

AFPD

Bottom Line

ASSOCIATED FOOD & PETROLEUM DEALERS *Working to Improve Your Bottom Line* VOL. 22, NO. 5 MAY 2011

Ready Made = Real Money



**Capitalize on the
Consumer's Love
Affair with
Ready-Made Foods**

**The Food Inspector's
Perspective**

**Exclusive Interview with
Ohio's Governor Kasich**

SQUARE DEAL

**56 OZ
SQUARE
CONTAINERS**

29 Flavors
Light and NSA Varieties



**REAL
ICE CREAM**
enjoycountryfresh.com

For more information on delicious Country Fresh ice cream flavors,
or any of our fine milk and dairy products, call us at one of the
convenient toll-free numbers below.

Country Fresh, Grand Rapids
800-748-0480

Country Fresh, Livonia
800-968-7980

www.enjoycountryfresh.com

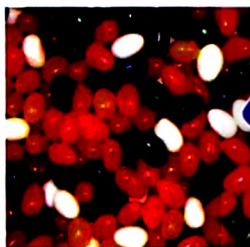
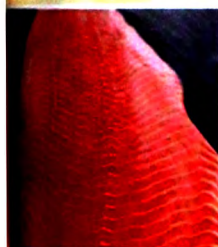




We distribute excellence.

Service is the driving force behind the Lipari commitment to our customers.

26661 Bunert Rd, Warren MI 48089
586.447.3500 • liparifoods.com



Deli and Bakery Products to meet every need.

Complete Programs in Seafood, Specialty Retail, Confections and Foodservice Divisions.

A Full Line of Packaging and Supplies.

Find us on Facebook:



This is Lipari. ***This is what we do.***





Features

- 16 **Ready Made = Real Money**
Capitalize on the consumers' love affair with ready-made foods

- 20 **Spotlight on Ohio's John Kasich**
Ohio's new governor talks about jobs and improving Ohio's economy

Departments

- 8 **AFPD Corner**
- 24 **Retailer Spotlight**
Cypress Beverage & Deli
- 29 **Supplier Spotlight**
D&B Wholesale Distributors
- 33 **Safety Sense**
Ohio—Accident Recordkeeping
- 34 **Healthy Living**
Employers: Offer Minimum Health Coverage or Face Penalties
- 36 **Supplier Directory**

Columns

- 6 **President's's Message**
- 10 **Petroleum News & Views**
- 12 **Ohio Report**
- 25 **Michigan Liquor Control**
- 26 **Michigan Lottery**
- 28 **Michigan Legislative Update**
- 30 **Ohio Lottery**
- 31 **Ohio Liquor Control**

INTRODUCING NEW AUTHENTIC JOSE CUERVO® LIGHT MARGARITA

FINALLY! A DELICIOUS MARGARITA
UNDER 100 CALORIES*

Now Available in 750mL and 1.75L Sizes

Authentic Jose Cuervo® Margaritas is the
#1 selling prepared Margarita line in the U.S.!!
Now, Jose Cuervo® is introducing a **Light Margarita**
that is perfectly mixed and **ready-to-serve**, with
the same calories as a glass of wine or light beer.



*4 OZ PER SERVING
Fiesta Responsibly.

JOSE CUERVO LIGHT MARGARITA. Made with Jose Cuervo Gold Tequila, Triple Sec Liqueur, Natural Flavor, Sucralose & Artificial Color. 9.95% Alc/Vol. © 2011 Produced by Heublein, New York, CT under license from the trademark owner. JOSE CUERVO is a registered trademark of Tequila Cuervo la Rojeña.



Auday P. ARABO

AFPD President/CEO

President's Message

Looking for Another Profit Center?

Whether you own or manage a supermarket, liquor store, gas station, convenience store, or specialty store, one thing's for sure:

Everyone wants another profit center. With gas prices rising, gas station owners are getting killed by credit card fees, and the only folks making money are the big oil companies. To make things worse, customers don't have money to buy pop or a snack from the c-store connected to most gas stations.

In Michigan, some gas stations owners believe selling alcohol would turn into a new profit center. Historically, AFPD has opposed alcohol in gas stations because there are already too many liquor licenses. Many gas station owners don't realize that selling alcohol is not easy. You need better-trained clerks. You need to spend a lot of money on inventory with the possibility of theft. You need liquor liability insurance. And after you spend all that money, there's no guarantee you'll increase your foot traffic. Selling alcohol is not a magic bullet.

One way to create a new profit center in your business is ready-to-eat foodservice. Whether it's pizza, deli sandwiches, fried chicken, or Mexican food, this is where you can make money—and it will not cost you an arm and a leg to start.

Supermarkets have noticed this trend and opened mini-restaurants inside their stores. People are busier than ever, so if a customer can come into your gas station, fill up the tank, and buy dinner at the same time, it's a win-win for everybody—especially your pocket book. Food service brings people in for breakfast, lunch, and dinner. A cup of coffee and an egg and cheese muffin can add up.

Ready to eat food service is the fastest growing trend in a tough economy, and this trend will continue. There are some great companies in this magazine's Supplier Directory that can get you started: Lipari

Foods, Krispy Krunchy, Liberty USA, Hunt Brothers Pizza, Broaster Chicken, Tubby's, and Buscemi's franchises, just to name a few.

In Michigan, a new catering bill allows a SDM or SDD retailer to deliver alcohol and food (ready made or not) as long as the retailer sends a bartender to serve the alcohol at the private function. Now, you can sell and deliver food and alcohol, and charge for a bartender to serve the alcohol. This can open up an entirely new line of business for Michigan members, and it all starts with a catering license from the Michigan Liquor Control Commission.

As we look for new profit centers, we also need to protect the margins and profit centers already in place. Take control of your business. Vendors like Altria (Philip Morris) and others want to dictate your retail price points and margins. This is not a new fad: pop companies have tried pre-priced products in the past (some still do). This is your store, your business, your livelihood...never let any company tell you what you have to do. These companies want you to sell their product for less using your part of the profit margin! You do not work for them.

AFPD is all about creating win-win partnerships with vendors. We encourage you to use our programs, but also to work with all your vendors. Stay strong and spread the word. We need to stick together to survive and succeed against the big boxes and publicly owned chains.

AFPD's motto is family comes first. Everybody is busy, but we encourage you to take time to enjoy your blessings and families. We work so hard we often forget we are blessed with what others only dream about. We also send our condolences and prayers to the families of Zuhair Ayar, Talal Jadan and Regina Garmo. These AFPD members passed away last month, and they will be missed. ■■■

EXECUTIVE COMMITTEE

Jim Hooks Chairman • Metro Foodland	John Denha Food & Beverage Vice Chair Membership • 8 Mile Food
Joe Bellino, Jr. Vice Chair Government & Legislative Affairs Broadway Market, Region 4	Paul Elhindi Petroleum/Auto Repair Vice Chair Membership Lyndhurst Valero, Region 8
Pat LaVecchia Petroleum/Auto Repair	Al Chittaro Vice Chair Long Range Planning • Faygo Beverages
Pat's Auto Service Vice Chair Government & Legislative Affairs	Jim Garmo Vice Chair Community Relations • Shoppers Valley Mart
Bobby Hesano Treasurer • D & B Grocers Wholesale	Najib Atisha Secretary • Indian Village Market

EMERITUS DIRECTORS

Chris Zebari	Lipari For
Fred Dally	Mediana Ch
Ronnie Jamil	Mug & Jug Liquor St

REGIONAL DIRECTORS

Clifton Pattah	Food Pride Supermarket, Rego
Brian Yaldoo	Hills Fine Wine & Spirits, Rego
Mike Quinn	PepsiCo, Rego
Marvin Yono	Alpine Market Place, Rego
Percy Wells, III	Coca-Cola Refreshments, Rego
Harold McGovern	National Wine & Spirits, Rego
Vickie Hobbs	Whitehall Shell, Rego

FOOD & BEVERAGE RETAIL DIRECTORS

Frank Ayar	Walters Shopping Pla
Jerry Crete	Ideal Party Store
Matt Jonna	Plum Mart
Phil Kassa	Satum Food Cent
Sam Shoukri	Showerman's Fine Wine & Liqu
Thom Welch	Hollywood Super Mart

FOOD & BEVERAGE SUPPLIER DIRECTORS

Ben Benjamin	Kar's Nut Produc
Gary Davis	Prairie Farm
Fred Gongola	Frito Li
Earl Ishbia	Sherwood Food Distribut

PETROLEUM / AUTO REPAIR DIRECTORS

Dave Freitag	Yorkshire Tire & Au
Mike Koza	USA T & G
Jim Mandas	Broadway Market & Ca
Bill Michailidis	Delaware Market & Ca
Joe Nashar	Grand River & Hallett Sh

ASSOCIATE DIRECTOR

Richard Fiato	North Pointe Insurance Comp
----------------------	-----------------------------

STAFF & CONSULTANTS

Auday P. Arabo	President/CEO
Paul Condino	VP of Government Relations
Ed Weglarz	Executive VP Petroleum
Ron Milburn	Vice President—Control
Cheryl Twigg	Coupon Manager
Harley Davis	Coupon Department
Carol O'Dea	Executive Assistant
Tamar Lutz	Event Planner
Dawn Geiger	Business Consultant
Kenny Ibrahim	Programs Outreach Specialist
Dave Knibs	Michigan Business Consultant
Mark Shammami	Michigan Business Consultant
Rick Reynolds	Ohio Business Consultant
Derek Dickow	Business Development
Carla Kalogeridis	Legal Counsel
James V. Bellanca, Jr.	Legal Counsel
Pepple & Waggoner, Ltd.	Legislative Consultant
Karoub Associates	Legislative Consultant
Capitol Strategies Group of Ohio	Certified Public Accountant
Pat Gregory - UHY-MI	Graphics & Printing
Walt Kempinski Graphics	Public Relations
Denha Media and Communications	



Turn up the savings for your business.

DTE Energy has expanded its Your Energy Savings program to provide programmable thermostats and installation in eligible business customer facilities **ABSOLUTELY FREE!**

Programmable thermostats allow you to customize temperature control in your facility to coordinate with your building occupancy. Using preset temperature settings can automatically reduce energy used to heat or cool air during non-business hours.

Adjusting temperature settings with a programmable thermostat for just 8 hours a day in your business facility can save as much as **10 percent** on your annual heating and cooling bills.*



Learn more about the portfolio of programs available to business customers at www.YourEnergySavings.com

If your facility currently uses a non-programmable unit, **call us today at 866.796.0512** to schedule your **FREE** programmable thermostat installation. ***Hurry! Supplies are limited.***

When calling **choose option 3** for the commercial and industrial program or email your request to YourEnergySavings@kema.com

YourEnergySavings.com

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

10/31/09

**YOUR
ENERGY
SAVINGS**

DTE Energy



Federal

Chase Paymentech PCI Webinar:

AFPD hosted a webinar, presented by Chase Paymentech, to address PCI (Payment Card Industry) compliance issues. A link on the AFPD website outlines retailer compliance requirements. If you process through a major oil company or branded jobber, consult with them regarding the level of compliance in place. If you utilize another credit card processor, obtain written verification that your system is compliant.

Swipe Fee Legislation

Opponents of the Durbin amendment to the Dodd-Frank financial services legislation have been lobbying strenuously against the law that gives the Federal Reserve the authority to limit debit card swipe fees to a range more in line with actual cost of transactions. AFPD



weekly newsletters have encouraged members to contact their Senators and Congresspersons to support the Federal Reserve's authority.

Business Sale

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

Success: 1099 Reporting Repealed

On April 5, the Senate voted 87-12 to repeal the onerous 1099 information reporting requirement passed as part of healthcare reform. They voted on the exact same bill passed by the House a few weeks ago (H.R. 4), and moved it forward without amendment. Despite the fact it unwinds part of the new healthcare law, President Obama signed the Bill on April 14th, making repeal complete. This vote was expected to be part of the small business financing bill that is currently on the Senate floor, but Majority Leader Harry Reid allowed a vote on H.R. 4 as a stand-alone, rather than as an amendment.

FMI Webinar

AFPD participated in a webinar conducted by FMI addressing the issue of future food prices. The short and intermediate term outlook for food prices is upward. Commodity price increases and fuel cost increases for processing and transportation contribute to the prediction that food prices will continue to increase in the foreseeable future.

Michigan

Michigan Item Pricing Bill Signed

The Michigan Item Pricing legislation was signed into law effective September 1, 2011. Retailers will no longer be required to stamp the retail price on each and every item in their store. The price must be listed on the shelf near the item to be in compliance. Penalties for scanning errors are still applicable.



Ohio

AFPD Petroleum Advisory Board

An AFPD Petroleum Advisory Board meeting was conducted in late March. The primary topic of discussion was the Ohio Commercial Activity Tax issue, and its drastic, adverse effect on our petroleum members. Meetings with Ohio legislators are being scheduled to outline the problem and suggest alternative solutions to the challenge.

Jump in Oil Prices Aids State Budget

With the increase in gasoline prices, the State of Ohio is enjoying a huge increase in the commercial activity tax (CAT) that retailers have to pay. AFPD continues its efforts to educate legislators on the huge negative financial impact of the tax on independent gasoline retailers. As you are aware, with increased gasoline sales, retailers are also paying increased credit card fees.



New Commercial Activity Tax Credit

AFPD is monitoring Senate Bill 47, which would authorize a 10 percent commercial activity tax credit for grocery and convenience stores operating in under-served communities.

\$11.7 Billion to Import Oil

According to data released by the U.S. Energy Information Administration, Ohioans used almost 118 million barrels of oil in 2009 at a cost of \$11.7 billion. Since 98 percent of Ohio's oil is imported from out of state, that means \$11.5 billion left the state's economy to purchase the polluting fossil fuel.

Ohio, continued

Ohio Lottery Meeting

AFPD met with the Ohio Lottery's new director of sales on subjects brought forward from last year's Ohio Lottery Advisory Council meetings. We continue to make the lottery aware that agents' commissions have not increased since the mid 90s. Director of Sales Patty Vasil indicated the Ohio Lottery will continue to review these subjects. She plans to initiate Advisory Council meetings for 2011 in May.

Liquor License

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

Privatizing Agencies

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

Ohio Legislative Day

AFPD will conduct an Ohio membership meeting along with a Legislative Day at the Capitol. We will notify you of the date for these very important meetings as soon as plans are finalized.

Minimum Wage Claims

The majority of Ohio's 940 minimum wage claims – filed in 73 of the state's 88 counties – were resolved in favor of the worker.

Ohio Business Lending Clearing House

This free service is designed to connect Ohio small businesses looking for capital with Ohio financial institutions interested in making loans to qualified businesses. Ohio business loan prospects can invite no-obligation reviews of their profile from participating at www.ohioblcc.com. Operator:

Ohio Department of Development.
Participating Banks:
First Third Bankcorp.
Huntington Bank
PNC
PNC Financial Services Group Inc., and Key



ONE IDEA

can **CHANGE** Your Business

LIBERTY USA brings you "SOLUTIONS for your SUCCESS"

Liberty USA is a **WHOLESALE DISTRIBUTOR** located in Western Pennsylvania. Serving 7 states including: Pennsylvania, Ohio, West Virginia, Maryland, Delaware, New York & Kentucky.

Retailers face many challenges in today's market and we have the "SOLUTIONS" to help them be successful.

QUALITY SOLUTIONS PROVIDED BY LIBERTY USA:

- Technology
- Food Service
- Marketing
- Merchandising
- Customer Service
- Inventory Management
- DSD Replacement
- Profit Enhancement
- Category Management
- Sales Growth



To Learn more about
Liberty USA and how we can offer
"SOLUTIONS for your SUCCESS"
Please Contact: **Liberty USA Sales**

P: 800.289.5872 F: 412.461.2734

salesmarketing@libertyusa.com • www.libertyusa.com

LIBERTY USA

SOLUTIONS for your BUSINESS
920 Irwin Run Road
West Mifflin, PA 15122



**Ed
WEGLARZ**
Executive Vice President, Petroleum

Spring Ahead

Winter's gone – finally – so it's time to spruce up your station.

Every store took a beating during this prolonged winter, but now that spring is upon us, it's time to shape up and address the issues you put off all

chilled candy bars in the summer. Determine the needs of the landscape and construction workers who visit your store in the morning for coffee and donuts and have cooler-friendly lunch options available for them.

Clean the floors, dust-off the merchandise, replace burned-out light bulbs, and use some elbow grease on the countertops and display cases.

From a maintenance viewpoint, repair the cracks in your driveway. Clean and paint the pump island bases, the protective poles (bollards), and the curbing. This is also the time to repaint your fuel fill covers after a long, hard winter.

Use a vacuum cleaner to clean the coils on your coolers, freezers, and A/C units. Replace filters as required. They will operate more efficiently, save money on utility expenses, and reduce the frequency of service calls.

Pricing, cleanliness, and attractiveness all enter into the consumer's buying decision.

Remember, you need to differentiate your business from other sites providing the same or similar offerings. As customers decide where to spend their money, that will be the difference maker. ■■■■



winter. Here's how to get a jump on the competition and spruce up for the warm weather.

With record-breaking gasoline prices, motorists don't want to get short-changed at the pump. As a retailer, you should take extra care to be sure your dispensers are accurately calibrated and within legal tolerances. You don't want to short the motorist, but you can't afford to over-pump, either.

Outward appearance can attract customers. Consider power washing your building, your canopy, your reader board, and the letters used on the reader-board. Clean and wash pump cabinets, pump toppers, attached informational signs, and decals. Wash your windows, inside and out, and replace outdated and worn signage.

Summertime changes customer habits. Consider rearranging your ice cream freezer placement. Upgrade your slushy and frozen drink machine offerings. Have adequate packaged ice available. Some customers want



ASSOCIATED **AFPD**
FOOD & PETROLEUM DEALERS

**AFPD Member
Exclusive!!**

Coupon Redemption

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

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

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

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

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

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



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

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!

ASSOCIATED **AFPD**
FOOD & PETROLEUM DEALERS

AFPD Executive Office
30415 West 13 Mile Road
Farmington Hills, MI 48334
(248) 671-9600 • F: (248) 671-9610

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



Ron MILBURN

AFPD Vice President—Ohio

Legislative Day at the Ohio Statehouse

You won't want to miss out on AFPD's Legislative Day at the Ohio Statehouse in May. As small business owners, you are certainly aware of many issues that affect the operation of your business. By attending and reaching out to your elected officials in person, retail gasoline and c-store operators can get a jump on doing something about those issues.

For many people, making their voices heard in their State Capitol is limited to pulling the lever in the voting booth every November. However, most legislators – your representatives – agree that business owners need to take things a step further and reach out to their elected officials. Because many of them are newly elected, this is a perfect time for you to introduce yourself, talk to them about your business and your concerns, educate them about our industry, and offer to be a resource for them on the issues that matter to you. With hundreds of issues before them, members of both the Senate and House rely on their constituents to tell them what is working for them and what is not. That requires more than writing a letter.

AFPD has been very involved in the introduction of legislation that its members need and has also been active in opposing or correcting legislation that has a negative impact on our membership.

One of the biggest issues our members currently face on the gasoline side of the business is the Commercial Activities Tax. When you receive your first quarter 2011 tax return on the Commercial Activities Tax, you will realize how much of an increase you

Commercial Activities Tax issues.

As business owners, you are aware that AFPD has done an outstanding job working with other groups to save the Group Rated Workers' Compensation Program. Although you have seen a sizable increase in your premiums, in most

cases you are still in a 51 percent savings bracket (as opposed to not having a program at all) as a result of AFPD's efforts.

Your attendance on this Legislative Day is critical. There is no better situation than to have a legislator meeting with his home town constituents and allowing them to tell their story. Watch for information on the date and time of the meeting as well as an agenda outlining the entire program.



have seen over previous quarters. This will continue to get worse as the price of gasoline increases. In addition, the increased price of gasoline has an impact on the amount of credit card fees you pay. The Commercial Activities Tax and credit card fees are based on the gross dollar of the sale and at this time there is nothing in the system that gives a business owner any type of relief.

AFPD has been working around the clock with our lobbyists, as well as support from accountants and legal advisors, to establish a plan to introduce legislation that will give members in our industry relief from these outrageous charges. AFPD will also present additional legislative changes to address other

We will also discuss many other issues affecting our members during the course of the meetings.

After the meeting, stay involved in the political world that surrounds you. Be informed about your legislator's stand on the issues that concern you; vote in every election; and take action when you have something to say. If you don't speak up to protect yourself and your business interests, who will? It's easier than ever to be in touch with your legislators: send an e-mail; friend them on Facebook; make a personal visit to their district office.

Attend the Ohio Legislative Day and let your voice be heard as you stand up for our industry. ■■■■

ASSOCIATED **AFPD**
FOOD & PETROLEUM DEALERS

AFPD Member Exclusive!!
(Small Format or Non-Advertising Group Only)



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!

WE DID IT!!



ASSOCIATED **AFPD**
FOOD & PETROLEUM DEALERS



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

RETAILERS

7 Mile Foods
8 Mile Foodland
Americano Market
Apollo Supermarket
Banner Supermarket
Fairline Food Center
Family Fare
Family Foods - Harper Woods
Family Foods Super Store
Farm Fresh Market
Farmer John Food Center
Food 4 Less
Food Express
Food Giant Supermarket
Food Max Supermarket
Food Town Supermarket
Gigante Prince Valley
Glory Foods Supermarket
8 Mile, Detroit
Glory Foods Supermarket
Outer Drive, Detroit
Glory Foods Supermarket
Telegraph, Detroit
Glory Foods Supermarket
Hamtramck
Glory Foods Supermarket
Highland Park
Grand Price
Greenfield Market
Harper Food Center
Huron Foods
Imperial Supermarket
Indian Village Marketplace
Joe Shallal
Joy Thrifty Scot Supermarket
Krown Supermarket
Lance's Hometown
Majestic Market

Mazen Foods
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	\$25,000
SuperValu	\$15,000
Save A Lot Corporate	\$10,000
Affiliated Foods Midwest	\$5,000
Country Fresh	\$5,000
D & B Grocers Wholesale	\$5,000
DairyFresh	\$5,000
Prairie Farms Dairy Co.	\$5,000
Sherwood Food Distributors	\$5,000
Wolverine Packing Company	\$3,000
Everfresh - Sundance	\$2,500
Faygo Beverages	\$2,500
PepsiCo	\$2,500
Trade Source, Inc	\$2,000
Value Wholesale	\$2,000
American Paper & Supply	\$1,000
HMR Distributors	\$1,000
Intrastate Distributors	\$1,000
Kap's Wholesale Food Service	\$1,000
Mason's Bakery	\$1,000
Metropolitan Baking Co.	\$1,000
Tradewell Distributors	\$1,000
Kap's Retail	\$500
Universal Wholesale	\$500
Weeks Food Corporation	\$500
Piquette Market	\$300

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 or your area.

Ready Made = Real Money

Here are a variety of new offerings and several emerging trends to help you take advantage of the consumer's love affair with ready-made foods.

By Carla Kalogeridis

Convenience stores (c-stores) and independent grocers in Michigan and Ohio are upping their investment in fresh food service because not only are their on-the-go customers looking for it, but also it's a great money-maker. In fact, many c-stores and grocers say that their customers expect the fresh food available at their stores to be top quality—even better than the average restaurant.

A 2010 c-store foodservice survey by Technomic Inc. found that at their core, c-store foodservice customers' expectations are much higher than they were 10 years ago. Freshness, quality, and variety top their wish list. In addition, creating an environment conducive to eating and purchasing food is paramount.

The trend is toward designing a store floor plan that is all about the procurement of food. In other words, you have to make sure that your customers know you're focused on food service in

order for that sector of your business to see real growth.

AFPD members in the ready-made food business say one prevailing trend in fresh food service is consumers' preference for fast, fresh, and

healthy. For example, Donna Crawford, marketing partner for Krispy Krunchy, says her company uses only premium, zero trans-fat oil and always fresh (not frozen) chicken. Sides include healthy red beans and rice.

Laura Liras, consumer insights manager for Lipari Foods, agrees that the most popular items today are healthier choices. "Our top-selling deli item is bulk turkey breast for deli slicing," she says, "and our top-selling ready-made side items include salsa, hummus, and potato salads." For entrees, chicken is the most popular, Liras says, due to all the varieties and appeal across various consumer groups.

Another health-oriented trend, adds Lipari's Ohio deli specialist, Lynda Wiefelich, is Lipari's offering of "several great bases to create entrees and salads using leftover rotisserie chicken."

"Healthy and fresh are at the top of the mind of deli-prepared food shoppers," adds Liras.

"Weight Watchers just introduced

Fresh Meals and Salads, which have had a positive initial response." These are refrigerated meals as opposed to frozen, which is a big draw for consumers, she says.

"We also anticipate continued growth with health-conscious pre-made grab-n-go items," says Liberty USA's Ron Forney, director of foodservice. "We currently offer chilled Taylor Farms pre-made salads, snack kits, and fruit slices along with Reichel Dippn Stixs and Del Monte Fruit Cups." He says Liberty is expanding its offering with a variety of Foodle fruit slice snacks and Njoy Oatmeal Cups to address this demand.

Popular Trends

There are several trends in fresh food service that are emerging as retailers look at where to invest and serve their customers best. Krispy Krunchy is capitalizing on the breakfast customer with the introduction of several new products. For example, says Crawford, "Our Sunrise Breakfast offers six items including a fresh biscuit with chicken tenders, to-die-for blueberry biscuits, breakfast empanada, and a breakfast sandwich to challenge McDonald's Egg McMuffin."

Crawford says fresh breakfast foods to go are perfect for



c-stores because they are open early (or all night) and people are already stopping for coffee on their way to work. "These are grab and go, ready to eat while you drive," she says, "great for store owners because they are quick and easy to fix, require minimal investment, and bring 50 percent gross margin."

Krispy Krunchy provides the store with a 4 x 2-foot graphic for the counter, she adds. "After breakfast, just fold it up and put it away."

At April's Lipari food show, Krispy Krunchy debuted new catfish strips to positive reception. "It is farm-raised, domestic fish, easy to eat on the run," she says. "Domestic is important because of stringent standards in the United States."

Finally, Crawford notes that the popular "combo meals" found at most fast-food restaurants have also made their way into c-stores. Krispy Krunchy's "Make it a Meal" combos are convenient for take-home dinners. "And they're affordable, too," she points out, with the average meal under \$5. "A customer can feed a family of four for under \$10."

Lipari's Wiefierich and Liras have noticed a rise in popularity of low-sodium offerings and unique ethnic items, along with upscale sandwiches and flavored wings. Southeast

Asian cuisine and flavors are also emerging as popular food service items. Take & Bake Pizza, sandwiches, tossed salads, chicken tenders, fried chicken, and wings continue to hold steady as popular mainstays with consumers.

Liberty USA's

Forney says Bellarico's Pizza continues to be one of Liberty's strongest menu items in the hot grab-n-go arena. "This coincides with the continued strong national demand, popularity, and trend both in foodservice and c-stores for a great slice of pizza," he says.

A variety of food offerings such as premade subs, sandwiches, wedges, wraps, individual deli salad cups, hard-cooked eggs, cheese sticks, fruit cups, parfaits, and desserts continue to drive the chilled grab-n-go case sales. "Additionally, we are seeing an increased demand for sweet goods – donuts, cookies, and Danish that, of course, augment hot beverage sales," he adds.

Dashboard Friendly Foods

One growth category in ready-food service has sprung from advances in technology. "With today's advances in food science, we are seeing extended shelf life for pre-packaged product as well as improved quality and taste," says Forney. "Improved packaging allows for a more aesthetically pleasing offering, resulting in better eye appeal and increased grab-n-go sales, while improved taste assures repeat sales

Also, the product is packaged to be more readily consumable either on premise, in vehicle, or in transit. In essence, it is more 'dashboard friendly.'"

Forney says Liberty is always researching new, innovative products to offer in the chilled grab-n-go category and recently brought in an individually wrapped bagel with cream cheese from Burry to be merchandised in chilled cases.

However,

it's the hot grab-n-go that continues to gain momentum in most markets. Items such as Winchester Chicken Bites and other hot appetizers such as french fries,

onion rings, chicken tenders, breaded

cheese sticks, breaded shrimp, and mac & cheese bites, are increasing average register rings in the c-store foodservice segment, he adds.

"We recently launched a new line of Bellarico's Market Pre-made Subs to satisfy the demand of customers who want a fresher and more versatile sub," Forney says. "Retailers can merchandise the subs butcher-wrapped in their frozen case or dressed on site with condiments, rewrapped in a clear sub bag, and chilled in their grab-n-go case. These subs are very user-friendly for our retailers, as they arrive with labels and clear wrapping."

In the grocery food service, individual and family meal deals are not mainstream yet, says Lipari's Liras, however they are picking up momentum. "Where they are offered, they have been successful, as consumers often don't know what they're going to have for dinner up until they enter the store," she explains. "These provide a great solution to customers, usually at a good value." Successful meal programs include a center of plate entrée along with one or two sides.

"As consumers turn from restaurants to their supermarkets more often for meal alternatives, more and more retailers are adding them back to the lineup." ■■■

Carla Kalogeridis is editor of AFPD's Bottom Line



The Inspector's Perspective

A food-safety inspector describes his relationship with the c-store industry and the FDA.

By Abbie Westra

Convenience retailers are working hard to keep up with the continuous foodservice regulations flowing out of pens at the Food & Drug Administration (FDA). As retailers face both food-safety and menu-labeling legislation that has yet to be financed, let alone fully fleshed out, the best thing they can do is get to know the state and local regulators who will be tasked with enforce-

becomes a liability.

"We're dealing with a hospitality industry, and if they don't have 75 to 85 percent repeat business, they will be out of business in a year," he said. "They have to do a good job out there, and our job is to help them better understand why they should do a good job."

Maricopa County, which includes Phoenix, has a very rigorous system with inspections based on a ranking system. Scores are posted at the establishments,

as well as all violations and any corrective measures that were taken for the past three years.

"So it will show you a trend, because everybody has good days, everybody has bad days," Ludwig said.

"By doing that, we have some competition because everything is put on our website and the newspapers pick

up on it," he continued, adding that the department works closely with operators, as well as the state's restaurant association to understand industry needs. "Really, sometimes the leaders of the industry can be harsher than we would ever be. What they tell you is, 'Hey, this is our reputation'."

Ludwig acknowledged that FDA mandates are sometimes left to the interpretation of the state, city, or even the individual in your store with the clipboard. But he does foresee food-safety legislation becoming increasingly science-based. He points to changes in the 2009 Food Code for safe temperature controls and the handling of cut leafy greens as examples of

ways the FDA is trying to minimize error areas in regulations.

When it comes to working with your inspector, it takes both parties working together to make it a positive experience, Ludwig said. "If you have a good person to work with, you're going to know it from the get-go. They're going to ask questions, they're going to communicate well with you, and they're going to ask for your reasoning behind things," he said. "Anyone can have an inspector from hell. It happens. I'm not going to tell you how to deal with them – I don't know the answer! This department is only as good as its weakest link."

Maricopa County enforces continuous training; supervisors conduct ride-alongs in the field and verbal and written communications skills are stressed. "The industry has the ability to talk to the supervisor if they disagree or they need to level up or even myself. We need to be accountable for what our inspectors are doing and what we're enforcing."

For the retailer's part, "It's not getting into a fight and arguing with [the inspector] about a violation; it's asking them to explain so you can do a better job. If you're open with an inspector that way, it will help. If they see that you're really trying to fix things, that should be noted in inspections, if they see a violation, they are going to mark it. But if it gets corrected before they leave, it's noted so the public knows it was corrected."

Ludwig also advises retailers not to skimp. "In these hard economic times, a lot of places didn't close but they laid off a lot of their extra staff. Now the mom-and-pop places are trying to just be run by mom and pop, and they let the dishwasher go, everyone else, and there's no one to do the work. That will eventually take it under." ■■■■


Abbie Westra is a contributing writer for CSP magazine: www.cspnet.com
Reprinted with permission



ing the mandates. So CSP Daily News tracked down an inspector to help explain the situation from his perspective.

Meet David Ludwig. He's the manager of the Environmental Health Division of Maricopa County's Environmental Services Department in Arizona. The easiest way to define Ludwig and the 115 inspectors he oversees, he said, is "health inspectors," though they aren't part of the health department. They oversee foodservice establishments, as well as daycare facilities, nursing homes and hotels and motels.

The way Ludwig sees it, you should want inspectors to find things wrong with your establishment. Because if they don't, a customer could, and then the issue



**Because Michigan
and Ohio are
more than just
where we work.**

North Pointe specializes in coverage for:

- Bars/Taverns
- Bowling centers
- Conservation clubs
- Fraternal organizations
- Package liquor stores
- Realtors E & O
- Restaurants
- Roller skating centers
- Workers' compensation

npic.com

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



Ohio's Governor: 'I'm Inspired by Small Business'

By Jody Licursi

After a hard fought campaign last fall and a victory in the November elections, John Kasich was sworn in as Ohio's 69th Governor on January 10, 2011.

The former U.S. Congressman has built a reputation over the years as an energetic and driven public official who confronts challenges head on. After growing up in McKee's Rocks, a suburb of Pittsburgh, John Kasich moved to Columbus to attend The Ohio State University. Like many Buckeye alumni, he established roots in Columbus after graduation and made Central Ohio his home. At the young age of 26, John Kasich was elected to serve in the Ohio Senate and made his debut in Washington D.C. just four years later as a member of the U.S. House of Representatives. He served nine terms in Congress, elevating to the prestigious position of Chairman of the House Budget Committee under President George W. Bush, where he led the charge in constructing a plan that balanced the federal budget for the first time in almost 30 years. After his tenure in D.C., Kasich returned home to Ohio where he worked in the private sector and hosted a national weekly news show on FOX called "Heartland with John Kasich."

The energy and enthusiasm that defined Governor Kasich on the campaign trail did not end on Election Day – to say that he hit the ground running is an understatement. Governor Kasich signed an executive order establishing the Common Sense Initiative, a new office dedicated to the advancement of small business and a pillar of his campaign platform, on his very first day in office. By the time the new Governor delivered his first State of the State address in early March, he had already signed three key pieces of economic development centered legislation that, among other things, reforms the small business regulatory rule review process and establishes JobsOhio, a new non-profit entity that will take a "private sector approach" to job creation. During these first few months, the Governor's budget experts were also working meticulously on crafting a

financial plan for the state in face of what many estimate to be at least an \$8 billion deficit. After much anticipation, the Governor introduced his executive budget on March 15th and detailed his plan with the public during a 3-hour long, televised town hall event complete with questions from the audience.

Don't expect the pace to slow down anytime soon. As Governor Kasich said in the opening minutes of his State of the State address, "If you've seen a lot of change in these first seven weeks, you ain't seen nothing yet."

Recently, AFPD had the opportunity to hear directly from Governor Kasich on his plans for job creation and improving Ohio's economy. AFPD would like to thank the Governor for his time and thoughtful consideration of our questions.

AFPD: Can you share any personal thoughts on some of the relationships you've developed with small business owners over the years and your thoughts on the challenges they face every day?

Governor Kasich: I left politics and spent time in the private sector for 10 years. Being in the business world allowed me to work with people in many different industries and see firsthand the struggles they face. The most successful are equally

ambitious, and it frustrates me when government often gets in the way of that ambition. We need to change this "government is the answer" culture and get back to business.

In 1989, soon after I attended my first budget committee meeting, I was at a gas station in Westerville filling up my Jeep. I was complaining to the owner of the gas station about the dysfunctional budget process, and he challenged me to stop complaining and do something about it. So I flew back to Washington, got my staff together, and we wrote a budget. It received just 30 votes, but we kept working. Eight years later, I was the chairman of the House Budget Committee and we passed the first balanced budget in decades. This was all inspired by a small business owner who pushed me to make government operate more like his business, and our country was better off because of him.



AFPD: Our members hear so much about the importance of major employers and naturally, the state is focused on them because of their potential to bring a large number of jobs to Ohio. However, how important do you think small businesses are to Ohio's economy and ultimately, to a sustained economic recovery?

Governor Kasich: I've often said that while it is vitally important to keep and attract large corporations in Ohio, it is equally important to create a business-friendly environment that allows our small businesses to keep their doors open and encourages risk taking by our entrepreneurs. Small businesses are the drivers of our economy and have traditionally been the leaders in job creation during periods of economic downturn. When eight out of every 10 businesses employ 25 or fewer people, it is critical that we do everything we can to help these businesses succeed. If we do not fix the problems making it difficult for small business owners to be successful, our state will never get back on a path to economic prosperity. This is a top priority for my Administration, and I've said that from day one.

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

Governor Kasich: Lt. Gov. Mary Taylor and I are committed to reforming government so we can lower taxes, eliminate regulatory burdens, and ultimately create an environment ripe for job creation. In January, the personal income tax fell below six percent. Because many small businesses pay their business taxes through a personal income tax return, they'll now be able to reinvest more money back into their companies rather than lose it to the government. This is a good first step, but we have to keep working to reduce the tax burden on Ohioans. Mary and her team are working on cutting through the red tape that hurts our smallest employers. Through the Common Sense Initiative (CSI), they will eliminate redundant and overly burdensome regulations that lack common sense and hinder job creation. These are just a few of many reforms we're working on. All are focused on one thing: creating a jobs-friendly environment.

AFPD: In today's era of big box stores 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 Ohio? Why do you feel this is important?

Governor Kasich: Businesses of all sizes are needed to make the engine of our economy run, but small businesses do more for our communities than just provide jobs. Small

business owners are often the sponsors of little league teams, volunteers for various charity organizations, and next door neighbors. Over the past decade, small businesses have generated nearly 65 percent of all net new jobs. If Ohio is going to be competitive again, we must take care of our small businesses and recognize the positive impact they have on our economy and our communities.

AFPD: The Common Sense Initiative, spearheaded by Lt. Governor Mary Taylor, and the Small Business Advisory Council, seem like great ideas. What is your vision for this new body and can you share with our members why you feel this initiative is so important?

Governor Kasich: When Lt. Gov. Taylor and I traveled around Ohio during the campaign, we heard story after story

from small business owners about silly regulations that hindered their ability to operate their businesses. This isn't acceptable and it doesn't make sense that government issues regulations that serve no clear or legitimate purpose. CSI will finally tackle serious regulatory reform that others have just been talking about for years. Mary and her team will work with agencies and small business owners to

identify the most onerous and pointless regulations on the books – and then they'll fix them. Government should be a partner, not a roadblock. We're going to fix the regulatory environment to ensure necessary regulations that promote safety for workers and the public are maintained, while silly or overly burdensome regulations are eliminated or revised.

AFPD: Obviously Ohio continues to experience tough economic times, with 400,000 jobs lost in the past four years and still nearly double digit employment. What is your vision for making Ohio more business-friendly and for growing jobs in Ohio again?

Governor Kasich: Losing 400,000 jobs meant losing an estimated \$14 billion in payroll. This is money not being spent at our barbershops, grocery stores, and other small businesses. My team and I are working to get Ohio back on an economic track that promotes job creation and ultimately helps all Ohioans. I recently introduced the Jobs Budget – a reform-oriented proposal that fills an \$8 billion gap without raising taxes. For too long, government has been allowed to grow while families and businesses have been tightening their belts. It must stop and the Jobs Budget is a major step toward correcting this trend. By reducing the size of government and, in turn, reducing the burden on taxpayers, Ohio's businesses will be in a much better position to compete and find success. ■■■

Jody Lucurst is vice president of Capital Strategies Group and a regular contributor to AFPD Bottom Line



Important PCI Dates for 2011

In 2010, the updated version of the PCI DSS—version 2.0—was released. As is the case with any new standard, there are several key dates merchants must be aware of to maintain compliance.



What does this mean for you? First, the increase from version 1.2 to 2.0 is indicative of a change in the standard management life cycle from two to three years.

This proves to be a significant advantage to merchants large and small as you now have more time to adopt the latest version of the standard—one year as opposed to the previously enforced 90 days. Changes to the standard itself are few and are comprised mostly of clarifications. Below are several key dates you should be aware of as we move through 2011:

Compliance Date	Action Item(s)
January 1	PCI DSS v2.0 takes effect Merchants can assess using EITHER v1.2 or v2.0 in 2011
March 31	Prohibited Data Retention Attestation (PDRA) due for merchants identified in 2010 Prioritized Approach reports due for non-compliant merchants
June 30	Level 1 and Level 2 merchants must retain a Quality Security Assessor (QSA) or certify an internal resource as Internal Security Assessor (ISA) to perform annual assessment MasterCard® compliance deadline for all Level 1, 2, and 3 merchants newly identified in 2010 Prioritized Approach reports due for non-compliant merchants
September 30	Visa® compliance deadline for U.S. Level 1 merchants newly identified in 2010 Prioritized Approach reports due for non-compliant merchants
December 31	Visa compliance deadline for U.S. Level 2 merchants newly identified in 2010 PCI DSS v1.2 is retired. After this date, all validation efforts for compliance MUST follow PCI DSS v2.0 Prioritized Approach reports due for non-compliant merchants

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

TAKE HOME A PERFECT PAIR

DINNER FOR TWO

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



©2010, Inc. All other trademarks are owned by Société des Produits Nestlé S.A., Vevey, Switzerland.



Thanks for shopping

Choose the Program Designed Specifically for You

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

Benefits include:

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

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

– Holly Schlusler, Owner, Henry's General Store

Make the right call!

**Call us today for a free statement analysis
at 1.866.428.4966.**

A Proud Supporter
AFPD
ASSOCIATED
FOOD & PETROLEUM DEALERS

CHASE 
Paymentech

Cypress Beverage & Deli: 'We Earn Loyalty the Old-Fashioned Way'

Tony Georges' family fled Lebanon in 1971. After his father had been captured by radical elements for a second time, he said, "We're getting out of here."

Fourteen years later, his parents bought Cypress Beverage and Deli in Cleveland, Ohio and a neighborhood establishment took root. "They saw it for sale and said 'Let's give it a try,'" Georges recalled. "I worked there after school since I was 16."

Off and on over the years, when they weren't attending college, he and his three sisters worked at the store. Georges said he worked there the most, including when he was going to college. "In 1996, I took over and bought 10,000 square feet of corner property," he said. "I was looking to rent some of it, but took the whole thing."

Georges describes the 4,000 square-foot store as a "mini grocery store" that is well-suited for its working class neighborhood, which has felt the pinch of the recession. "We have the deli and the beverage center, groceries, lottery, Western Union – it's perfect for the neighborhood," he said. "We're here near the steel mill, near the auto industry."

With the decline of many blue collar professions impacting the area, Georges said, he does his best to be a good neighbor, accepting the EBT card for food purchases and doing other things to lend a hand.

"I don't do credit, but for some good customers I've known for many years, I have given a little line of credit," he said, especially after the local tool and die company went out of business. "People were hurting. All of the sudden, the plant was closing, and some people didn't have money for food. I opened up a line of credit, or just gave it to them, to be honest with you."



Tony Georges

Georges said he doesn't have special loyalty or rewards programs, but earns loyalty the old fashioned way. "What sets us apart is that we are a family-run business. My father still works here. He's 76. He likes to keep busy, and he's here seven days a week," he said. "It's the personal touch. I'm here every day, and if you're 10 cents short, I won't break your dollar. Or if you're short a little more than that? I'll catch you next time."

Georges said his connection to the neighborhood is heart-felt, and goes back decades. "I grew up with a lot of them," he said of his customers. "We sponsor baseball teams, local t-ball; it's nice to be involved."

He described a certain intimacy that is evident in his stores, and his customers pick up on it. "It's like the local barber shop. People come in to hang out, and talk about politics," he said, thinking of another suitable comparison: "You come in and everybody knows your name. We're like the Cheers of the beverage industry."

Georges became a member of AFPD in September, 2008. "One of their sales reps came in a couple times, and thank God he did," he said. "The benefits he was describing seemed too good to be true."

Georges said he takes advantage of a number of AFPD's rebate programs, the bad check recovery program, and the free legal consultation service – just to name a few. "For \$250 a year, with the rebate checks you'll get that money back in no time," he said.

"It's been very positive, I have to say. And Auday and his team offer good customer service." ■■■■





**Nida R.
SAMONA**

Chairperson, Michigan Liquor Control Commission

Curb the Dangers of Underage Drinking

Spring ushers in proms and graduations, a time of hope and celebration. While every teen wants this time in their life to be a time to remember, alcohol can easily make it a night to forget. Teens don't start drinking on prom night; by the time they're a senior in high school, 75 percent of students have already consumed alcohol and 65 percent of kids have access to alcohol in their own home or know somebody of age who will purchase it for them.

To curb the dangers associated with underage drinking, the MLCC offers retailers the following tips:

- Always check the identification of a person who appears less than 21 years old. The use of an altered, counterfeit, or someone else's ID by a minor is a serious problem for retail licensees and their employees. Inform minors that under MCL 436.1703(2), an attempt to purchase liquor by using a false ID is a misdemeanor and is punishable by imprisonment up to 93 days and/or a fine of up to \$100.
- Examine the ID closely. Smudges, alterations, and misalignments can often be detected with a flashlight. Cards issued after June 1987 have a watermark style coating that is high gloss and more difficult to alter. Ask the person to answer questions based on the details of the ID, such as address or the birth date. What's the correct spelling of your middle name? What street address is shown on your ID? What's your ZIP code for the address shown?
- If an "under 21" applicant obtains a new or duplicate license six months in advance of his/her 21st birthday, the license will have the "Under 21" designation—all ages should be verified by checking the date of birth. A "D" at the end of the number in the lower right corner indicates that the license or ID card is a duplicate.
- Make sure the photo, height, and eye color match the person in front of you; if not, ask for a second piece of ID. People with fake ID's rarely carry back-up identification.

"We want retailers to know that if they have any doubt about the validity of someone's ID or any doubt about the

person's age, they have the right to refuse to serve or sell alcohol to them. The loss of one legitimate sale is significantly less than the cost of a liquor violation both in the short term and long term operation of your business," said Nida Samona, MLCC chairperson. "A vertical license alone stops the sale, even if that person has turned 21 and not updated his or her license. This is an easy, yet critical step that a clerk overlooks. Deny the sale and have them go to the Secretary of State and get a new ID. There is no law that requires a sale to occur."

Many schools and communities focus on preventing teens from drinking and driving at this time of year. Unfortunately, these efforts only address part of the problem. While vehicle crashes cause one-third of all underage drinking deaths, the other two-thirds of underage drinking deaths involve violence or unintentional injuries such as burns, drowning, falls, and alcohol poisoning. Underage drinking has broader consequences including depression, addiction, unwanted or unplanned sexual contact, and sexually transmitted diseases and infections.

According to reports, adults' messages and actions really do make a difference:

- Middle and high school students who don't think they'll be caught by their parents are nearly five times as likely to drink as students who think they will get caught;
- Students who think alcohol is easy to get are four times as likely to drink as students who think alcohol is hard to obtain;
- Students who don't think they will be caught by the police are four times as likely to drink as students who do think they will be caught by the police;
- Students who believe their parents or other adults in their communities think it's OK for youth to drink are three times as likely to drink.

"Adults and parents can help make prom night a memorable one for teens, not one they'll want to forget - or can't remember at all," said Samona.

For more information regarding this and other MLCC initiatives please visit the website at www.michigan.gov/lec, follow us on Twitter, or become a fan on Facebook. ■■■



M. Scott BOWEN

Michigan Lottery Commissioner

MI Lottery? We've Got an App for That

Lottery players can now download the free Michigan Lottery app featuring many of the same services as the Lottery's Player's Club website, www.michiganlottery.com.

The app is just another way the Lottery makes its services more accessible; players can also go to the Lottery's Facebook page at www.facebook.com/michiganlottery, or have the winning numbers and Lottery updates emailed and texted directly to them.

Club Keno Promotion. For every successful sale of a \$5 or \$10 Club Keno Easy-Pick ticket between May 9 and May 31, the clerk/wait staff will be awarded a free \$1, 5-Spot Easy-Pick ticket. After the player's ticket prints, an additional ticket, which is clearly marked as a clerk/wait staff reward, will print.

It is important to note that the pre-programmed \$5 and \$10 buttons on the Altura home screen must be used to earn the reward ticket. A bet slip or manual use of the steps within the Club Keno button will not produce the reward ticket. Club Keno tickets purchased from May 9 - 31 are eligible for a second chance contest on the Player's Club website. Every \$1 ticket equals one entry into the drawing. The drawing on June 6 will award one winner \$10,000 and five winners \$1,000 each.

Second Chance Contests. \$1,000,000 Fortune™ has a top instant-win prize of \$1 million, plus a drawing for an additional \$1 million. The \$1,000,000 Fortune™ instant ticket includes a unique "Your Fortune Number" underneath the scratch-off material. The drawing for \$1 million will be conducted on or after December 1, 2011. One "Fortune Number" will be randomly selected from the pool of tickets sold. The winner must claim the prize by the game expiration date, October 1, 2012. Remind players to hang on to that stub – the winner must have it to claim the prize.

Cash Tournament™ is a \$5 game that features a second chance contest to award one winner a \$250,000

cash prize. Players must enter one non-winning Cash Tournament™ ticket at the Player's Club website. A grand prize drawing on June 2, 2011 will send three lucky players to attend the Windsor-Detroit International Freedom Festival Fireworks for the grand prize drawing. One will win the \$250,000 grand prize.

Another \$5 game, Single Double Triple Play Bingo™ launched February 28, features a second chance contest to award 12 winners \$500 worth of Single Double Triple

Play Bingo™ tickets. Some lucky players will also instantly win \$125, \$250 or \$500 worth of free instant tickets when they play the online bingo game. To submit an entry, players must enter one non-winning Single Double Triple Play Bingo™ ticket at the Player's Club website. Twelve drawings to award \$500 worth of tickets will be conducted through November.

For all rules and drawing dates, go to www.michiganlottery.com.

New Instant Tickets. New instant tickets on sale May 9 include Double Doubler™ (\$1); Gold Rush™ (\$2); Red 7s Multiplier™ (\$2); and Harley-Davidson™ (\$5).

Instant Tickets Set to Expire. Recently expired tickets include

IG 310 Lots of \$50s™ (\$1); IG 328 Santa Cash™ (\$1); IG 296 Lady Bucks™ (\$2); IG 323 It's A Wonderful Life™ (\$2); IG 334 Winter Green™ (\$2); IG 305 Multi-Prize Bingo™ (\$5); IG 332 5 Golden Rings™ (\$5); and IG 331 Holiday Riches™ (\$5). Be sure to tell your customers about the expiration date so any prizes can be claimed before the ticket becomes invalid.

Instant Ticket Activation: Retailers are reminded to always activate instant game tickets to ensure winning tickets can be redeemed. ■■■■

The Lottery contributes more than 94 cents of every dollar to the state School Aid Fund, prizes to players, and commissions to retailers. The Michigan Lottery. All across the state, good things happen."



**NON-WINNING TICKETS
HAVE A SECOND CHANCE!**



**WIN UP TO
\$10,000**

All non-winning Club Keno tickets purchased from
May 9-31 have a second chance to win up to \$10,000!

Tell players to enter at michiganlottery.com

1-\$10,000 Grand Prize

5-\$1,000 prizes

For a limited time – retailer rewards!

From May 9-31, use the \$5 or \$10 Easy Pick button on
your terminal home screen and get a FREE \$1 wager!



Drawing to be held June 6, 2011

IT'S A GREAT TIME TO SELL CLUB KENO!



The Club Keno mark is a registered trademark of GTECH Corporation. Approximate overall odds of winning Club Keno are from 1 in 4 to 1 in 17. Odds of winning one of six second chance prizes depend on the total number of entries received by 6/2/2011. Non-winning tickets purchased 5/9/2011 through 5/31/2011 may be entered into the second chance drawing on 6/6/2011. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.



**Joseph
PALAMARA**

Associate, Karoub Associates

A Tale of Two Bills: Different Takeoff—Same Landing

The last two legislative updates have dealt with issues AFPD members have long been interested in. One, the item pricing law change, has been supported by AFPD for over a quarter of a century. The other, catering permit alcohol licensure bill (SB 5), has been opposed by AFPD members for many years. When introduced, this bill did not contain any provisions to allow SDD or SDM licensees the ability to apply for a catering permit liquor license.

The item pricing law changes (Public Act 15 of 2011) will take effect September 1, 2011. As a member of the Coalition for Retail Price Modernization, AFPD was part of a large group that advocated for the changes that were enacted. Auday Arabo, AFPD's president and CEO, was right on target when he was quoted in the Detroit Free Press on March 29, 2011, the day the bill was signed into law.

Ending the item pricing requirement is "really a breath of fresh air" that will allow neighborhood grocers and convenience stores to devote resources to customer service rather than "marking and re-marking things", Arabo said. Governor Snyder went a step further, saying that ending the state's item pricing mandate should result in cost savings that are translated into consumer savings, increased sales, and more business activity.

Senate Bill 5, the catering permit bill that has long been advocated by the Michigan Restaurant Association, faced a more circuitous route to becoming law. Faced with the inevitability that SB 5 was going to overwhelmingly pass both the House and Senate (and this time be signed into law by Governor Snyder, rather than be vetoed as Governor Granholm had done twice in the past five years), AFPD made a strategic decision to offer amendments to the bill that would level the playing field rather than count on a veto that had virtually no chance of happening.

AFPD had amendments to SB 5 inserted and approved that allowed Specifically Designated Distributor (SDD) and Specially Designated Merchant (SDM) licensees (AFPD members) the ability to apply for and obtain a catering permit (just like restaurants) allowing the licensees to sell, deliver, and serve alcohol to events that they cater. The holder of a catering permit could use the permit at multiple locations and private events during the same time period.

The catering permit holder would have to be a SDD or SDM that is also licensed as a Retail Food Establishment, or the holder of a public on-premises license (restaurant) that is also

licensed as a Food Service Establishment. A final amendment requires "a catering permit holder who prepares food or drink for direct consumption through service on the premises or elsewhere shall comply with the requirements for food service establishments under the Food Law of 2000." This was added to assure that all catering permit holders would be held to the same health and safety standards as required under the Food Law.



Michigan Governor Rick Snyder signs the catering permit bill.

Even though the routes to becoming law were markedly different for both pieces of legislation, AFPD was quite involved, to say the least, with the destination reached and the final work product of the new laws. When summarizing both bills, the old adage by famed author Zig Ziglar still rings true: "It's not where you start, it's where you finish that counts." To look on the bright side, allowing SDD and SDM licensees to also have the ability to sell, deliver, and serve alcohol at off-premises private events opens up an opportunity for AFPD members to compete and grow their business in ways unavailable to them until this year. ■■■

D&B Grocers Wholesale Distributors: 'We're Always Grateful, But Never Satisfied'

Small, independent retailers have a tall order when competing toe-to-toe with national chains in the marketplace. Luckily, they each have their own unique bag of tricks and resources that can help them level the playing field. One such resource is D&B Grocers Wholesale Distributors.

"Basically, we give a voice to independent retailers," said Bobby Hesano, owner and president. "We are in the largest independent retail market in the country, and we felt a need to give them a voice on the wholesale side for retail goods."

D&B operates in four states, Ohio, Illinois, Indiana and – predominantly – Michigan. It was formed by the Hesano family in 1994 in Livonia, Michigan.

"At that time, they didn't have a voice. They were going up against the Krogers and Walgreens," he said. "The people we support have one- and two- and six-store chains. They don't have the buying power the big guys have. The more successful our retailers can be, the more successful we can be as a company."

Providing that buying power is one of the main ways D&B helps their customers. Hesano said one of the reasons they are so successful is that they "create great relationships" with suppliers and manufacturers. "We consider them our partners," he said. "We express to them the need for a retail base."

D&B offers different value to his suppliers and manufacturers, depending on their scope. For national brands, D&B offers them more saturation in smaller retailers where their goods have not been traditionally available. For regional operations, D&B helps them brand products.



D&B Grocers owner and president,
Bobby Hesano

"For example, if they have a pasta, we bring that in and the people in this area think it's a national brand," he said. "But you get outside this market and people don't even know what Mueller's is, for example."

For local manufacturers, Hesano said, it's a little extra special. "The local guys, you are one hundred percent helping them build their brand," he said.

To provide great benefits to partners on both the retail and supplier/manufacturer sides of the coin, Hesano said one must stay incredibly driven.

"We're always grateful, but never satisfied," he said of the satisfaction in helping a customer – particularly a budding local operation. "Because of the national chains, we always need to be on our game. Competition is good. We need to continue to reinvent ourselves to help retailers reinvent themselves."

Hesano said changes in the industry happen frequently and quickly, and D&B has to be on top of the action.

"Complacency leads to death. If you sit in one spot, and don't change with the times, you're like the house on the side of the road watching things go by," he said. "We're on the leading edge of the industry. When

there are new products, our size gives us the flexibility to stop on a dime, make decisions really fast, and execute."

Hesano, who sits on the executive board for AFPD and acts as treasurer, is grateful for the relationship he has forged with the organization. "Our relationship is a good one, because we share the same vision," he said. "Auday [Arabo] has been a tremendous asset since he has been on the board. AFPD has had some great presidents in the past, and Auday adds to that legacy." ■■■





Dennis BERG

*Interim Director,
Ohio Lottery Commission*

Ohio Lottery Commission

Take Advantage of Value-Added Opportunities

Spring has sprung and with it a number of exciting opportunities for both customers and retailers.

Right now, the Ohio Lottery is offering exclusive retailer discounts to select Cincinnati Reds and Cleveland Indians games. You'll find detailed information on these and other current discount opportunities in the April edition of the Ohio Lottery's Ticket Seller magazine. Think of it as a well-deserved reward for you and your hard-working staff. Expect to hear about future retailer opportunities in the upcoming months.

Through the summer and fall, the Ohio Lottery has outstanding discount opportunities for your loyal customers. Using non-winning tickets, customers can receive discounts to area sporting, arts, and other recreational events around the state. Be sure to post the information or keep it in your Ohio Lottery reference guide for customers. You can always find the latest information on promotional opportunities and discounts on our new website: www.ohiolottery.com/promotions.

A Focus on Winning

Retailer sales received a boost with the enthusiasm generated by the recent \$319 million Mega Millions jackpot drawn March 25. While it wasn't Ohio's turn to hit the jackpot, Ohio retailers sold four \$250,000 prizes for

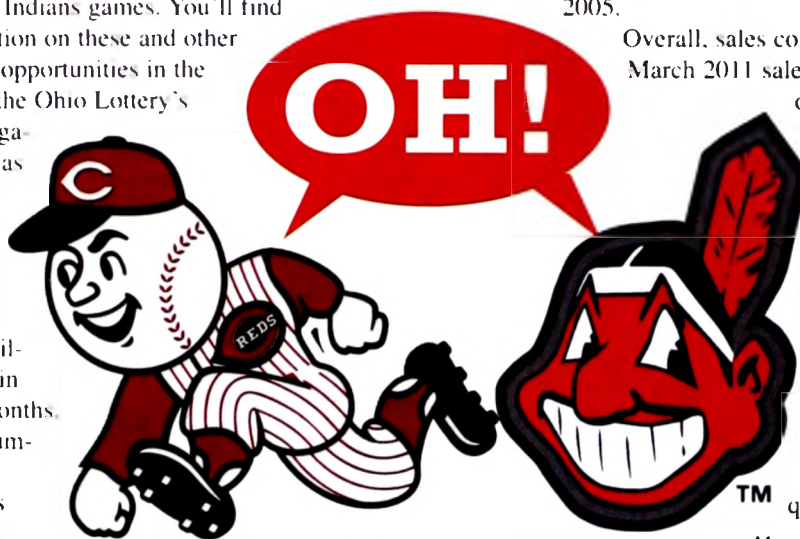
that single draw, bringing the total number of 5-of-5 prize tickets sold right here in Ohio to 300 since 2005.

Overall, sales continue to be strong, with March 2011 sales for both instant and online games breaking previous March records. Through March 26th, sales are up \$105.7 million, or 5.6 percent, compared to the prior year, which will benefit our transfers to the Lottery Profits Education Fund. We are hopeful that we will be able to continue this pace as we enter the last quarter of the fiscal year.

Upcoming Offerings

In May, retailers can look forward to another EZPLAY Game®, \$2 Cornhole, scheduled for release May 22 with a \$20,000 top prize and 62 percent payout. Also watch for delivery May 27 of four new instant games to spruce up your inventory: \$1 High 5s, which has a \$555 top prize and 61 percent payout; \$2 Red, White & Blue, with a \$7,777 top prize and 65 percent payout; \$3 Ruby Red Slingo, with a \$30,000 top prize and 66 percent payout; and \$5 Double Money Double Play, with a \$200,000 top prize and 69 percent payout.

Enjoy these new product offerings and keep us informed of any issues in the field. Thank you for your ongoing commitment and support. ■■■





**Bruce D.
STEVENSON**

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

Ohio Liquor Control

Governor's Liquor Proposal Won't Affect Retailers

The State of Ohio's biennial budget process is underway and Governor Kasich has introduced his proposed Jobs Budget for the next biennium. The focus of Governor Kasich's plan is to develop creative reforms to balance the state's budget, make government more efficient, and make Ohio more attractive to potential employers to create jobs. Included in the plan is an innovative proposal regarding the merchandising and distribution of spirituous liquor in Ohio.

As Superintendent of the Ohio Division of Liquor Control, I understand the questions and concerns raised by this proposal, and would like to provide some information and clarification on its impact.

The Jobs Budget proposes to transfer the responsibilities for the merchandising and distribution of spirituous liquor from the Division of Liquor Control to the newly created non-profit economic development organization called JobsOhio with a goal of creating a reliable funding stream for JobsOhio. Ohio's liquor profits would provide a sustainable source of income for JobsOhio to invest in attracting businesses to the state and creating jobs.

While JobsOhio would be ultimately responsible, the actual day-to-day operations of the Division of Liquor Control will remain essentially unchanged. The Division will enter into an agreement with JobsOhio to continue to perform the day-to-day management of the merchandising and distribution functions, including the use of Contract Liquor Agencies for the wholesale and retail

sale of spirituous liquor. The transition will be seamless and there will be no significant changes in the way liquor is sold and purchased in Ohio.

Contract Liquor Agencies are an integral part of the successful operations of the Division of Liquor Control, and will continue to be valuable partners with the Division



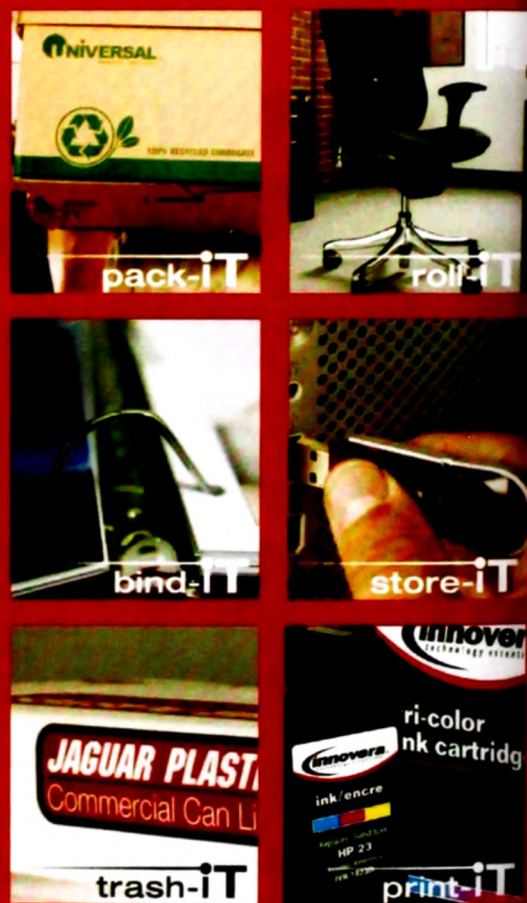
Governor John Kasich signs the new JobsOhio bill into law.

We do not anticipate a change in our relationship with your business. The Department of Commerce and the Division of Liquor Control are pleased to play this vital role in supporting JobsOhio's mandate to create and retain jobs in Ohio.

In the coming weeks and months, I will periodically provide updates on the progress of the budget proposal. In the meantime, please feel free to email me at bruce.stevenson@com.state.oh.us with any questions or feedback regarding the proposal. ■■■

LB Office Products Program

- AFPD members receive savings and discounts of up to 35% off, over other suppliers.
- FREE next day delivery with no minimum order requirement
- Place orders online, by fax or phone
- View our full general line catalog online
- Superior toner savings with our LB premium brand compatible toner cartridges.
- Friendly and convenient payment terms
- Wide selection of office furniture products that will fit every need & budget!
- Access to Pronto Promotions, one of the largest ad-specialty companies.
- High quality and very competitive black/white and full-color printing for all your custom forms, circulars and other printing needs!



2011 Essentials
for the Workplace

**LB OFFICE
PRODUCTS**
SUPPLIES • FURNITURE • PRINTING

26150 John R Road
Madison Heights, MI 48071

Since 1963
www.LBOFFICE.com

PRONTO®
PROMOTIONS
Advertising Specialties

Ph 800-826-6865
Fx 888-276-6365

To sign up for this program today, call **Rick Krieger** at (C)(586) 484-8152 or 1-800-826-6865 ext 215. *Be sure to let him know you are an AFPD Member!*

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

Ohio—Accident Recordkeeping

Recordkeeping and data analysis are key to reducing workplace injuries and workers' comp costs.

Many employers maintain OSHA 300 logs to comply with federal recordkeeping requirements, but effective recordkeeping goes beyond log compliance. Additional documentation about each accident

(including near misses) that occurs in your workplace can be an invaluable tool to identify safety and health process issues, manage the workers' compensation claims process, and establish the link between investments in accident prevention and profitability.

Furthermore, recordkeeping can provide key information necessary to spot injury trends within your business and prioritize corrective actions necessary to control workers' compensation expenses.

All accidents, incidents, and near misses should be investigated to help determine a cause. Once a root cause is established, corrective actions can be implemented and verified over a period of time to ensure strategies are working.

As you gather data about your company's injuries over a period of time, examine the information to see if there are any trends in the following areas:

- Are most of your injuries occurring on a particular day (i.e. Mondays and/or Fridays) or time? Do you seem to have problems with one particular shift?
- Is there a particular department or area where injuries seem to be occurring at a higher rate?



CareWorks
Consultants Inc.

- Is there any commonality with injury type (e.g. burns, cuts, back strains, etc.) or affected body parts?
- Do you notice any trends with how injuries are caused (e.g. slips & falls, liquid splashed in face, hands

in equipment, etc.)?

- Do specific pieces of machinery or equipment seem to be contributing to an overabundance of injuries?
- Are weather conditions a common factor?

Records of workers' compensation claims costs should also be maintained to complement injury and illness data.

Considered in tandem, this information can be used to help justify the purchase of new or replacement safety equipment. Keeping up with the costs of injuries in the workplace can help focus training efforts, inspections, resources, and safety emphasis programs on the areas where they are most needed. Examples of specific costs associated with workplace injuries include direct medical costs, increased workers' compensation premiums resulting from disability payments and claim reserves, attorney fees, and settlement costs, as well as decreased productivity and increased employee turnover.

As part of a comprehensive safety and health program, comprehensive recordkeeping and data analysis is an enlightening process to keep your employees safe, reduce workers' compensation costs and increase your company's bottom line.

For more information about maximizing the impact of your company's recordkeeping, please call Shawn Combs, group safety account executive at (877) 360-3608 ext. 2364 ■■■■



Recordkeeping can provide key information necessary to spot injury trends within your business and prioritize corrective actions necessary to control workers' compensation expenses.

ReformAlert

News from the Blues' Office of National Health Reform



Employers: Offer Minimum Health Coverage or Face Penalties

Larger employers that don't offer minimum essential health coverage to full-time workers may face penalties under health care reform if any full-time employee receives a government premium credit or subsidy to buy their own insurance through an exchange. The employer mandate and the health insurance exchanges both go into effect in 2014 under the Patient Protection and Affordable Care Act.

The penalties generally apply to all employers with 50 or more full-time equivalent (FTE) employees. An employer with at least 50 FTEs that provides access to coverage, but fails to meet the requirements outlined below, may also be subject to a penalty. Minimum essential coverage generally includes any coverage offered in the small or large group markets. Excepted benefits, such as limited-scope dental or vision offered under a separate policy, certificate or contract of insurance and Medicare supplemental plans, do not qualify.

Penalties Explained

Starting in 2014, large employers that don't offer coverage face a penalty of \$2,000 per full-time employee

(excluding the first 30) if at least one FTE receives a government subsidy to buy coverage on an exchange. This is sometimes referred to as the "play or pay" penalty. Employers that offer coverage to employees may still face a "free rider" penalty if the coverage offered is deemed unaffordable or low in value. If an employer offers coverage, but a full-time employee receives a premium credit subsidy through an exchange, the

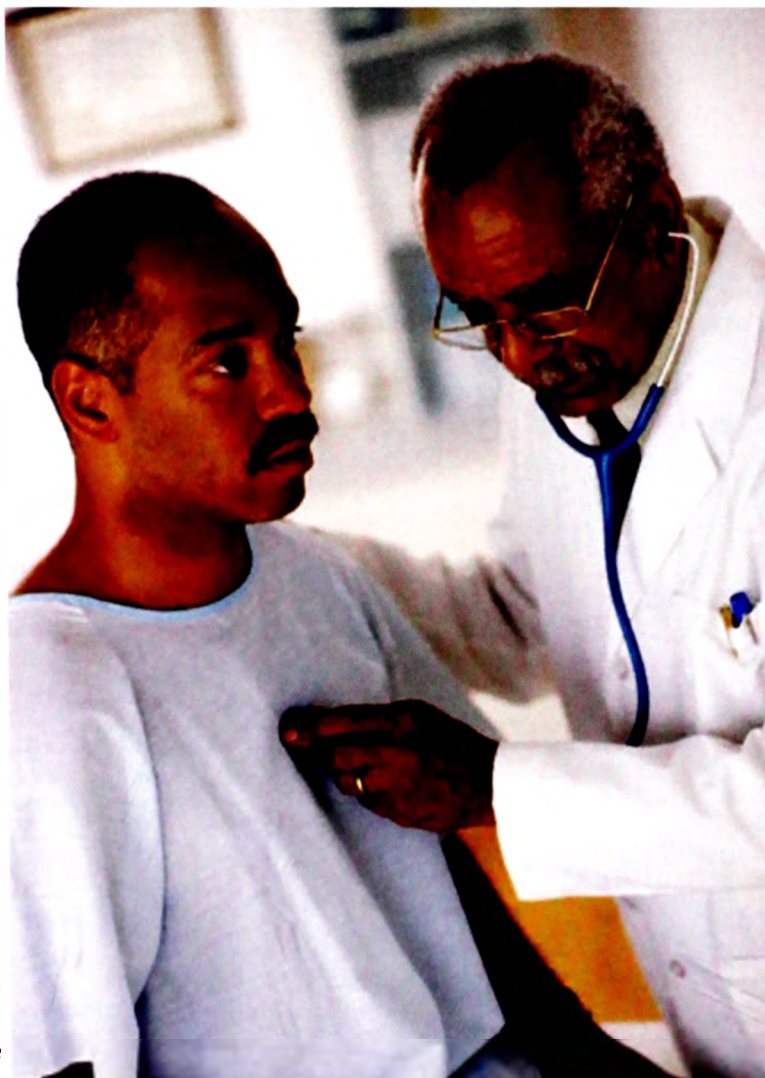
employer must pay an assessment equal to the lesser of:

- \$3,000 for each employee who receives a subsidy
- \$2,000 for each full-time employee after the first 30

The monetary penalties listed above are annual figures and may be pro-rated to the number of months for which the penalty applies.

Who's Eligible for a Subsidy?

Employees who are offered coverage from their employer could be eligible for subsidies on the exchange if they don't qualify for Medicaid or other programs, are not enrolled in their employer's coverage, and meet either of the following conditions:



Employers that offer coverage to employees may still face a "free rider" penalty if the coverage offered is deemed unaffordable or low in value.

- The employee's share of the premium exceeds 9.5 percent of their household income
- The plan pays for less than 60 percent on average of covered health care expenses (e.g. coverage offered does not have at least a 60-percent actuarial value).

After 2014, penalty amounts are indexed by a premium adjustment percentage for each calendar year. The Congressional Budget Office expects the penalties to generate \$52 billion toward the overall cost of health reform by 2019. The Department of Health and Human Services estimates that fewer than 2 percent of large American employers will have to pay the assessments. For more information, visit healthCare.gov. ■■■



For more information on AFPD's Blue Cross Blue Shield program, call the AFPD office at **248-671-9600** or **800-666-6233**



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

Times have changed for Michigan small businesses, and Blue Cross is changing with them. We understand every decision you make is critical to your success and to the well-being of your employees. Which is why the Blues and the Associated Food & Petroleum Dealers are proud to offer great health plan options for small business.

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

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

With the right health coverage, your business can grow.

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

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

ASSOCIATED **AFPD**
FOOD & PETROLEUM DEALERS, INC.

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

Leading Michigan to a healthier future.SM

SUPPORT THESE AFPD SUPPLIER MEMBERS

ASSOCIATIONS/CHAMBER OF COMMERCE

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

ATM

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

BAKERIES

Great Lakes Baking Co (313) 865-6360
Hearth Ovens Bakers by Masons Bakery (313) 636-0401
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 Corporate Consulting (586) 206-9942

BEER DISTRIBUTORS & SUPPLIERS

Eastown Distributors (313) 867-6900
Great Lakes Beverage (313) 865-3900
MillerCoors (248) 789-5831
Tri County Beverage (313) 584-7100

BOOKKEEPING/ACCOUNTING CPA

Alkamano & Associates (248) 865-8500
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

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

CHIPS, SNACKS & CANDY

AFPD Frito-Lay, Inc. 1-800-359-5914
Better Made Snack Foods (313) 925-4774
Kars Nut Products Company (248) 588-1903
Motown Snacks - Jays Cape Cod Tom's Archway Stella Dorci (313) 931-3205
T & J Brokers (beef Jerky) (586) 713-9429
Uncle Ray's Potato Chips 1-800-800-3286

COFFEE DISTRIBUTORS

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

CONSTRUCTION & BUILDING

Advanced Commercial Roofing (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
Who's Your Daddy Distributor (248) 743-1003
United Custom Distribution (248) 356-7300

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

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
Obie Oil, Inc. (937) 275-9966
Reliable Oil Equipment (937) 665-1200
Superior Petroleum Equipment (614) 539-1200

GREETING CARDS

AFPD Leanin' Tree 1-800-556-7819 ext. 411

GROCERY WHOLESALE & DISTRIBUTORS

Affiliated Foods Midwest (262) 654-6318
Burnette Foods, Inc. (231) 264-8111
Capital Sales Company (248) 542-4400
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) 832-2200
Spartan Stores, Inc. (616) 878-2242
SUPERVALU (937) 374-7600

HOTELS

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

ICE CREAM SUPPLIERS

AFPD Nestle/Edy's Grand Ice Cream 1-800-328-3397 ext. 1400
AFPD Prairie Farms Ice Cream Program (Large Farms) 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 1-800-666-6133
AFPD CareWorks 1-800-837-3200 ext. 7186
AFPD Cox Specialty Markets (North Pointe) (Underground Storage Tanks) 1-800-648-0336
Beechtree Insurance (734) 452-9195
Benchmark Financial Ltd. (248) 642-0730
Bencovenga Insurance (Agent John Bencovenga) (248) 931-1000
Community Care Associates (313) 961-3100
Gadaleto, Ramsby & Assoc. 1-800-263-3794
GLP Insurance Services (248) 848-0231
Great Northern Insurance Agency (248) 856-9000
Hedman Anglin Bara & Associates Agency (614) 486-7300
Pnmeone Insurance (248) 536-0799
Pro Care Plus, Inc. (313) 267-0300
Rocky Husaynu & Associates (248) 851-2221
USTI/Lyndall Insurance (440) 247-3754

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

AFPD *Bellanca, Beattie, DeLisle	(313) 882-1100
AFPD **Peeple & Waggoner, Ltd.	(216) 520-0088
The Abro Law Firm	(248) 723-4545
Denha & Associates	(248) 265-4100
Fisher & Phillips, LLP	(858) 597-9611
Hertz Schram P.C.	(248) 335-5000
Jacobs Law, PC	(248) 626-6800
Kerkus, Gadd & Silver, PC	(734) 354-8600
Kan Sasu The Kitch Firm	(586) 493-4427
Mauri, Orow, Mekari, Shalal & Hinds P.C.	(248) 223-9830
Mulvan, Ward, Asher & Patton, PC	(248) 746-0700
The Liquor Lawyers	(248) 433-1200

LOTTERY

Teach Corporation	(517) 272-3302
Michigan Lottery	(517) 335-5648
The Lottery	1-800-589-6446

LOYALTY CARDS/DISCOUNT CARDS

AFPD RewardPal	1-800-377-6099
-----------------------	----------------

MAGAZINE & TRADE PUBLICATIONS

Christian News	(248) 932-3100
Christian Times	(248) 865-2890
Detroit Free Press	(313) 222-6400
Detroit News	(313) 222-2000
Michigan Chronicle	(313) 963-5522
Suburban News/Magazines	(248) 945-4900
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. Ray & Sons	(810) 387-3975
Dairy Fresh Foods	(313) 295-6300
Good Foods	(586) 447-3500
Quality Market	(313) 875-5531
Shenwood Foods Distributors	(313) 659-7300
Shenood Food Corp.	(586) 727-3535
Shenood 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
Quality Fresh/Meatody 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

AFPD Mousetrap Group	(248) 547-2800
-----------------------------	----------------

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

ADP - Automatic Data Processing	1-877-634-1434
Total HR Services LLC	(248) 601-2850

PIZZA SUPPLIERS

Hunt Brothers Pizza	(615) 259-2629
---------------------	----------------

POINT OF SALE

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

PRINTING, PUBLISHING & SIGNAGE

International Outdoor	(248) 489-8989
Michigan Logos	(517) 337-2267
Wall Kempski 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
Signature Associates - Angela Arcon	(248) 359-3838

REFRIGERATION & REFRIGERATION SOLUTIONS

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

REVERSE VENDING MACHINES/RECYCLING

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

SECURITY, SURVEILLANCE & MORE

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

SHELF TAGS

JAYD Tags	(248) 730-2403
-----------	----------------

SODA POP, WATER, JUICES & OTHER BEVERAGES

AFPD Arizona Beverages	(313) 541-8961
AFPD Nestle Waters Supermarket Program	(734) 513-1715
AFPD *Pepsi Program	1-888-560-2616
AFPD Hansen's Beverage (Monster Energy)	(313) 575-6874
AFPD *Intrastate Distributors (Arizona)	(313) 892-3000
AFPD **Buckeye Distributing (Arizona)	(440) 526-6668
AFPD **RL Lipton Distributing (Arizona)	(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
United Brands Company	(619) 461-5220

TOBACCO COMPANIES & PRODUCTS

Altria 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 (electronic cigarettes)	(614) 402-0754

WASTE DISPOSAL & RECYCLING

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

WINE & SPIRITS COMPANIES

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

WINE & SPIRITS DISTRIBUTORS

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 AFD.

* Indicates supplier only available in Michigan

** Indicates supplier only available in Ohio

AFPD Bottom Line (USPS: PP-9; ISSN 0894-3567) is published monthly by ARION Media Services for the Associated Food and Petroleum Dealers (AFPD) at 30415 W. 13 Mile, Farmington Hills, MI 48334. Articles from *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 at 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.

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

AFPD works closely with these associations:

IFDA
INTERNATIONAL FOODSERVICE
DISTRIBUTORS ASSOCIATION

FIAE
FOOD INDUSTRY
ASSOCIATION EXECUTIVES



NGA
NATIONAL GROCERS ASSOCIATION

NACS
National Association
of Convenience Stores

ASSOCIATION COUNCIL
FMI
FOOD MARKETING INSTITUTE

101
BEST
DECEMBER
TO WORK FOR



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



ENJOY A
DELICIOUSLY
**EASY
MEAL**
TONIGHT!



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






REDISCOVER THE DAIQUIRI

Discover the latest addition to your BACARDÍ® Classic Cocktails section - The Hand Shaken Daiquiri. Prepared with BACARDÍ® Superior Rum, lime and sugar for a perfect balance of sweet and tart flavors that consumers are sure to enjoy. The Hand Shaken Daiquiri promises to be a profitable addition to the already popular BACARDÍ Classic Cocktails family.



 [Facebook.com/Bacardi](https://www.facebook.com/Bacardi)

ENJOY TOGETHER RESPONSIBLY.
[Bacardi.com](https://www.bacardi.com)

©2011 BACARDÍ AND THE BAT DEVICE ARE REGISTERED TRADEMARKS OF BACARDÍ & COMPANY, LIMITED.
BACARDÍ U.S.A., INC., CORAL GABLES, FL. DISTILLED SPIRITS SPECIALTY - 15% ALC. BY VOL.
ALL OTHER MARKS ARE TRADEMARKS OR REGISTERED TRADEMARKS OF THEIR RESPECTIVE OWNERS.

Finamente Bacardi
150

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.

