

AFPD

Bottom Line

ASSOCIATED FOOD & PETROLEUM DEALERS *Working to Improve Your Bottom Line* VOL. 22, NO. 6 JUNE 2011



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*How to Sell Dairy
in the Face of
Rising Prices*

**AFPD Michigan Day
at the Capitol
April Trade Show
Highlights**

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Chairman's Message

**James
HOOKS**
AFPD Chairman

Take Advantage of Us

How much weight will you lose if you buy a gym membership but never make the effort to walk through those doors? I think we all know the answer to that one, so here's another question for you: How much money will you save if you join AFPD but never take advantage of the benefits of membership? It's the same answer to both questions: Not much.

So, just what are you missing if you aren't taking full advantage of your membership? Currently, AFPD has more than 28 national and regional money-saving programs—with more on the way. We also have a dedicated staff of 15 people who are ready to answer your questions, meet your needs, and champion your initiatives.

In fact, AFPD has several new initiatives of its own. We are working on a massive overhaul and updating of our website. And, we have introduced some new mobile apps—all you have to do is provide AFPD with your cell phone number and we can update you with the latest developments via text.

Have you heard about the new AFPD Supplier Directory we are putting together this summer? It's an alphabetical listing of all AFPD member vendors, suppliers, and service providers, conveniently cross referenced by product category.

The creation of this new AFPD Supplier Directory is by popular demand; we're excited to bring it to you and look forward to your feedback. (Editor's note: For information on advertising your products and services in the AFPD Supplier Directory, see the inside back cover of this issue and then contact Derek Dickow at AFPD.)

Participating in AFPD events is another great way to maximize the benefits of your membership. We have trade shows (see highlights from AFPD's April Trade Show, p. 10), meetings with legislators (see highlights from our latest Capitol Day, p. 28), networking events like the Joseph D. Sarafa scholarship awards luncheon and golf outings, training classes, and other forms of education. And we're always up for paying a personal visit to a member to discuss whatever is on your mind.

Think of AFPD as offering a buffet of all the best programs, events, education, and services. All you have to do is fill your plate with whatever you want and need.

Bottom line: We really do want to serve you. Take advantage of AFPD's resources. All you have to do is ask. And I promise you, it's a whole lot easier than going to the gym. ■■■



Events like the Joseph D. Sarafa Scholarship Luncheon (shown here last year in the Rivera Courtyard of the Detroit Institute of Arts), are examples of AFPD outreach.

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Federal



Blender Pumps

The U.S. Department of Agriculture (USDA) is promoting a program to subsidize the purchase and installation of blender pumps at retail refueling locations. This effort is being conducted to promote heavier use of Ethanol blended with gasoline. The USDA's emphasis is on rural locations, but suburban locations near auto dealerships selling flex-fuel vehicles can also take advantage of this program.

Underground Storage Tank Owner/Operator Training

The Energy Act of 2009 requires training for owners and operators of underground storage tanks, along with a minimum of tri-annual inspections of dispensing locations. While the training is not yet in place in Michigan and Ohio, gasoline retailers are advised to gather information about their underground storage tanks and automatic tank gauging equipment for review by USDA or state inspectors. Tank charts, cathodic protection test records, and leak detector test records should be available for review. AFPD will keep you advised when the final rules applicable to the requirement are published.

Ohio

Safety Works for You® and Your Company

And BWC can give you the money to make it happen. The Ohio Bureau of Workers' Compensation (BWC) will offer grant savings for wholesale and retail employers. As part of its partnership with the National Institute for Occupational Safety and Health (NIOSH), BWC is launching a program to reduce occupational injuries and illnesses in the wholesale/retail trade sector by determining the effectiveness of equipment used in delivery operations. The program will assist employers in this sector in enhancing safety practices by providing funds to purchase safety equipment while participating in a study that will guide future programming and establish best practices for accident and injury prevention. Participating employers will receive two-to-one matching funds, up to \$40,000, through BWC's SafetyGRANTS\$ Program. More information and a SafetyGrants\$ application is available at <http://www.ohiobwc.com/employer/programs/safety/empgrants.asp>.



Michigan

The Budget and the Michigan Business Tax

The legislature has passed a 2011-2012 budget revising the way businesses will be required to pay taxes. The Michigan Business Tax will be eliminated. "C" type corporations will be treated differently from LLCs, partnerships, sole proprietorships, and other forms of businesses. It is vitally important that you keep in touch with your accounting professional to be sure you are complying with the new regulations. The new state plan is sure to be advantageous to your business.



Ohio Workers' Comp Rates Will Drop

Gov. Kasich believes reducing costs will allow Ohio to be more competitive.

While visiting Mustang Dynamometer in Twinsburg, Ohio in late April, Governor Kasich announced plans for a 4 percent reduction in average workers' compensation base rates for all Ohio employers, equating to a total cut in premiums of approximately \$65 million per year. Bureau of Workers' Compensation Administrator and CEO Steve Buehrer submitted the proposal to the BWC Board of Directors, which is expected to act on the measure at next month's meeting. If approved, the new rates would become effective July 1 of this year.

The Bureau of Workers' Compensation sets rates on an annual basis and takes into consideration the projected number of claims and associated costs. The 4 percent average-rate reduction announced by the Kasich administration would apply to all employers regardless of whether they participated in incentive programs such as group rating. BWC projects



that the average rate for some key industries will drop more than 4 percent.

Announcing the reduction, Governor Kasich said, "Ohio has so much going for it – location, a trained workforce, infrastructure, and an installed manufacturing base. We've got to get our costs down, however, to be more competitive and workers' comp rates are an important place to start."

BWC Administrator Buehrer, who previously served as Chairman of the Insurance, Commerce and Labor Committee in the Ohio Senate, released a statement saying, "Our goal is to increase premium stability and lower costs for all Ohio employers. Rates are a critical part of job growth decisions made by Ohio employers, but we'll also continue to focus on other aspects such as containing medical costs and helping insured workers return to leading healthy productive lives sooner."

A spokesman for BWC said the proposal is not tied to any changes in the group rating program and was in part based on a trend of decreasing claims frequency as well as positive investment returns ■■■

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



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AFPD 2011 AFPD Trade



"I've noticed that consumers are trading up again in their food choices, such as purchasing Angus hot dogs over traditional ones," noted Sara Lee's Andy Snack. "Our customers are still very price conscious though, and they are always looking for good deals."



As always, AFPD members donate much of the leftover food from the Trade Show to Forgotten Harvest to help feed the needy.



"Big sellers for Spartan right now are cakes and gourmet, artisan-type breads," said Spartan's Tim McKervey. "Sweet goods are still doing well."

Show Theme: Down on the Farm

Exhibitors walked away with new business, more prospects, and a better understanding of the trends at AFPD's April Trade Show.

Cindy Galdes attended her first AFPD Trade Show in April at the Suburban Collection Showplace (formerly the Rock Financial Showplace) in Novi, Mich. "I love it, it's fantastic," she said. "Everybody has been kind, and there are really good samples."

Most of all, Galdes enjoyed meeting people from her industry in the metro-Detroit area. "This is a great networking situation for all the businesses, bringing people together and hopefully opening up some doors for people and getting the economy going again. I think everybody here trying to support the metro-Detroit area."

Gene Dickow echoes Galdes sense of camaraderie. "We can all get together and find out what's new, what's hot, what's cooking, and let all the members benefit," he said. "I just think it's tremendous."

Larry Kamar of McNose Café said he really enjoyed the show as well. "I came here to taste different things—especially, the new things coming out. We got a lot of good ideas." Hills Fine Wine & Spirits' Brian Yaldoo agrees. "It's a great venue to get everybody together to taste different products," he said.

And for those who missed the AFPD trade show this year, Roni Jamil from Bella Vino pointed out: "The show gives you a lot of new ideas. There are things you need to see onsite instead of looking at a brochure. It's really nice to come out and meet your friends in the business as well as the other distributors that never get to come into your stores."

Mark your calendars for the AFPD Holiday Food and Beverage Show, September 20 and 21 at the Suburban Collection Showplace. For more information, contact AFPD's Dawn Geiger at (800) 666-6233 or visit www.afpd-online.org.



Kars Nuts combines a sharp-looking display with advertising in AFPD's *Bottom Line* magazine to drive visit to their booth.

How Highlights



Many exhibitors said they wrote new business at this year's AFPD April Trade Show.



"I like that the show benefits the businesses," said Mike Karana of Grace Liquor. "I want to support the AFPD."



"We've opened eight stores over the last six months in quick-service locations like c-stores," said Larry Tubby of Tubby's. "The retailer only needs about 400 sq ft for a free-standing display, and the drive-thru is profitable, too."

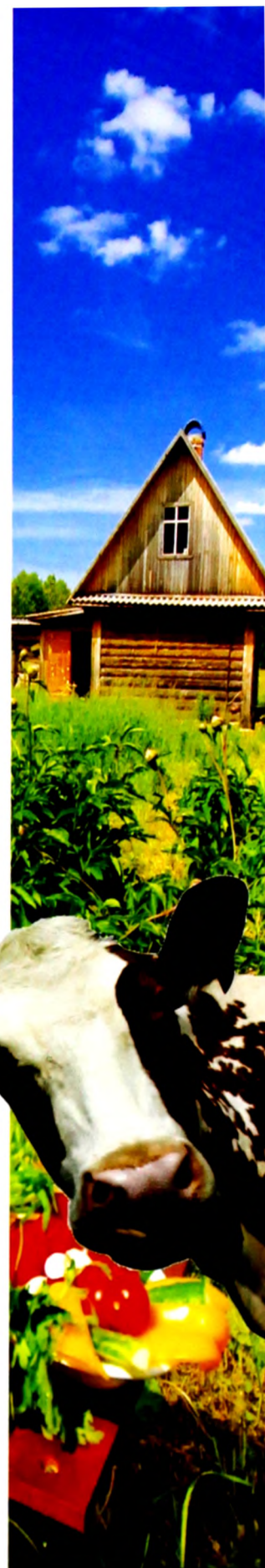


Dorian Davenport and Basse Safieddine said Faygo's business enjoys a boost in the hot summer months. Faygo took advantage of AFPD's first-ever mobile trade show app at this year's event.



"I love the AFPD trade shows. I get to see all my clients and talk to them," said Paul Jaboro of Great Northern Insurance.

"It's a great opportunity for people to come and see what's new in the industry and also network. It's an opportunity hopefully to find some new products to expand our business," added Save A Lot's Ed Bahoura (Madison Heights and Pontiac). "With the economy the way it is, every opportunity is very valuable."



**"I think it's a really nice show," said Jim Kassab.
"I came looking for new products and technologies."**



Bill Hillman and Gary Stowell of HT Hackney said their company is a long-time supporter of the AFPD trade show.



Buscemi's Margaret Albertson with Patricia Slack of Blue Cross Blue Shield

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"I like the AFPD show because I'm actually trying to sell something, and I'm meeting with different companies to make some progress," said Allen Gabbara.



See you at the AFPD Holiday Food & Beverage Show in September at the Suburban Collection Showplace!



Gloria Kassa, Vanessa Denha Garmo and Lillian Shallal



AFPD's Auday Arabo, Sam Kejibou, Sam Garmo and Ken Koester from Central Grocers



The AFPD Trade Show provided opportunities to try many new products.

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**Ed
WEGLARZ**
Executive Vice President, Petroleum

Clean Up Public Perception

There are many things you can do to make your business attractive to your customers.

Keeping a clean, attractive store is a challenge. Long nights, snowy conditions, cold damp weather, and customers tracking in snow, ice, and dirt provide obstacles to the normal routine that you employ to keep your store attractive to your customers.

You are in business because you possess an entrepreneurial spirit lacking in most other citizens. But sometimes you need to be reminded that every day requires top notch performance to maximize profit and meet customer expectations.

Be sympathetic to your customers' complaints about high gas prices. Agree with their position. Explain that you are on their side and you make money when the price is lower rather than higher.

Now that spring is here, take a look

around, shape up and clean up.

In recent meetings with folks from around the country, I was distressed by their preconceived notion that independently owned and operated service stations and convenience stores were "rinky-dink" and far below acceptable standards for merchandising, image, and cleanliness. While I know this statement is not true – just as the notion that gas prices always go up just before holidays is not accurate – apparently a significant portion of the motoring public maintains this attitude about independent gas stations.

To counter this belief, you need to differentiate your operation from your competitors and the chains with appropriate offerings and an attractive store. Get outside and wash the windows, sweep the parking lot, discard or spruce up the point-of-sale signs. Entice the customer to stop in and shop because you are an attractive island in a sea of drab, gray competitors.


Don't neglect the inside of the store. Clean the floors, dust the merchandise, replace burned-out light bulbs, and use some elbow grease on the counters, display cases, and dispensers. The attractiveness of your offerings is as important as the variety and pricing. Use your reader board to advertise unique offerings and special deals. Change the wording regularly and keep the sign clean, with operating light bulbs.

Consider using the transition period from spring to summer as a theme for an in-store promotion. Print some flyers and/or hand-outs with sale items or specials and outline the benefits of shopping at your store or taking advantage of your repair service specials.

I'm sure you can develop other ideas that will help promote your business during this challenging economy. Remember, you need to keep diggin' every day to keep your customer base loyal and attract new customers to your store.

You determine your mood each and every morning and very few—if any—people really care about your problems and challenges. So decide to be optimistic and positive; it's contagious and your employees and customers will notice and respond accordingly. ■■





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Sam Spoffroth

Executive Director—Clean Fuels Ohio

Need a Grant to Install Biofuels Blender Pumps?

Clean Fuels Ohio (CFO) is a state-wide organization that works to expand consumer choices for cleaner, made-in-America fuels. CFO is working with the U.S. Department of Agriculture (USDA) and ethanol manufacturers such as Poet and The Andersons to help Ohio's independent petroleum retail stations apply for a new USDA grant program to help pay for installation of new biofuels blender pumps. The deadline is June 15th, so marketers are encouraged to contact CFO right away. There is no charge for CFO's services to prepare a grant application or consult about the program.

These UL listed blender pumps make it possible for petroleum retailers to offer consumers choices of blends between 10 percent ethanol and 85 percent ethanol, including E25, E40, and E85. These fuels can be used by nearly half a million flexible fuel vehicles (FFVs) on the road in Ohio today, with more to come. Stores that sell diesel fuel are also eligible for biodiesel blender pumps. These pumps can also dispense non-ethanol fuels as an additional consumer option.

To be eligible for a grant, retailers must operate within certain non-urbanized areas (see maps at <http://eligibility.sc.gov.usda.gov/eligibility/welcomeAction.do?pageAction=rbs>). Companies must have total income of less than \$27 million defined as the total income of gross receipts minus the cost of goods sold.

Grants can cover 25



percent of the cost of installing a new blender pump. The grant also can help cover a new tank, tank modifications, and plumbing. A federal tax credit of 30 percent also is available, along with possible additional industry support.

Clean Fuels Ohio will assist eligible petroleum marketers to fill out the grant application forms before the deadline. Once the grant application is submitted, marketers may be able to install new dispensers right away, depending on project

details. After the new pumps are in place, CFO can provide references, if needed, to source high percentage blends of ethanol or biodiesel.

The key to success for the new blender pumps will be marketing them directly to owners of FFVs. CFO has access to an Ohio BMV database of FFV owners with their addresses and will work with marketers to custom design direct mailings to FFV owners convenient to the station. This direct marketing program has been successful in the past in promoting E85 pumps in Ohio. Costs for this marketing service will depend on the volume of mailings.

For more information or for help getting started in filling out your application before the USDA's June 15th deadline, please call Sam Spoffroth or Megan Miller at Clean Fuels Ohio at (614) 884-7336 or email them at Sam@CleanFuelsOhio.org or Megan@CleanFuelsOhio.org. Additional information is available at www.CleanFuelsOhio.org.



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Got Dairy? Get Strategy

Rising production costs and overseas demand for U.S. dairy products is kicking consumer prices up higher and higher. What can retailers do to keep dairy products on American tables?

By Carla Kalogeridis

The last 12 months have seen milk prices jump a whopping 48 percent, more than any other agricultural commodity. Will costlier cheese, ice cream, yogurt, and gallon milk curb consumer demand?

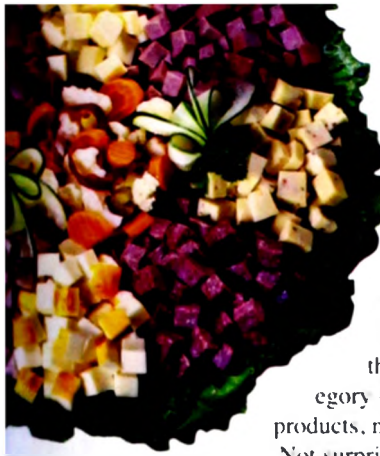
First, it's important to understand why milk prices are rising, says Country Fresh's Kevin Begin. He calls it "a three-legged stool":

- **First leg—world economy.** "The first leg is the world economy and the increase in the export market for dairy," says Begin. "The increase is due mostly to the rapidly escalating demand for milk powder from countries in Asia and Europe – especially China and India – whose standard of living has improved, so people are consuming more protein-based products. At the same time, New Zealand's exports have decreased sharply because of weather conditions and demand has switched to the U.S."
- **Second leg—dollar value.** "That increased demand is driven in part by the relative value of our dollar in a global market," explains Begin.
- **Third leg—commodity market.** "In dairy, we can all see the effects of fast-rising prices for corn, wheat, soybeans, and fuel," he says. "For dairy farmers, those costs go right to the bottom line."

Prairie Farms' Gary Davis agrees. "Most of the dairy increase is caused by the global economy and the demand for skim and whole milk powders in developing and third-world countries, especially China where demand has increased more than 200 percent over the last couple of years," he says. "The demand for butter fat and cheese is also up significantly. These countries are looking for new sources – such as the U.S. – because their usual sources, especially New Zealand, no longer export to the Far East or Middle East. So rather than ship fluid milk, farmers are producing milk powder, which is far easier to transport around the world."

The problem gets worse as farmers are squeezed out of business due to rising costs, Davis says, and fuel is a big part of the problem. "In just the last 30 days, if the cost of fuel was passed on to consumers, milk would have gone up two cents per gallon. And that's happened every month lately. The bottom line: you have increased global demand, but decreased supply, which means rising prices."

So, what will the likely outcome be of these rising dairy prices? INTL FCStone Inc., a New York-based brokerage firm, predicts that demand will weaken as restaurants cut promotions and grocers raise prices. Some industry analysts believe that consumption may not support the gains in U.S. milk production much longer, as rising retail prices began hitting consumers. In fact, some grocers started passing along higher costs to consumers in fourth quarter 2010. Retailer margins in the dairy case have been squeezed since last year, and most believe they don't have any choice but to raise milk prices in 2011.



"There tends to be a knee-jerk reaction to concentrate efforts and resources on marketing a competitive price on gallon milk only," says Begin. "But you can't win that way when competing against some of the big boys like Kroger. It's critical to think about the entire category – focus on the peripheral products, not just gallon milk."

Not surprisingly, the rising costs for milk, cream, and sugar—which have jumped about 50 percent from a year ago—will lead to retailers raising prices in cheese and ice cream segments, too. Many retailers who called ice cream recession-resistant will have to raise prices to maintain quality offerings to their customers. The average price of cheddar cheese in supermarkets was \$5.14 a pound in January, the highest since 1984, and a half-gallon of ice cream sold for \$4.74, the highest since 1980, according to data from the Bureau of Labor Statistics (based on information collected from 26,000 retailers).

Even just a few months ago, no one was talking about these kinds of prices, said Scott Gunderson, an agriculture agent from the University of Wisconsin-Extension, in a recent interview in the Green Bay Press Gazette. He added that although prices for milk are up, prices are also up on the basics needed to run a dairy operation (feed, fuel, and seed). Feed costs alone are about 50 percent of production costs and with basically every commodity up, everyone's bottom line is suffering.

How are Suppliers Helping?

As rising milk prices grab headlines, how can AFD suppliers help their retailers? "The biggest thing Prairie Farms offers retailers is advice," says Davis. "Staying close to our retailers is especially important in tough economic times. We have weekly promotions in all areas – cultured products like cottage cheese, dips, and yogurt, as well as milk and ice cream. For retailers, the plan is promote, promote, promote on a wide variety of products."

Advice is also a big part of Country Fresh's retailer support

strategy. "Across the board, Country Fresh helps retailers focus their efforts on making fact-based selling decisions in each category," says Begin. "We have a team focused on consumer buying patterns and technology trends, with direct links to data sources like IRI, AC, Nielsen, Spectra, and Mintel so we can understand what's happening in the market."

In addition, Country Fresh's category managers often accompany an account manager on their visits to retailers. "When a retailer asks why their sales are off 3 percent, Begin says, "Our team uses special software to look at the data and create a plan based on facts."

Lipari Foods also works closely with its retailers to set them up for success. "We provide a strong level of deli expertise and service," says Laura Liras, consumer insights manager. "Our sales team members are in stores every week, working face to face with the deli and store managers to identify the right products, solutions, and promotions for that specific store."

Lipari works hard to be first to offer key, innovative products so that retailers can bring shoppers new products right when they hit the market. Like Country Fresh and Prairie Farms, Lipari also offers some practical advice to help retailers sell their dairy products. "Retailers must invest in educating their sales staff and offer personalized service," says Kim Robertson, Lipari's deli director. Some additional suggestions to boost cheese sales:

- "Themed promotions are always fun for the staff and customers," she says. Think April in Paris (Brie/Camembert), Taste of Italy (Parmesan, Asiago, Fontina), or Singing the Blues (Gorgonzola, Blue, Stilton).
- Sampling programs are a must to ensure the sale. "Consumers won't buy if they're not familiar with the product."
- Merchandise the cheese island to create wow factor. Group the cheeses by type such as soft, semi-soft, hard, etc.



Please see DAIRY, page 21



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Dairy

Continued from page 19

- Cross merchandise with products from other departments, Robertson suggests, like specialty crackers, wine, recipe books, and cheese gadgets. Another great example is designing tags for the wine department that lead back to cheese.
- And finally, proper signage is imperative. "The signage should include country of origin, recipe ideas, and wine pairings," she says. How about ice cream (see sidebar)? It may sound like an easy sell—especially in the next several months—but Nestle's Michael Pecoraro says his company still offers lots of support to boost retailer sales. "Nestle helps retailers drive business by capturing impulse sales with indoor and outdoor signage that draws customers in," he says. "Customers know the Nestle name – we have nine of the top 15 selling ice cream novelties – so being well stocked, especially before the weekend, is a guarantee for success."

In addition, Nestle is continually developing products using customer feedback, and this helps boost retailer sales as well. "We're very good at being in tune with what customers want," Pecoraro says.

Preparing for Dairy Product Trends

With ice cream season upon us and yogurt products continuing to gain popularity, what are some of the product trends retailers can expect to impact their sales this summer?

Prairie Farms manufactures and markets a full line of dairy food products out of its own 24 plants, along with 13 others through subsidiary companies and joint ventures throughout the Midwest and Mid-South, says Davis, but lately, yogurt has been the superstar. Following the recent trends in yogurt sales, Davis expects consumers to continue reaching for the nutrition and convenience found in yogurt and yogurt smoothies.

"The calcium, potassium, and protein found in yogurt are beneficial to everyone and are a great choice for those who are lactose intolerant to reap the benefits otherwise derived from drinking milk," Davis points out. "Prairie Farms has reformulated its yogurt and introduced a probiotic line called Healthwise Probiotic Yogurt to help satisfy the wants of consumers for healthier, nutrient packed, and value-added dairy options."

Lipari's Laura Liras says in the cheese category, Swiss and American cheese will continue to be the top-selling bulk deli cheese, representing more than 50 percent of the category. Expect continued double-digit growth in Mozzarella, Havarti, and Jack Cheese, with these all growing 10 percent or more compared to last year, she says.

"There is a hot trend right now with spicy flavors across all food groups, and cheese is no exception," she adds. "Hot Pepper Cheddar, Horseradish Cheddar and Jalapeno Jack cheese are top-growing flavors."

Another trend is cheese as a snack item for both adults and kids. "It's been seen as a healthy alternative," Liras says. "With so many options in taste profiles, forms, and price points cheese meets a wide range of consumer preferences."

So what's going to keep dairy products on American tables? Although the retailers and suppliers expect some pushback from consumers on gallon milk prices, the overall popularity of healthy cheeses and yogurts, the arrival of prime-time ice cream season, and the continued interest in novelty flavors is expected to keep dairy products in consumer shopping carts for the foreseeable future. ■

Carla Kalogeridis is editor of AFPD's Bottom Line



How to Maximize Ice Cream Sales in a Short Season

Ice cream is a continually growing dairy segment that always shows 2-3 percent growth, say suppliers. Here is some advice from the experts on selling even more ice cream:

"Part of the problem this year has been bad weather. We basically lost March and April because people weren't buying, and that's very hard to make up. It's important to carry a good variety of offerings that are what consumers want. Although more consumers want healthy products, they also want more indulgent choices when they have family over. It's also important to address demographics – Hispanic families love fruit-flavored sherbet, for instance."

—Gary Davis, Prairie Farms

"The challenges in the ice cream market are similar to milk, and they require a similar solution: focus on the entire category. Right now, that means concentrating on the novelties, not just half-gallons of ice cream. Retailers should include the full breadth of the offerings from indulgence items to the better-for-you subset that includes low-fat, reduced-sugar items. You can't negate either one."

—Kevin Begin, Country Fresh

"Healthy is important—Nestle even has a proprietary process to use fat cells to create creamy ice cream with half the fat and one-third of the calories—but customers also want the ice cream treats they remember from their childhood, so it's important to provide small indulgences. Portion-control sizes and natural, clean ingredients listed on labels that are understandable also boost sales."

—Michael Pecoraro, Nestle

"Individual stick items like Airheads Popsicles will be big sellers. Also, indulgent items that feature quality ingredients like real cream at a time when other manufacturers are cutting back. You can tell the difference!"

—Rich Bamo, sales manager, Pars Ice Cream



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Save-Plus Super Store
Seven Star Food
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US Quality Supermarket
Value Center Market - Clinton Twp.
Value Center Market - Livonia
Value Center Market - Warren
Value Fresh Market - Warren
Value Save -- Livernois
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YOUR FOOD ASSISTANCE BENEFITS ARE GOING TO CHANGE



WHAT

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

WHY

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

FAP Benefit Issuance Dates January 2011 through November 2011 and Ongoing

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

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

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

The Michigan Department of Human Services (DHHS) will not discriminate against any individual or group because of race, religion, age, national origin, color, height, weight, marital status, sex, sexual orientation, gender identity or expression, marital status 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.



Sen. Rebekah Warren (Dist. 18) and Pamula Woodside (DTE Energy)



Rep. George T. Darany (15th Dist.) and Sharkey Haddad, AFPD member



Sen. Mark Jansen (Dist. 28) and Ben Benjamin (AFPD board member)



Rep. Charles Brunner (Dist. 96), Atisha (AFPD board member) and Joe Crete (AFPD board member)

1st Annual Michigan Day at the Capitol

On May 4th, AFPD hosted its First Annual Day at the Capitol in Lansing, Mich. More than 30 AFPD members and 60 legislators participated in a luncheon and a visit to the Capitol during the House Session. The legislators recognized AFPD for its hard work on behalf of Michigan retailers and consumers across the state.

The event was a great success with AFPD members spending three hours with legislators, explaining their positions on various bills and proposals and making sure the voice of the retailer was heard. For more specifics about the event, see Paul Condino's article, p. 28.



l-r Sen. Phil Pavlov (Dist 25), Joe Palamara (Karoub Associates), Rep. Elton Kowall (Dist. 44), Rep. Tim Melton (Dist. 29), Joe Bellino (AFPD board member) and Paul Condino (AFPD VP Government Relations)




Frank Ayar (AFPD board member), Rep. Margaret O'Brien (Dist. 61) and Gary Davis (AFPD board member)



Auday Arabo (AFPD President and CEO), Sen. Majority Leader Randy Richardville, Joe Bellino (AFPD board member)

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I-r Pamula Wood (DTE Energy), S Rebekah Warren Nida Samona (N Chairwoman), B Pizzuti (NWS)



Gary Davis (AFPD Board member), Senate Floor Leader Arlan Meekhoff (Dist. 30) and Auday Arabo, AFPD President and CEO



from top left standing: AFPD Board members Jim Garmo, Paul Elhindi, Najib Atish Frank Ayar, Sen. Majority Leader Randy Richardville



Ronnie Jamil (AFPD Board member), Rep. Tim Melton (Dist. 29), Sharkey Haddad (AFPD member)



Joe Shallal, Rep. Chuck Moss (Dist. 40), Auday Arabo



Ed Weglarz AFPD VP, Petroleum), Rep. Phillip Cavanagh (Dist. 17), Jim Garmo (AFPD Board member)



Ed Weglarz, Sen. Vince Gregory (Dist. 14), Paul Elhindi, Paul Condino



Joe Nashar (AFPD Board member), Sen Joe Hune (Dist 22)



• Ronnie Jamil, Rep. Vicki Barnett (Dist. 37)



• Shallal, Auday Arabo, Rep. Bradford Cohen (Dist. 46)



• Paul Condino, Ronnie Jamil, Sen. Steve Haddad (Dist. 9), Sharkey Haddad, Auday Arabo



• Paul Condino, Sen. Morris Hood (Dist 3), Bellino

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**Paul
CONDINO**

AFPD Vice President, Government Relations

Members' Voices Heard at 1st Annual Michigan Day at the Capitol

More than 80 years ago, my grandfather owned and operated a local sundry on the East side of Detroit. He certainly knew the hard work, dedication and long hours of life as a retailer. I am sure, however, that in his world as an Italian immigrant, the term "government relations" was like a foreign language.

For AFPD, political action and activism are now part of everyday life. Shaping legislative action takes a concerted effort. AFPD President Auday Arabo is fond of saying, "There are show horses and work horses. AFPD needs the work horses!" In the work of government relations, being a work horse for political action is much more than show; it is about being a persuasive voice for the mission of all AFPD members.

Former speaker of the House Tip O'Neill tells how he saved the Navy Yard in Boston as Defense Secretary Robert McNamara was committed to closing it down. To get McNamara's boss' attention, O'Neill took bold action – he walked out of a meeting of the House Rules Committee just before a vote on a bill that the President of The United States cared about. O'Neill writes:

A few days later, President Johnson took me aside and stated, "Tip, we had a chance to get the transportation bill out and you left! What's going on?" "Mr. President," I said, "I am spending a lot of time trying to save the Boston Navy Yard." "Don't you worry about that," responded President Johnson. "That Navy Yard will be around as long as



Members of AFPD's Board meet with Senate Majority Leader Randy Richardville concerning key legislative issues.

I'm in the White House."

Our political activism need not be as dramatic. It does, however, require effort, strategy, and determination.

With that frame of reference, AFPD launched its 1st Annual Day at the Capitol in Lansing, Mich. on May 4th. More than 35 AFPD members and 60 legislators participated in a luncheon and a visit to the Capitol during the House Session. Representative Hugh Crawford (R-Nov) introduced the group and recognized AFPD and its "hard work on behalf of Michigan consumers throughout the State." The entire event was three hours of spirit, enthusiasm, and advocacy by member retailers and suppliers.

AFPD members broke bread with the legislators and took time to lobby for their support of key legislation such as resolving the wholesale price inequity on alcohol sold by our members for off-premise consumption; changing the recycling laws to remove the process out of stores; and creating a minimum mark-up on beer, wine, cigarettes, and gasoline.

AFPD voices for political action were

heard. Our lobbying led to commitments by Senate Majority Leader Randy Richardville and Senate Regulatory Reform Chair Tory Rocca to have their colleagues vote an important bill (SB 331) out to the Senate floor for final passage. The bill, introduced on behalf of AFPD, reduces the tax on the selling price of each bottle of liquor sold by retailers for off-premise consumption by 1.85 percent, which levels the playing field with those selling for on-premise liquor consumption.

An AFPD Lobbying Day scheduled in Columbus, Ohio on Tuesday, June 7 promises to be equally productive in our legislative call-to-action concerning inequities to AFPD members who pay Commercial Activity Tax (CAT) in Ohio.

For AFPD members, there will be future calls to action asking all members to help advocate and educate elected officials in Lansing and Columbus, as we work to improve the bottom line. Our members, their families, and our customers deserve no less. ■■■

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AFPD/Nestle Ice Cream and Frozen Food Program

- All AFPD Member Stores (Gas Stations, Convenience Stores, Liquor Stores, non-advertising groups, etc) will receive a 9% quarterly rebate on all Nestle Net Ice Cream and Frozen Food Brand Sales if their store sells Nestle Ice Cream brands Exclusively.
- All other AFPD Member Stores (Gas Stations, Convenience Stores, Liquor Stores, etc) will receive a 2% quarterly rebate on all Nestle Net Ice Cream and Frozen Food Brand Sales if their store sells Nestle Ice Cream brands and other competing ice cream products.
- All rebates will be paid out through the AFPD office once a quarter.
- All freezer equipment and helpful point of sale fixtures for this program are **FREE!** (Subject to Pre-Qualification by Edy's Sales Representative, quarterly sales to be evaluated.)

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

Make sure you tell him you are an AFPD member!

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



**M. Scott
BOWEN**

Michigan Lottery Commissioner

Lottery in the Summertime

Every year the Lottery's Mobile Retail Outlet (MRO) travels across the state to fairs, festivals, Michigan International Speedway racing events, and concerts to allow players the opportunity to play their favorite Lottery games while enjoying the sights, sounds, tastes, and smells of summer. And this summer is no exception.

Look for MRO at these events:

- Michigan International Speedway, Brooklyn – June 17-19
- Detroit River Days, Detroit – June 23-26
- 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

Watch for MRO's dedicated Street Team to win cash prizes plus free tickets and Lottery merchandise.

Lottery App

Lottery players with Apple and Android devices can download the free Michigan Lottery app featuring many of the same services as the Lottery's Player's Club website. Lottery players can watch Club Keno drawings, view jackpots and winning numbers, search past numbers, and view prize tables at www.michiganlottery.com.

Club Keno players can also watch the drawings from their personal devices. Instant ticket and second chance contest players can enter non-winning instant tickets into the Player's Club to earn points and Instant Replay entries.

Players can also have the winning numbers and Lottery updates emailed and texted directly to them.

Monopoly™,

Monopoly™, launched on May 25, includes three instant game tickets with price points of \$2, \$5, and \$10 and offers a combined \$26 million in total prizes. Players can enter their non-winning Monopoly™ tickets on the Player's Club website for a chance to win \$1 million.

Every dollar in non-winning Monopoly™ tickets submitted is one entry into the contest. With each entry, players gain access to a bonus Monopoly™ interactive game to play for up to 100 additional entries.

Three 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!"

Harley-Davidson

The \$5 Harley-Davidson™ ticket launched on May 9 features top instant win prizes of \$200,000 and four Harley-Davidson® Fat Boy® motorcycles.

Non-winning tickets are eligible for a second chance contest featuring Harley-Davidson® prize packs and four additional Harley-Davidson® Fat Boy® motorcycles. During four drawings conducted between June 7 and August 31, 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.

Non-winning Harley-Davidson™ instant tickets can be entered at the Lottery's Player's Club website. Each non-winning ticket provides players access to a bonus Harley-Davidson® interactive game where more entries can be earned. View complete details on the Harley-Davidson® game and all second chance contests at the Player's Club website.

New Instant Tickets

New instant tickets scheduled to go on sale June 20 (subject to change) include Cash 2 Go™ (\$1); Ultimate 7s Bingo™ (\$2); Red Hot & Blue 7s™ (\$5); and Tax Free Cash™ (\$20).

Instant Tickets Set to Expire

Tickets set to expire on June 6 include IG 341 Smokin' Hot \$50s™ (\$1); IG 333 Cashword™ (\$2); and IG 337 Big Money Multiplier™ (\$20). If you are still selling any of these tickets, be sure to notify your customers so they can redeem winning tickets before they expire.

Instant Ticket Activation

Remember to activate instant game tickets before selling them so players can redeem winning tickets.

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



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- Three grand prize finalist drawings will be conducted and the winners in each drawing will be awarded a \$10,000 prize.
- 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 \$1 MONOPOLY™ 1 in 4.77. Overall odds of winning \$5 MONOPOLY™ 1 in 3.79. Overall odds of winning \$10 MONOPOLY™ 1 in 2.00. Odds of winning one of three \$1,000,000 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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**Joseph
PALAMARA**

Associate, Karoub Associates

Liquor Tax Cut for SDD Licensees?

State Senator Joe Hune, along with Senator Jack Brandenburg, Senator John Pappageorge and Senator Virgil Smith, recently sponsored and introduced Senate Bill 331 (SB 331), a bill to cut the liquor tax that SDD licensees currently pay by 1.85%. On-premise licensees (bars and restaurants) presently pay 12% of the retail selling price in liquor taxes on spirits to the state. Off-premise (SDD) licensees pay a higher rate of 13.85% of the retail selling price on spirits. This 1.85% higher tax that SDD licensees pay amounts to approximately \$14 million annually to the state.

When the issue of tax fairness and the disparate rate that different liquor licensees actually paid to the state was raised during debate on the Catering Bill, it was agreed that a bill to level the liquor tax playing field would be introduced in the Senate to even the tax rate by eliminating the extra 1.85% tax on spirits paid by off-premise (SDD) licensees. Senator Joe Hune, (R-Hamburg), a ranking member of the Senate Committee on Regulatory Reform (where the bill was sent for consideration), agreed to sponsor the tax cut legislation and introduced it in April 2011.

The actual bill (SB 331) as introduced is reproduced below for your review. The very last sentence in SB 331 is the most pertinent part, as it repeals Section 1205 of the Michigan liquor control code of 1998, which currently contains the 1.85% tax on spirits for consumption off the premises. Section 1205 is also reproduced here in its entirety so you can see what legislation that would cut taxes by \$14 million for SDD licensees looks like.

In conclusion, SB 331 is legislation that is commonly referred to as a "trailer bill", a bill that addresses an issue (in this instance: leveling the playing field for on-premise and off-premise liquor licensees) that relates in some measure to an earlier passed bill (SB 5: the catering bill). AFPD will be vigilant in working with legislators and Governor Snyder to assure that SB 331 becomes a Public Act and new law in 2011.

Senate Bill No. 331

April 14, 2011. Introduced by Senators HUNE, SMITH, PAPPAGEORGE, and BRANDENBURG and referred to the Committee on Regulatory Reform.

A bill to amend 1998 PA 58, entitled "Michigan liquor

control code of 1998," by amending section 229 (MCL 436.1229), as amended by 2005 PA 288; and to repeal acts and parts of acts.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

Sec. 229. (1) The commission may license a hotel or merchant, in places that the commission may designate, to sell spirits for consumption off the premises, notwithstanding section 233(1). Except as otherwise provided in this section, if alcoholic liquor is sold by a specially designated distributor ~~pursuant to~~ **UNDER** a license issued under this section, it shall not be sold at less than the minimum retail selling price fixed by the commission and ~~pursuant to~~ **UNDER** rules promulgated by the commission.

(2) The commission may, by rule or order, allow a specially designated distributor to sell alcoholic liquor at less than the minimum retail selling price in order to dispose of inventory at a price and under conditions and procedures established through that rule or order.

(3) As used in this section and in sections 1201, 1203, 1205, and 1207, "retail selling price" means the price the commission pays for spirits plus the gross profit established in section 233.

(4) As used in this section, "minimum retail selling price" means retail selling price plus the specific taxes imposed in sections 1201, 1203, 1205, and 1207.

Enacting section 1. Section 1205 of the Michigan liquor control code of 1998, 1998 PA 58, MCL 436.2205, is repealed.

Section 436.2205

MICHIGAN LIQUOR CONTROL CODE OF 1998 (EXCERPT) Act 58 of 1998

436.2205 Imposition of tax; levy; collection; deposit of proceeds; liquor purchase revolving fund.

Sec. 1205.

(1) In addition to any and all taxes imposed by law, there is imposed and levied upon and collected a specific tax equal to 1.85% of the retail selling price of spirits for consumption off the premises. The tax shall be collected by the commission at the time of the sale by the commission.

(2) Upon collection, the commission shall deposit the entire proceeds in the state treasury, to the credit of the liquor purchase revolving fund.

History: 1998, Act 58, Imd. Eff. Apr. 14, 1998 ■■



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

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

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

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

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

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

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

The AFPD Coupon Redemption Program has been successful for more than 25 years. We hope you will take advantage of our program and allow us to make money for you today!

Call Harley Davis at the AFPD Office Today! (800) 666-6233

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AFPD Ohio Office: 655 Metro Place S., Suite 600, Dublin, OH 43017 • (800) 666-6233 • F: (866) 601-9610



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

Repeal of Estate Tax Included in House Budget Proposal

The halls of the Ohio Statehouse have been bustling recently with hundreds of concerned citizens, lobbyists, locally elected officials, and various special interest groups. With the General Assembly crafting a budget bill that aims to fix an \$8 billion deficit, put Ohio back on a path of sustainable economic recovery, and lower taxes at the same time—it's no surprise that people are traveling from across the state to fight for what they believe to be their fair share of a considerably diminished pie. The debate has taken center stage in the Ohio House of Representatives since Governor Kasich released his executive budget on March 15th. While the bulk of the Governor's proposal remained relatively intact, the House did make a few substantive revisions before passing the budget 59-40 along party lines on May 5th.

Included in the House proposal is the elimination of the estate tax starting January 1, 2013. Commonly referred to as the "death tax", Ohio's estate tax imposes a tax on the transfer of assets when a resident passes away. The tax kicks in at a rate of 6 percent when the estate is valued at \$338,333 up to \$500,000, above which a 7 percent tax rate applies. While the tax is imposed by the state, about 80 percent of the revenue derived from the estate tax is earmarked for local governments. Republicans have long argued that the estate tax encourages Ohio's wealthiest residents to relocate during their elder years to states where their assets would not be subject to a tax upon death, such as Florida. Ohio currently has the lowest threshold at which the tax is applicable and the lowest top rate of taxation. For fiscal year 2009, data from the Ohio Department of Taxation showed that 8,003 estates were subject to the tax.

Business groups such as the Ohio National Federation of Independent Business, Ohio Chamber of Commerce, and the

Ohio Small Business Council have lent their support for the proposal. However, not all entities are behind the repeal. Local governments, which received \$230 million of the \$286 million in 2010 estate tax collections, are concerned about the potential consequences the loss of this revenue will have on their budgets. In an attempt to help mitigate the impact of the repeal of the estate tax, in addition to a proposed reduction to the Local Government Fund, the House created a \$50 million annual fund to encourage local entities to collaborate and share services. Even with the addition of this fund, many local government officials claim they cannot make up the revenue loss through cuts alone and may be forced to turn to additional levies and higher taxes to continue to provide services to their residents.

Separate legislation to repeal the estate tax sponsored in their respective chambers by Rep. Cheryl Grossman (R-Grove City) and Sen. Kris Jordan (R-Delaware) was voted out of committee in the House and Senate earlier in this General Assembly. During sponsor testimony, Rep. Grossman and Rep. Jay Hottinger (R-Newark) stated that the estate tax "has been a driving force for moving wealth and investments out of the state and a major contributor to the unfriendly business climate that has plagued Ohio's entrepre-

neurial class for too long." Sen. Jordan testified before the Senate Ways and Means and Economic Development Committee on the effects of the estate tax stating, "Since its inception four decades ago, Ohio's estate tax has punished the successful members of Ohio's middle class and small business owners by taxing their estates upon their death."

Recognizing that the low threshold of Ohio's estate tax imposes a significant tax burden on family-owned businesses, AFPD supports the repeal of the estate tax and will be closely monitoring this provision as the budget moves through the Senate. ■■



Fact-based Selling Helps Retailers Order More Strategically

By Darrell Klute

Country Fresh General Manager Kevin Begin has been in the business for nearly a quarter of a century, and Country Fresh itself started 65 years ago as an independent dairy producer for a group of supermarket owners. In Michigan and Ohio, the company operates as the Midwest division of Dean Foods, Inc.

Certainly, many things have changed in the industry over those decades, but when reflecting on what has surprised him most, Begin said he was taken off guard by one: "The whole onslaught of development and growth of the alternative milk beverage – soy milk, almond milk, rice milk – they're getting lots of attention," he said, pointing out that many of them have as many "facings" as chocolate milk. "It's very surprising."

Progress is vital in any business, and Country Fresh has evolved well beyond its days as a milk co-op, but Begin says Country Fresh has remained true to its roots of milk, milk by-products [half-and-half and cream, for example] and cultured milk products like cottage cheese, sour cream, and dips.

"We also do a large ice cream business," Begin said. Country Fresh is developing "better for you" ice cream novel-



ties, but he adds that for most people, ice cream is as much "an event" as anything. People have fond memories of enjoying ice cream with family or friends. "People like the indulgence and they don't want to give up the experience," he said, which is why the company also developed ice cream sandwiches that have only 130 calories and 1.5 total grams of fat. "They are low fat and low sugar content. They taste good, but they won't break your caloric diet for the day."

Begin said there are two things that really differentiate Country Fresh from its competitors.

"One is our progressive approach to product development, and the other is our progressive approach to category fact-based selling," he said.

Their product development focus helps

Country Fresh continue to come up with innovative products that meet the emerging demands of customers. "Flavored milk is about a one billion dollar segment – it is large and growing," Begin said. "We are introducing a product now, 'TruMoo,' that is made with pure cane sugar. The latest trend is for people to limit the amount of high fructose corn syrup in their diets, and chocolate milk has been flavored with that."

Country Fresh is especially proud of their team approach to helping retailers cope with issues like rising costs, Begin says. "We have a team focused on consumer buying patterns and technology trends, with direct links to data sources including IRI, AC Nielsen, Spectra, and Mintel," he explained, "so we can understand what's happening in the market." The company also has software that can be used by dedicated category managers to help retailers become more educated and strategic in the way they order and display products. When a retailer says, "My sales are off 3 percent. What's wrong?" the team can look at the data, create a plan-o-gram based on facts, and work with the retailer to maximize the store's sales. ■■

Darrell Klute is a freelance writer based in New York.



People like the indulgence and they don't want to give up the experience, which is why the company developed ice cream sandwiches that have only 130 calories and 1.5 total grams of fat.



Bruce D. STEVENSON

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

Ohio Liquor Control

Changing Your Liquor Permit Premises

At this time of year, many businesses that hold on-premises liquor permits are planning to accommodate patrons who want to dine and/or drink outdoors by expanding their defined permit premises to include a patio, balcony, or other outdoor area. The Division also receives a smaller number of requests to reduce or eliminate part of a defined permit premises – a process called “diminution.”

Permit holders who are planning any kind of expansion

include a diagram, rough sketch, or blueprint showing the proposed expansion or diminution. All requests must be signed by the permit holder of record, not a manager or other employee. Permit holders must show they have tenancy to operate in the area of the proposed expansion.

An expansion such as a deck or patio must be on a common piece of ground and/or adjacent to the current permit premises with proper ingress and egress. The expansion

area must be well defined, properly secured, and delineated by some type of physical structure such as a fence, wall, or dense shrubbery. Temporary expansions or diminution to the permit premises will not be approved.

Because all rights granted by a liquor permit shall be exercised at not more than two fixed bars, a duplicate bar permit will be required if the proposed expansion will include a third fixed bar or service counter. The environmental impact on the surrounding area of the permit premises will be taken into consideration and all changes in the permit premises must comply with state and city/township codes, as well as all Division of

Liquor Control rules and regulations.

Once a request is received, a Compliance Officer will visit your permit premises to view the completed expansion or diminution, take photos, and record other pertinent information. At the time of inspection, the Compliance Officer will need to see the food service operator's license, vendor's license, and liquor permit. Approval or denial of the proposed expansion or diminution shall be made within 20 working days from the date the premises is inspected by the Division.

For more information regarding an expansion or diminution of your permit premises, call the Division's Investigative Services Unit at (614) 644-2455, or visit the Division's web site at www.com.ohio.gov/liqr. Requests can be mailed, faxed to (614) 644-4891, or e-mailed to the Division at webliqr@com.state.oh.us. More information on the definition of a permit premises and premises expansions/diminutions can be found in Ohio Administrative Code Section 4301-1-02. ■■



or diminution of their permit premises should submit their requests as soon as possible. It is important to understand the law regarding where on their premises they can sell and allow alcohol to be consumed, and what is required to be granted approval by the Division for an expansion or diminution.

Your permit premises is defined when the premises is inspected prior to the liquor permit being issued and can be found on a form maintained at the Division of Liquor Control. No sale, storage, serving, or consumption of alcoholic beverages may take place outside of the defined premises. Your permit, which indicates your sales privileges, must be conspicuously displayed on the premises at all times.

Any expansion or diminution of the defined permit premises must be approved by the Division before using the expanded area as part of your permit premises. Requests should be submitted in writing to the Division's Investigative Services Unit using the “Request for Expansion/Diminution of Permit Premises” (form DLC 4248). This form should



**Nida R.
SAMONA**

Chairperson, Michigan Liquor Control Commission

New Edition of Liquor Control Code is Available

A new edition of the Michigan Liquor Control Code, Administrative Rules and Related Laws is now available from our office. The new edition is an up-to-date version of the laws and rules a licensee must follow to stay within the laws of the State of Michigan. The book is priced at \$15. For an additional \$25, you can sign up to receive quarterly subscription

updates to the book along with new pages to be inserted into your Law Book. You can also locate the electronic version of this publication complete with hyperlinked table of contents on www.michigan.gov/lec.

The following provides a review of the numerous statutory amendments that have occurred since the last quarterly update in May 2010.

Code Number	Topic	Effective Date
P.A. 279 2010 Amends Sections 518 & 525		12/16/2010
P.A. 344 2010 Adds Section 1030	Requirements for retailers selling beer kegs	12/21/2010
P.A. 266 2010 Amends Section 701	Penalties for furnishing alcohol to a minor	6/30/2011
P.A. 279 2010 Amends Section 319 of Vehicle Code	Penalties for furnishing alcohol to a minor	6/30/2011
P.A. 369 2010 Amends Section 521a	Required seating capacity in certain areas	12/22/2010
P.A. 213 2010 Amends Sections 109, 111, 113, 113a, 205, 307, 525, 537, 543, 603, 1025, 1027, 1111, 1113, 1114, and 1115 and adds Section 545	Regulations on wine wholesaling, wine/beer/liquor tasting, Sunday & holiday sales; three tiered system	11/17/2010
P.A. 176 2010 Amends Section 159g of Penal Code	Racketeering	9/30/2010
P.A. 175 2010 Amends Sections 205, 525, 543, 609, 901, 903, 909 and 1027 of the Liquor Control Code and adds Sections 1029 and 1031to	Bootlegging, sampling, packaging, instant rebates, wine auctions,	9/30/2010
P.A. 20 2011	Catering permits	4/20/2011



**Dennis
BERG**
*Interim Director,
Ohio Lottery Commission*

New Ways to Maximize Lottery Sales

Have you discussed instant ticket placement with your Ohio Lottery sales representative recently? The Ohio Lottery offers plan-o-grams to help retailers make the most of product placement, both at the counter and through the WinStation vending machine.

You know your customers best, but if you'd like product placement help, or just want a second opinion, Lottery plan-o-grams are available to you. Learn more about our plan-o-grams and vending best practices in the June issue of Ticket Seller.

Cube inserts are now available for EZPLAY Games®, with the first release shipped for the Ohio Lottery's \$2 Cornhole game. If you have extra room in your cube dispensers, this is another good way to create awareness of the EZPLAY® product line – an idea shared by our retailers and sales staff.

Strong sales leading into the close of FY11

The Ohio Lottery continues to break monthly sales records, surprisingly even as gas prices rise. That should be a bit of good news for your business, as customers make an effort to come to your stores. It's another opportunity for you to make the sale with all your product offerings.

Through April 30, total sales are \$2.24 billion, up \$106.7 million or 5 percent, bringing retailer com-

missions to approximately \$138.9 million, up \$6.8 million from the same time last year. Profits to the Lottery Profits Education Fund are up \$17 million thru March, compared to last year. And did you know retailers like you have contributed to \$29,811,260,239 in total winnings in Ohio Lottery history?

You should be proud of these accomplishments.

Upcoming offerings


In June, retailers can look forward to three new instant games, set for release June 24. They include \$2 Red Hot Cash, which has a \$20,000 top prize and 65 percent payout; \$2 Lucky Stars, which has a \$20,000 top prize and 65 percent payout; and \$5 Cash In, which has a \$150,000 prize and 69 percent payout. Cash In offers more than \$13 million in total prizes and offers both 'doubler' and 'trippler' prize features – a player favorite. It's also a top prize drawing game.

Stay Connected

Want to be among the first to learn about winning numbers and the latest news and happenings from the Ohio Lottery? It's easy – just sign up to receive emails, text alerts – or both – at www.ohiolottery.com/stay-connected. You can also watch drawings on YouTube and follow the Lottery on Twitter @OHLottery.

Have a great summer and thank you for your continued support. ■■■





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Does Your Credit Card Processor Support Your Business?

The ability to process your payments is just the beginning, says AFPD endorsed supplier Chase Paymentech. No matter where you are, or what type or size of business you run, you need a trusted payment processing partner who can offer you the knowledge, innovative technology, and excellent customer service to help you meet your business goals. Chase Paymentech shares five insights to help get the most from your processor.

- 1. Experience and Financial Stability.** Make sure the company is stable. Ask how long they've been processing payments. Chase Paymentech, a subsidiary of JPMorgan Chase, has been in business for more than 25 years. We are a global leader in payment processing for businesses of all sizes. You work hard for your money, so be sure to partner with a company you can trust to deliver.
- 2. PCI Compliance.** Is your provider PCI compliant? Are you aware of the steps you, as a merchant, need to take to achieve and maintain PCI compliance? Chase Paymentech understands the importance of PCI compliance in today's environment. Whether it's keeping our internal systems compliant or guiding you on the steps you need to take to make sure your business is compliant, our dedicated Compliance Team at Chase Paymentech is there to help. With the possibility of fines or disruption to your business, this is one area you want to keep at the forefront. Visit www.chasepaymentech.com/datasecurity to learn more today.
- 3. Full Disclosure of Fees.** Get the details of all fees associated with your account ahead of time. With over 200 interchange categories and a wide range of surcharges, you have to know more than just your qualified rate. Be sure to do business with a company that will take the time to explain all your fees. Always focus on the total cost of accepting credit cards.
- 4. Easy-to-Read Monthly Statements.** Make sure you understand your company's statement before signing on. Chase Paymentech recently pointed out that many merchant statements were too difficult to understand, leaving customers wondering what their true "cost of acceptance" was. Chase Paymentech surveyed thousands of customers to help us design an easier-to-understand statement. With so many different fee categories in this industry, it pays to know exactly what you are being charged. What better way to identify fees than with a simple-to-read statement? We are proud of our efforts and think you will appreciate our transparency.
- 5. One Point of Contact.** Do you know who to call with questions about your merchant account? Most of us have experienced a sales person who sold us on their product only to disappear immediately after the sale. Many processors hire outside sales representatives who work solely on commission; their only job function is to sell new accounts. At Chase Paymentech, your dedicated representative is a Chase Paymentech employee, fully trained on our customer service philosophy and our products. That same person will assist you through the entire sales process and serve you as your business grows or you need to add services. Our help desk team is also available 24/7/365.

For additional information, contact Account Executive Jim Olson at (866) 428-4966, James.Olson@ChasePaymentech.com or visit www.chasepaymentech.com.



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– Holly Schlusler, Owner, Henry's General Store

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Earn 2 Percent Rebate on Workers' Comp

Stephen Buehrer, administrator/CEO of the Ohio Bureau of Workers' Compensation (BWC), has announced the continuation and expansion of the Safety Council Rebate Incentive Program. The program, which was set to expire, will not only continue, but will be expanded to allow group-rated employers to participate in local safety councils and earn performance rebates for demonstrating improvements in workplace safety and reducing workplace injuries. The rebates would be in addition to group rating discounts.

The incentive program allows participating employers to receive a 2 percent rebate for attending a specific number of safety council programs, and an additional 2 percent for demonstrating a reduction in the frequency and/or severity of workplace incidents.

"We know that those employers who are most active in taking control of their safety programs are the most successful in preventing claims and managing workers' compensation costs," Buehrer told 1,400 employers and workplace safety professionals attending the BWC's 81st Annual Safety Congress & Expo.



CareWorks
Consultants Inc.

"I believe good safety programming ought to be good for all employers across the state."

Buehrer noted the savings potential is significant, providing an additional opportunity to reduce overall premium costs for nearly 100,000 Ohio employers and allowing them to direct those resources into business growth and job creation. He also stated that he will soon present the proposal to the BWC board of directors for their advice.

About BWC

BWC's Division of Safety & Hygiene sponsors more than 80 safety councils across the state organized by local safety-minded groups to inform participants of new safety techniques, products, and services. The councils provide a thorough knowledge of topics, including occupational safety and health, workers' compensation, and risk management education.

BWC is a non general-revenue fund state agency that provides workers' compensation insurance for 230,000 Ohio employers and covers approximately two-thirds of Ohio's workforce. With approximately \$2.1 billion in annual premium and assessment income, BWC is the largest state-fund system in the United States and one of the top 10 underwriters of workers' compensation insurance in the nation.

Visit www.ohiobwc.com for more information about the safety council program and a list of all safety councils. For more information, please call CareWorks Consultants at 800-837-3200.



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Fighting Childhood Obesity

Childhood obesity is a critical public health issue. As the prevalence of childhood obesity has tripled over the past 30 years, its impact on children's health risks has increased. Cases of type 2 diabetes have risen among children and adolescents who are obese. Although diabetes and glucose intolerance, a precursor of diabetes, are common health effects of adult obesity, only in recent years has type 2 diabetes begun to emerge as a health-related problem among children and adolescents.

Combating this troubling trend and improving the health of our children require concerted efforts by grocers, local neighborhoods, schools, families, and physicians. The Blue Cross and Blue Shield Association (BCBSA) and the 39 independent, locally operated Blue Cross and Blue Shield companies, recognize the urgent need to support these efforts and have established numerous programs to educate and empower children, as well as their families, teachers, and physicians, toward healthy lifestyles.

An example of Blue Cross Blue Shield's effort to fight obesity and educating communities towards healthier lifestyles is The Good Health Club program.

The Good Health Club

Through its Good Health Club, Blue Cross Blue Shield is leading a system-wide effort to develop and support broader adoption of successful programs. The Good Health Club promotes healthy choices and behaviors in children through fun, effective, age-appropriate communications.

The Good Health Club uses a group of animated characters to teach kids to:

- Eat five servings of fruits and veggies every single day
- Limit screen time to two hours or less
- Get at least one hour of physical activity
- Limit sweetened drinks to zero.

A key initiative on this front is the Good Health Club Physician Toolkit, which provides effective and engaging tools needed to educate parents and children about childhood obesity and diabetes prevention.

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



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Tn County Beverage	(313) 584-7100
United Brands Company	(619) 461-5220

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Samona & Boogren, P.C.	(248) 565-8907
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Better Made Snack Foods	(313) 925-4774
Kar's Nut Products Company	(248) 588-1903
Motown Snacks (Jays, Cape Cod, Turn's, Archway, Stella D'oro)	(313) 931-3205
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Uncle Ray's Potato Chips	1-800-800-3286

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First Data Independent Sales	1-877-519-6006
Merchant Processing	1-866-366-3300
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AFPD Liberty USA	(412) 461-2700
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DTE Energy	1-800-477-4747
Energy Sciences	(248) 792-9287
Gene Dickow (Energy Broker)	(248) 396-7431
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High Pointe Oil Company	(248) 474-0900
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Reliable Oil Equipment	(937) 665-1200
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Cateraid, Inc.	(517) 546-8217
Central Grocers	(815) 553-8856
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) 374-7609

HOTELS, CONVENTION CENTERS & BANQUET HALLS

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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

AFPD North Pointe Insurance	1-800-229-6742
AFPD BCBS of Michigan	1-800-666-6233
AFPD CareWorks	1-800-837-3200 ext. 1188
AFPD Cox Specialty Markets (North Pointe)	1-800-648-0357
(Underground Storage Tanks)	
Beechtree Insurance	(734) 452-9199
Benchmark Financial Ltd.	(248) 642-0700
Bencavenga Insurance (Agent John Bencavenga)	(248) 931-1000
Community Care Associates	(313) 961-3100
Gadaletto, Ramsby & Assoc.	1-800-263-3784
GLP Insurance Services	(248) 846-0200
Great Northern Insurance Agency	(248) 856-9000
Hedman Anglin Bara & Associates Agency	(614) 486-7300
Primeone Insurance	(248) 536-0791
Pro Care Plus, Inc.	(313) 267-0300
Rocky Husaynu & Associates	(248) 851-2227
UST/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

INVENTORY SERVICES

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

LEGAL SERVICES

AFD *Bellanca, Beattie, DeLisle (313) 882-1100

AFD **Pepple & Waggoner, Ltd. (216) 520-0088

The Abro Law Firm	(248) 723-4545
Denha & Associates	(248) 265-4100
Elias & Elias PC	(248) 865-8400
Fisher & Phillips, LLP	(858) 597-9611
Hertz Schram PC	(248) 335-5000
Jacobs Law, PC	(248) 626-6800
Kucukas, Gadd & Silver, PC	(734) 354-8600
Mark Sesi The Kirsh Firm	(586) 493-4427
Mesani Orow, Mekani, Shalal & Hinds, PC	(248) 223-9830
Sullivan, Ward, Asher & Patton, PC	(248) 746-0700
The Liquor Lawyers	(248) 433-1200

LOTTERY

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

LOYALTY CARDS/DISCOUNT CARDS

AFD RewardPal 1-800-377-6099

MAGAZINE & TRADE PUBLICATIONS

Chadman News	(248) 932-3100
Chadman Times	(248) 865-2890
Control Free Press	(313) 222-6400
Detroit News	(313) 222-2000
Michigan Chronicle	(313) 963-5522
USA Today	(248) 926-0200

MEAT & DELI DISTRIBUTORS

A & A United Meat	(313) 867-3937
A to Z Portion Control Meats	(419) 358-2926
C. Roy & Sons	(810) 387-3975
Dairy Fresh Foods	(313) 295-6300
Lipin Foods	(586) 447-3500
Powelle Market	(313) 875-5531
Shenwood Foods Distributors	(313) 659-7300
Protein Food Corp	(586) 727-3535
Protein Packing Company	(313) 259-7500

MILK, DAIRY & CHEESE PRODUCTS

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

MISCELLANEOUS

Hollywood Sunglasses	1-888-478-6932
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

AFD Mousetrap Group (248) 547-2800

MONEY ORDERS/MONEY TRANSFER/ BILL PAYMENT

AFD 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

AFD LB Office Products	1-800-826-6865
AFD 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

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

REAL ESTATE

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

REFRIGERATION & REFRIGERATION SOLUTIONS

AFD 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

AFD MIST Innovations	(313) 974-6786
Bnks, Inc.	(313) 496-3556
Central Alarm Signal	(313) 864-8900

SHELF TAGS

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

AFD Arizona Beverages	(313) 541-8961
AFD Nestle Waters Supermarket Program	(734) 513-1715
AFD *Pepsi Program	1-888-560-2616
AFD Hansen's Beverage (Monster Energy)	(313) 575-6874
AFD *Intrastate Distributors (AriZona)	(313) 892-3000
AFD **Buckeye Distributing (AriZona)	(440) 526-6668
AFD **RL Lipton Distributing (AriZona)	(216) 475-4150

7UP 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. (Hookah's & 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

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

WINE & SPIRITS COMPANIES

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

WINE & SPIRITS DISTRIBUTORS

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

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** Indicates supplier only available in Ohio

Nestle Waters Buys Sweet Leaf Tea

Nestle Waters North America Inc. has signed an agreement to acquire the Austin-based Sweet Leaf Tea Company, including the Sweet Leaf® and Tradewinds® beverage brands. Nestle Waters made an initial investment in Sweet Leaf in March 2009. This acquisition will expand the company's beverage portfolio of bottled water to include high-quality iced teas, lemonades and juice drinks.

The Sweet Leaf and Tradewinds brands' combined sales totaled more than \$53 million in 2010.

The Austin-based staff will continue managing these brands for further growth. "Sweet Leaf Tea is a company founded on premium ingredients and a commitment to Waters North America's long history of providing healthful bottled water beverages," says

Dan Costello, CEO of Sweet Leaf Tea Company. "With Nestle Waters bringing increased capabilities, we will be able to offer Sweet Leaf and Tradewinds beverages to more people across the U.S."

Founded in 1998, Sweet Leaf Tea Company is known as much for its creativity and passion for community as it is for its high quality teas. Sweet Leaf Tea naturally sweetened products are USDA-certified organic and made with pure cane sugar and premium tea leaves. Tradewinds delivers authentic, all-natural, brewed iced teas and tropical fruit juice drinks.

With 35 years of experience with healthful hydration in the bottled-water segment, Nestle Waters produces six regional spring water brands in the U.S., three international brands, and Nestle Pure Life, its nationally distributed purified bottled water. Sales for Nestle Waters North America topped \$4 billion in 2010.



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

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- 1/4 Page

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Aaron Conroy
87171 CR 687, Hartford, MI 49057
(269) 621-3181, ext. 346-Fax
aaron@burnettefoods.com

**Basic Listing
Sample: Free**

tony buscemis
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(586) 296-5560; Fax (586) 296-3366
tonyb@originalbuscemis.com
www.originalbuscemis.com

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Nancy Roy
444 Roy Dr.
(810) 38...

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Sample: \$100.00**

Capitol Cigars

Robert Sabagh
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(248) 255-8747; Fax (248) 473-7000
robert.sabash@gmail.com

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10942 Abonida De Los Lobos, San Diego, CA 92127
(866) 428-4966
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