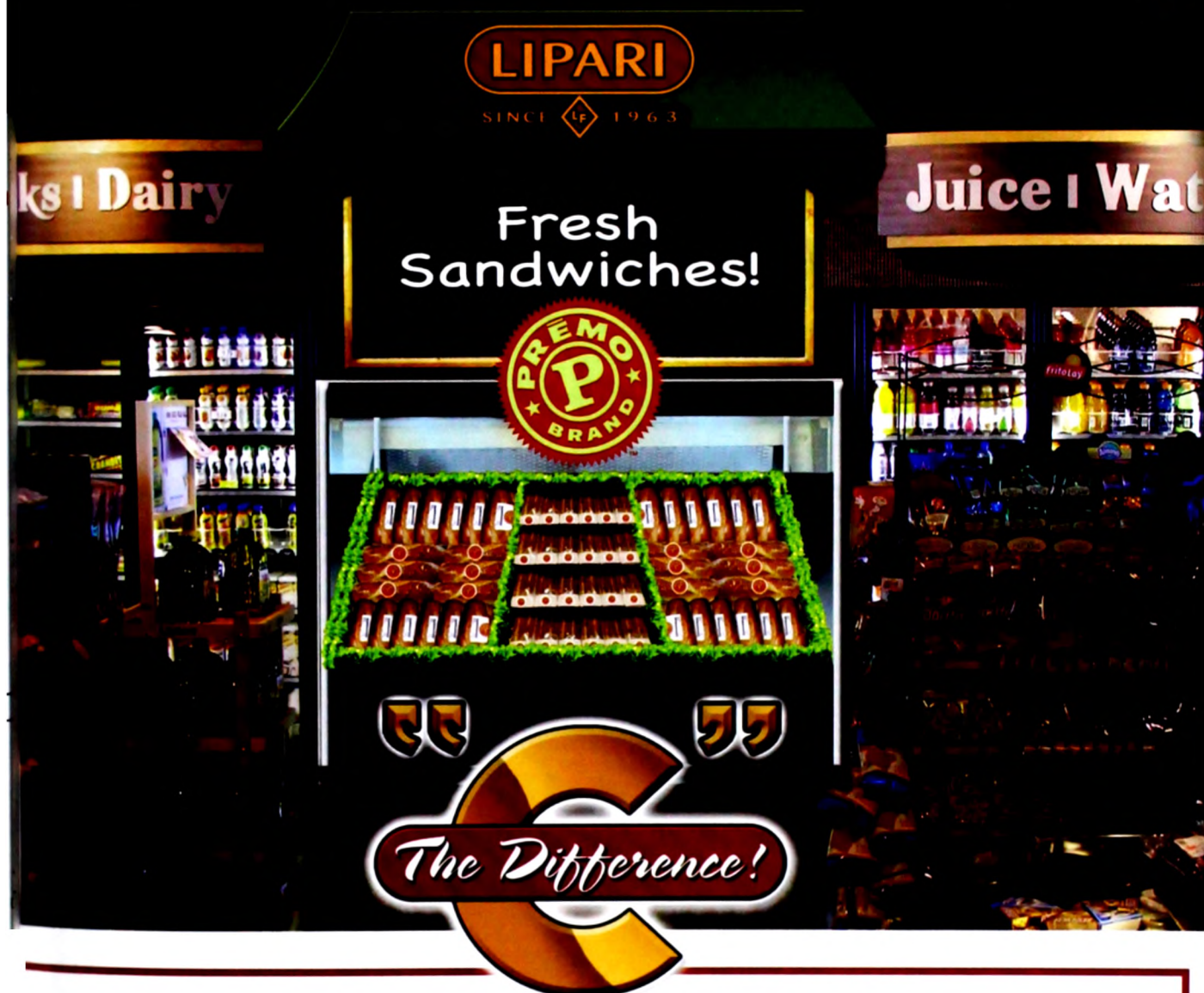
Under 18 No Tobacco



Get Your Store Ready. Train at WECARD.ORG today.

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We put the convenience in food.™



You Will Truly “C” The Difference With Our Convenience Store Program!

Lipari Foods, an industry leading food distributor, has partnered with Eastside Deli, a proven fresh sandwich manufacturer to bring fresh, comprehensive and unique food-service solutions to the convenience channel. We're looking forward to working with you!

Why We Are Unique:

- Direct Store Delivery
- Guaranteed Sales
- Broad Product Offerings
- Reduced Shrink
- Training Support



- Next Day Delivery
- Fully Managed Programs
- Turn Key Solutions
- Ease of Execution
- Experience since 1963

Please contact us at 1 800 349 6694

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



In addition to distributing more than 40,000 private label and national brand products — all competitively priced — we provide almost 100 different services. You might consider us your one stop shop for everything you need to stay competitive and profitable — including advertising, store development and consumer insights to name a few. For more information on how Spartan Stores can help your business, call Jim Gohsman at 616-878-8088 or visit us at www.spartanstores.com to find your complete solution.

