

AFPD
the Voice of Independent Retailers

Bottom Line

Working to Improve Your Bottom Line

VOL. 22, NO. 11 NOVEMBER 2011

Looking for **LOCAL**

**Do You Make it Easy for
Customers to Find
Local-Sourced Products?**



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Liquor Tax Cut**



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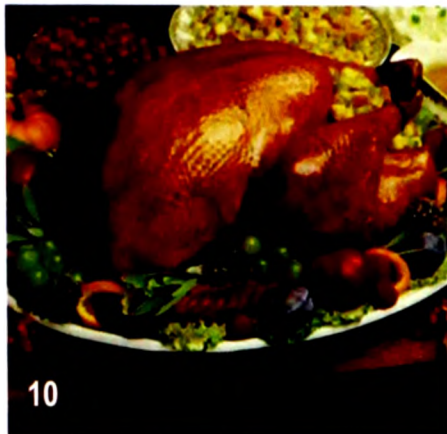
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Special Order, Discounts Now Available



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Chairman's Message

Auday P. ARABO
AFPD President/CEO

Looking Back and Moving Forward

Wow, time really flies by. With 2011 coming to a close, we look back to arguably one of AFPD's most impactful years in our history.

Food Assistance Distribution Change.

AFPD, along with a number of AFPD members, was the focal point in raising \$180,000 in 45 days to match the State of Michigan's Department of Human Services in creating a private-public partnership that changed the distribution dates to all recipients of Food Assistance Benefits (Food Stamps). Notices were sent to the 1.9 million food assistance benefits recipients in Michigan, and the dates began to change one month at a time. At the end of this month (November), the entire cycle will be completed. Now, retailers will have a steady flow of business throughout the entire month, and the days of boom and bust at the beginning of the month are history. When this change first started, a number of retailers were nervous. Now, members tell me this is the best thing AFPD has ever done. Special thanks to Derek Dickow for leading the way on fundraising for this incredible game changer.

Repeal of the Michigan Business Tax (House Bill 4361). AFPD worked with Lieutenant Governor Brian Calley in helping repeal the Michigan Business Tax (MBT). Our government relations team, headed by Paul Condino, testified in support of the repeal, and we took pride in being at the bill signing of an important piece of legislation that will make life much easier for businesses throughout Michigan. A copy of this bill, alongside a picture with Governor Snyder and one of the pens he used to sign the bill, are proudly displayed at the AFPD office.

Repeal of Item Pricing (House Bill 4158). AFPD and its members helped repeal mandatory item-pricing, which had been in place since 1978. In light of the technologies that exist today (scanners,

etc.), this process has become outdated.

This repeal will ease the burden on businesses throughout the state. Please make sure every product in your store or station has the correct price on the shelf.

• Repeal of special liquor tax strictly for SDD licenses (1.85) (Senate Bill 331).

Since 1973, a restaurant, bar, or tavern was able to purchase the same bottle of spirits from the state for 1.85 percent less than an SDD licensee. AFPD solely developed the argument and fought for the repeal of this unfair special tax on SDD licensees and received the unanimous support of the Michigan Senate and the 70-plus votes in the House of Representatives. The effective date of this new law is October 2012.

Catering Bill Compromise (Senate Bill 5).

After years of defeating the catering bill, AFPD (with the help of AFPD board member Joe Bellino, Jr. serving as AFPD vice chairman of government & legislative affairs and Senate Majority Leader Randy Richardville) was able to reach a compromise. Now SDD licensees are able to cater and deliver alcohol to parties and others events as long as food is also included and the licensee has one of their bartenders serve the drinks. A special catering license is also required. You can learn more about the catering license requirements through the MLCC. We have heard some members are taking advantage of this and making some extra money via bartender services when combined with a catered event.

If you like the job we are doing for you, please tell a friend because there is strength in numbers, and we are always looking for more members. During this holiday season, know that there are more people in need of a meal than ever, so please consider donating to the AFPD Foundation Turkey Drive. God bless you and your loved ones this Holiday Season, and remember, we all have a lot to be thankful for. ■■



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quarterly*

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*Lowest cost of goods-
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Federal

Outrage and Lawsuits over Debit Fees

Amid outrage over new debit-card fees to be charged by Bank of America and other big banks, Attorney General Eric Holder has been asked to investigate whether big banks are coordinating their fee strategies in violation of federal anti-trust laws. Banks had warned that if swipe fees were limited, they would raise debit-card fees in other ways. Visa and Mastercard are also the targets of a proposed national class-action lawsuit claiming that the card issuers' rules fix the price of ATM access fees, which artificially raises the price that consumers pay for ATM services, limits the revenue that ATM-operators can earn, and violates the Sherman Act's prohibition against unreasonable restraints of trade. (CSP Daily News: www.cspnet.com)



Unemployment Taxes Rise for Businesses

Companies around the country may receive an unwelcome notice from their state government: a higher unemployment tax bill, CNN reports. More than 30 states owe more than \$1 billion in interest payments on loans from a federal fund to pay for unemployment benefits. To come up with the money, states are tapping businesses. Starting in January, businesses also will be hit with between \$21 and \$63 more per worker in federal unemployment taxes. These increases are the latest unemployment tax hikes as states try to fill their unemployment trust funds decimated by the economic downturn. (NACS Online: www.nacsonline.com)



NLRB Delays Posting of New Employee Rights Notice

The National Labor Relations Board has postponed the required posting of the new employee rights notice to January 31, 2012 to allow for further education and outreach to employers, particularly those who operate small- and medium-sized businesses. The decision followed questions from businesses and trade organizations indicating uncertainty about which businesses fall under the Board's jurisdiction, and was made in the interest of ensuring broad voluntary compliance. For further information about jurisdiction and posting requirements, see the NLRB's Frequently Asked Questions or contact the agency at questions@nlr.gov or (866) 667-NLRB.

Michigan

Youth Employment Passes Senate, Awaits Governor's Signature

House Bill 4732, which creates a simpler, more unified process for employing those under the age of 18, has passed the Michigan Senate and now goes to Governor Snyder for signature. The bill amends the Youth Employment Standards Act to establish that 16- and 17-year-olds can work up to 24 hours per week during any week that school is in session, and up to an average of 8 hours per day in one week. Michigan is one of only three states with a formula that determines how many hours an employee under the age of 18 can work while school is in session. Thirty states have no limit on the amount of time a student under the age of 18 is eligible to work when school is in session, while 17 states apply a simple cap on the number of hours youth employees may work. Of those states that apply a cap, the average number of hours permitted per week is 36.5, leaving Michigan one of the more restrictive states.



Ohio

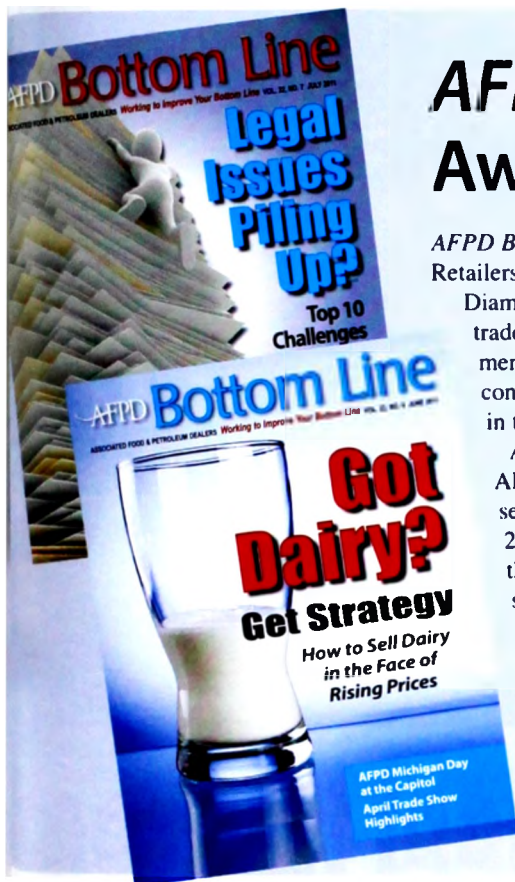
Ohio Bans Synthetic Drugs

Under an Ohio ban on selling synthetic recreational drugs, retailers can no longer stock K2, spice, and synthetic bath salts, which include synthetic marijuana and derivatives of cathinone. The U.S. Drug Enforcement Agency took temporary control of the sale of Mephedrone, MDPV, and Methylenone, which are used to make the salts. The products are often sold at convenience stores under the names Ivory Wave and Cloud Nine. Selling or possessing the chemicals is illegal in the U.S. while agencies study the drugs.

Ohio's Minimum Wage Increases in 2012

Ohio's minimum wage will get its biggest boost in three years, a 30 cent increase on January 1, 2012. Tipped employees will get a 15 cent boost. The new rate will be \$7.70 and \$3.85 an hour, respectively.





AFPD Bottom Line is Now an Award-Winning Magazine

AFPD Bottom Line, the monthly magazine of AFPD—The Voice of Independent Retailers, won the Silver at the 2011 Michigan Society of Association Executives Diamond Awards competition. The Diamond Awards recognize Michigan-based trade associations and nonprofit organizations in various categories such as membership marketing, non-dues revenue projects, websites, e-newsletters, conferences and trade shows, social media, etc. *AFPD Bottom Line* won Silver in the magazine category.

AFPD Editor Carla Kalogeridis accepted the Diamond Award on behalf of the AFPD leadership and staff at a special MSAE-sponsored dinner and awards presentation at The Baronette Renaissance Hotel in Novi, Mich. on September 21st. "It was so rewarding to accept this recognition of all the improvements that our magazine team has made to the publication over the last year," she says. "To be honored as one of the top three association magazines in the state is a solid achievement."

Auday Arabo, AFPD president and CEO, was pleased with the magazine's award in its first-ever competition. "We plan to continue making improvements to *AFPD Bottom Line* and enter more competitions in 2012," he says. "The ongoing perseverance of our magazine team will continue to benefit our membership and make *AFPD Bottom Line* the most effective way to market to independent retailers in Michigan and Ohio and beyond." ■■



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AFPD Turkey Drive 2011: Growing to Meet the Need

The 31st Annual AFPD Foundation Turkey Drive hopes to raise more than \$50,000 to help needy families enjoy a holiday meal.

AFPD, the Voice of Independent Retailers, will provide thousands of families in Metro Detroit, the Lansing area, and Columbus, Ohio with free turkeys for their Thanksgiving dinners, totaling more than 50,000 to 60,000 meals (at 10 to 12 servings per turkey). In addition to the turkeys, Faygo Beverages is donating one 2-liter bottle of soda per family, and Tom's Potato Chips is donating bags of chips. The families will also receive products from Pepsi, Prairie Farms, Wonder Bread, Lipari, and more.

This is the 31st consecutive year that AFPD has provided needy families with turkeys for the holidays. Since 1980, the AFPD Foundation's program has donated more than 50,000 turkeys in the Metro Detroit and Lansing, Mich. areas, totaling approximately 600,000 meals.

Harley Davis, AFPD's coupon manager, remembers when the Turkey Drive started more than three decades ago with just 100 turkeys at one location. "This year, the goal is 5,000 turkeys across three major metro areas," he says proudly. "AFPD's Turkey Drive is one of the largest, and it just keeps growing because the need keeps growing."

Davis says the Turkey Drive is a way for retailers to give back to the communities where they live and work. "We visit local members to raise money to pay for the turkeys," he explains. "This year, the goal is \$50,000. We also look for distribution locations, which are usually churches or local food banks in some of the less fortunate areas. Then, on Turkey Drive day, the retailer community comes

together to help pass out turkeys. We're like a small army going around to the various sites."

Newly elected AFPD board member Marsha Keenoy, market director for Diageo and team leader for the Lansing Turkey Drive, says planning for the event is well underway. "Diageo is having fundraising events to raise money for turkeys all over the state," she says. "We are selling rubber wrist bands that say HIGH FIVE! HELP FEED MICHIGAN FAMILIES."

Fellow board member Jim Mandas, owner of Broadway Cafe, says last year there were 12-13 distribution locations in Ohio's first-ever AFPD Turkey Drive. This year, the Ohio Turkey Drive team is hoping for 15-20 food banks and churches from which to pass out turkeys. "I'm very happy to have a thriving business even through these difficult times, and I think it's important to give to people who are less fortunate," he says. "Philanthropic events like this are what AFPD is about – we don't look to gain anything for ourselves."

"Many retailers and other local businesses have given generously to this program," says Auday Arabo, AFPD President & CEO. "This is one way our local independent retailers work together with the community to provide needy families with a holiday meal. It is one of our favorite events all year because we know we are meeting a great need, and so many individuals and families are blessed. I encourage anyone who is able to give generously to the Turkey Drive this year." ■■■

AFPD Foundation Turkey Drives

As the holiday season approaches, the AFPD Turkey Drive Committee has pledged to put a turkey on the Thanksgiving table of over 4,000 Metro Detroit and Lansing families and 200 Ohio families that may not otherwise enjoy this special meal. Local charities desperately need our help and together we can make a difference. Help struggling families enjoy a Thanksgiving meal by supporting one of our AFPD Foundation Turkey Drives today. To donate, please complete the form below and send your contribution to AFPD Foundation.



Yes! I want to provide Thanksgiving dinners to families in need.

All donations are 100% tax deductible. Please see your tax advisor for guidance on your specific tax situation.

☐ Please put my donation toward the **MICHIGAN** drive

☐ Please put my donation toward the **OHIO** drive

Name: _____

Business: _____

Address: _____ State _____ Zip _____

Phone: _____

Email: _____

I will provide Thanksgiving turkeys for:

- ☐ 10 families at \$100
- ☐ 20 families at \$200
- ☐ 40 families at \$400
- ☐ 100 families at \$1,000
- ☐ 250 families at \$2,500
- ☐ 500 families at \$5,000
- ☐ Other (goods or products)

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**Ed
WEGLARZ**
Executive Vice President, Petroleum

Supporting Your Support Staff

You can't be at your business all day, every day. But your employees represent you, whether you acknowledge that premise or not. Often times, the "deal maker" for customers is the way your employee meets, greets, and thanks them.

Differentiate your business from the rest of the pack by training, informing, and communicating with your employees. I know these are busy times, with support staff cut to the bone, but quality can trump quantity most of the time.

Be helpful to the customer and increase sales by training your employees to greet customers, ask if help is needed, and suggest companion sales. Train employees to "read" customers: some really appreciate the extra attention, while others know what they want and a speedy transaction pleases them the most. And others fall between those two extremes.

Train everybody on the staff about new products, their features and benefits, and how much they cost. Don't be bashful about asking your supplier to train your employees about new products. Remember, the more they sell, the more you'll buy from your provider.

Little things can make a difference. Provide paper funnels when a customer buys motor oil, transmission fluid, brake fluid, or power steering fluid. Offer to unseal the tin-foil seal on windshield washer solvent purchases. These extra services

make the customer feel special, and feel like you're helping him with his task. If you have adequate, capable staff, you can offer to install the fluids for the customer. This can be a teaching opportunity for you to train your mechanically inclined employees.

Spend some time on safety issues. Where is the pump STOP switch? Where are the fire extinguishers? Where are utility turn-off switches? Now that winter is approaching, keep the floor dry to prevent slips and falls. Monitor rugs so they don't become a tripping hazard.

To improve morale, cross-train your employees. Ask senior employees, beginning with you, to show workers with less experience what you do and how to properly perform the task. You'll find that employees enjoy being made to feel a bigger part of the organization, and you can delegate some of the time-consuming duties down the organizational chart with positive results.

In this economic climate, most employees are happy to have a job, but when the economy busts loose again, you'll lose your best employees first unless you make them feel comfortable with you. Start to instill the team work spirit into your operation beginning today. It will provide a great foundation upon which to build a successful business, differentiated from the pack. ■■■



Be helpful to the customer and increase sales by training your employees to greet customers, ask if help is needed, and suggest companion sales.



ZERO
CALORIES
MAXIMUM
TASTE



Marketing Local-Made Products

Is it worth the effort?

By Carla Kalogeridis

So you've jumped on the buy-local bandwagon. Now, how do you ensure that your customers do the same?

"Most customers don't understand which products in your store are local-made," points out Justin Hiller, vice president, Hiller's Markets,



Offering samples of local-made products is a great way to get customers excited about them.

ment—like the Michigan mitt—and put it close to eye level. It also helps to include a bio on the organization. It's often the story that sells the product."

with seven Michigan stores known for high-quality gourmet products and healthy choices. "Some brands they know, like Faygo and Sanders. But most of the smaller businesses, customers don't have a clue who they are."

Hiller says a store must make extra efforts to sell lesser known, locally sourced products and brands. "You have to make it really clear with a graphical ele-

A logical question on many store-owners' minds: Is it really worth the effort?

"It makes good sense to support local produce operations, both from the growing and retailing side, so we can keep as much of our food dollars within the community as possible," says Allan Girvin, director of sales and marketing for Heeren Brothers, a wholesale receiver and distributor that specializes in Michigan-made products like fruits, vegetables, meats, chips, and cheese. "Michigan has a strong agricultural heritage, and we want to help tell that story."

"It's extremely important for stores to commit to buying local made products," agrees Hiller. "As the Midwest economy starts to pick up, we are responsible for our own salvation, and the way to that salvation is to support these small cottage industries and help them get off the ground."

"It's so important for the local and state economies for those dollars to get cycled back into our communities," he emphasizes.

Mike Esseltine, general manager and vice president of sales for Better Made, believes local-sourced marketing has been key to his company's success. "I feel that most people in Michigan are definitely supporting Michigan-made products more now than ever," says Esseltine. "There is a greater awareness of the impact it has on this state's economy when consumers purchase these items. The Pure Michigan advertisements on television

Connect the Dots with Local Store Marketing

John Matthews, founder and president of Gray Cat Enterprises Inc., a marketing services firm that specializes in helping businesses grow in the restaurant, convenience, and general retail industries, says Local Store Marketing (LSM) should be a critical, constant component for driving retail sales. For example, in many cases, promoting local-sourced products forms the building blocks for your customer's "point-of-differentiation" between you and your competitors.

"I am a big believer that the successful businessperson is always considering how they can connect the dots for their customers more easily so that their customers have the ability to say 'yes' to products," says Matthews. Retailers should look at the following ideas to prop up their sales of local-sourced products:

1. **Plan a schedule of special events.** Starting in October or November, plan the upcoming year and highlight the key seasons or events around which you could promote local-made products. "Provide ample notification to your staff so that they can be local-made product ambassadors to your customers," says Matthews. "Letting customers know

that you have experts ready to help them—before they realize they need help—will solidify your expertise in this area."

2. **Don't overdo it.** While planning your store's local-made product events and sales for the year, don't overdo it. Having one event per quarter that focuses on local-made is an excellent rule-of-thumb. "The goal is to connect the dots for your customers and create an all-inclusive, local-based source for their needs," says Matthews.
3. **Provide answers before customers raise questions.** "This is the true sense of connecting the dots," says Matthews. Start promoting great local-made snacks, dips, and treats several weeks before a special event like the Super Bowl. "Deliver local-sourced product samples to surrounding businesses in the three-mile radius around your store and don't forget your flyers. Start to provide answers to customers before they have questions and your sales will soar," he says. "The decision is yours," says Matthews. "You can choose the passive route and hope customers discover your local-sourced products, or you can aggressively maximize every sales opportunity."

ave helped give exposure to Michigan-made products. We are using the Made in Michigan tag line in most of the advertising we do and feel it is really bringing awareness to consumers."

Esseltine says that this past month, Meijer's put Better Made products in all their stores on the western side of the state and has turned into "a fantastic partner." Better Made has also set up a few new Spartan stores with its products and may be adding several more of their locations, too. "Many independent retailers are very supportive of Michigan-made products," he notes.

Within its 15 stores in Michigan, Busch's offers more than 1,000 Michigan-made products. "We were pushing local-made products before 'local' was trendy," muses Kim Brown, director of marketing for the company. "There are great benefits to promoting local products, both economic and logistic. We've got to look out for our neighbors and support one another."

Brown agrees with Hiller that logos and graphics are key to helping customers connect the dots between what products are

locally sourced. "Many shoppers are in a hurry and making quick decisions," she points out. "They don't stare at every product up close, so everything must be clearly labeled."

However, logos, graphics, and signs are just the first step, according to stores that have had success with buy-local campaigns. You have to take your marketing efforts further than that to see real movement in the buy-local space.

What Works?

Many retailers host special "local product" events at their stores to help educate customers on the various Midwest-made products they stock. For example,



If they want local-sourced, can they find it in your store?

Brown says Busch's picks a few weekends in the summer to let Michigan vendors set up sample stations in their stores. "We have lots of customers coming and looking for local-sourced products, so why not make it easier for them to find these products and try them out?" she says. "People are trying to squeeze the most out of their budget, but there's still a huge awareness of where products come from."

Busch's has also found success by holding a Michigan Beer & Wine Tasting event, the proceeds of which benefit Forgotten Harvest, a charity that relieves hunger in the Detroit metropolitan community by "rescuing" surplus prepared and perishable food and donating it to emergency food providers.

Still, Brown says that while Busch's believes in promoting Midwest-made products, just saying a product is from the local area or state is not enough to make the sale. "We've always been about selection and really great lifestyle and dietary choices," she says. "These are the criteria for the local-made products that we offer our customers."

Hiller's also promotes special weekend sales on Michigan-made products. "We give customers the chance to sample the goods, meet the people behind the companies, and educate themselves on

See LOCAL MADE PRODUCTS, page 16

Made in the Midwest Product Debuts

Looking to beef up your offering of locally sourced products? Here are just a few examples of AFPD member products that have been introduced over the last 12 months.

Better Made—Better Made recently introduced Better Made Lightly Salted Potato Chips and Better Made Gourmet Tortilla Chips, which the company says are doing very well in the market. It also is offering a unique item called Better Made Rainbow Potato Chips, which is a darker potato now coming out in another size package to meet the consumer demands.

Country Fresh—Country Fresh is particularly excited about TruMoo chocolate milk, which the company calls "the milk of the future for schools." As parents cut back on purchasing pop and other sugar-filled beverages for kids, TruMoo could replace these products because it has no high fructose corn syrup, eight added nutrients, and only 1 percent fat.

Eastown Distributors—Eastown expects craft beers to continue their momentum into the mainstream drinker's portfolio. Eastown has introduced many Michigan beers this year, including five styles from the Saugatuck Brewery. The distributor also has a new special brew called 313 Ale that is a joint venture between Dragonmead and Kuhnenn Breweries. It is a brew made with all-organic, Michigan-grown ingredients; the malt is wheat (85 percent), and spelt (15 percent) and hopped with whole hops from St. Clair Shores.

Lipari Foods—Lipari Foods recently partnered with Pepe's, a Chicago-based producer of Mexican foods, to bring authentic-tasting, ready-to-prepare, Mexican foods to its customer base. Pepe's has been a Chicago institution since 1967, specializing in traditional dishes including refried beans, spanish rice, seasoned ground beef, chicken in chile-chocolate "mole" sauce, pork in salsa picante, and tortillas—corn and pork. Pepe's items are fully cooked, frozen, and packed in boilable pouches; or, like the tortillas, frozen and ready to deep fry. Pepe's products are authentic, easy to prepare, consistent in taste, quality, and yield, and provide the operator with predictable food costs.

Winters Premium Deli—recently introduced a natural casing, low-sodium hot dog distributed through Lipari Foods. Additionally, Just Baked Cupcakes recently began selling thaw-and-sell cupcakes to retail stores through Lipari Foods. These Michigan-made cupcakes are a true bakery item, handmade and delicious, and introduced to the market during the past six months.

Michigan Brewing/American Badass Beer—Michigna Brewing believes the trend of supporting local breweries and distilleries will continue throughout Michigan. This fall and winter, Michigan Brewing will be increasing production with new equipment that will help meet the growing demand for Badass Lager.

Prairie Farms Dairy—Prairie Farms has introduced Healthwise Probiotic Yogurt to satisfy consumers who want healthier, nutrient-packed, and value-added dairy options. Healthwise Probiotic Yogurt comes in a 4 ounce 4-pack available in four flavors: Pomegranate Blueberry, Pomegranate Cherry, Strawberry, and Vanilla. The probiotic cultures in this product improve digestion and inhibit harmful bacteria.



Local Made Products

Continued from page 15

products they may really like but just aren't familiar with," explains Hiller.

Creating events inside your store is important—but so is supporting events outside your store, which is a great opportunity to promote local-sourced products to your customers and potential customers. For instance, Paul Quasarano, vice president of Eastown Distributors, says his company actively supports festivals, fairs, and other events in the communities where it resides, as well as local organizations like the Chaldean Federation of America, Habitat for Humanity, and the local police and fire departments.

Lipari Foods says when it comes down to the best way to market local-made products, lots of things will work but the message is key. "Anything that shouts 'healthy' and 'fresh' is money in the bank," says Ron Light, sales representative for Lipari. "The Baby Boomer generation has more and more awareness regarding the negatives of processed food, and they don't want to trade quality for convenience. This is the niche to focus on for local-sourced, fresh products. This is the true, upcoming category for retailers to invest time and money. Retailers that embrace this early will be ahead of the crowd."

Lipari Foods is in the midst of a gigantic 'buy-local' campaign, confirms Laura Liras, customer insight manager, noting that the company participates in programs like Made in Michigan and Ohio Buy Local throughout the Midwest and distributes numerous products from the companies in each state it serves. "Lipari believes the trend will continue to surge in 2012 as new advantages are discovered," she says. "Also, consumers seem to have more trust in the safety of food that is locally produced and inspected. We're beginning to identify manufacturer points on everything we buy."

The bottom line in marketing local-made products, say these stores, distributors, and manufacturers, is to help customers connect the dots between what's Midwest sourced and what's not. It won't always be the impetus behind their selections, but educating the consumer with the backstory of local-sourced products—and providing ample opportunities for sampling—can help your store capitalize on the buy-local craze.

Carla Kalogeridis (carlak@arion-media.com) is editor of AFPD's Bottom Line.

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"At the end of the day, fairness is the best word to describe the bill."

—Auday Arabo, AFPD



AFPD Uncaps the Tax on Liquor

For 38 years, stores have paid more than bars and restaurants to purchase their liquor from the state—not anymore.

Senate Bill 331 is now Public Act-166. Governor Snyder officially signed and presented the new legislation to the Secretary of State on Tuesday October 10.

The tax, first imposed in 1973, costs retailers 1.85 percent more in liquor taxes than it costs bars and restaurants. That has now ended thanks to the efforts of AFPD, The Voice of Independent Retailers. "As far as anyone knows, we are the first association/entity to receive a specific tax cut by repeal of a statute," said President and CEO Auday Arabo.

"There is no reason for them to get a lower price by 1.85 percent than we're paying," said Ronnie Jamil to *Crain's Detroit Business* reporter Amy Lane. Jamil is the owner of Bella Vino Fine Wine & Spirits in Farmington Hills and Mug & Jug Liquor Shoppe in Berkley.

Jamil is a former chairman of AFPD, and was a lead proponent of Senate Bill 331, sponsored by Joe Hune (R-Hamburg). Thanks to AFPD's efforts, the tax has been eliminated.

AFPD fought for fairness. "We deserve to be on the same playing field as restaurants and bars. It's the same bottle. We're both buying from the state of Michigan. We argued that we should not be charged more," said Arabo. "At the end of the day, fairness is the best word I can use to describe the bill." ■■■

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Naser Jaber: 'We're Staying in Inner-City Cleveland'

Naser Jaber had been doing well trying to differentiate his business through customer-friendly service and competitive prices, but he kept hearing the same refrain over and over: "Everybody kept asking, 'Do you have food, do you have food?'" Jaber said. "So we launched Toasty Subs inside our gas station."

The sub shop inside the Marathon Food Center gas station was a hit, and Jaber said he plans to open another Toasty Subs in his other downtown Cleveland business, Cedar's Finest. "We were approached with, 'Do you want to do a Quiznos,' 'Do you want to do a Subway,'" Jaber said. "But when we found out what the franchise fees were, we did our own Toasty Subs."

Toasty Subs, located in the "Slavic Village" neighborhood six minutes from downtown, is open 24 hours per day, seven days per week. It boasts a handful of signature subs – including the "Toasty Signature Sub," pastrami, corned beef, and turkey on any roll with a choice of a number of different cheeses and condiments. Beyond that, they offer seafood subs, gyros, salads, and fried food items ranging from chicken wings to French and "Jojo" fries to chicken tenders – not to mention cheesecake, chocolate, or carrot cake for dessert.

Jaber describes Toasty Subs as a mixture of Quiznos and Subway – with some KFC thrown in – but says that's where the comparisons end. "We give five times the meat of other places, for the same price," he said. "Triple the amount of vegetables for the same price."

The Toasty website offers an opportunity to order online, and has branched out to catering parties with their distinctive six-foot sub offerings.

Jaber said the businesses, along with other properties that help pay the rent, were started by his father, Moe.

"My father is the founder. He handled everything for me,

but the businesses are in my name," he said. "My right hand guys are my brothers, Musa and Adam."

The family is committed to the Cleveland area, having operated their businesses there for the past two decades. While they have an eye on expanding their business, including diesel pumps on the Marathon property and the addition of a walk-in bill-paying center at both locations, they are not keen on expanding beyond the metro area.

"We want to take things one step at a time and just stay in inner city Cleveland, and keep serving our corned beef and gyros for the downtown population," he said. "We don't want to spread ourselves too far. It's just me and my brothers running things."

Jaber said that his operations have been nominated for several

awards, ranging from most achieving business person for the community from the non-profit Fairfax Renaissance organization to another award for outstanding commitment and dedication that came from the city and mayor's office. "We've done well in the neighborhood," he said.

He gives some credit for his successes to the reward and loyalty programs he employs, chief among them a deal that gives customers a free lighter for every three-pack of cigarettes they purchase and another that offers a 99-cent coffee refill on mugs customers bring in.

"It doesn't matter if it's 32 ounces or 64 ounces," he said. "It's only a dollar."

Jaber said that he got involved with AFPD three years ago, when the organization approached him at a grand opening. "It was when we were opening our gas station. They saw our beautiful site at our grand opening and they approached me," he said. "It's been a good relationship." ■■■

Jaber gives some credit for his successes to the rewards and loyalty programs he employs.



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M. Scott BOWEN

Michigan Lottery Commissioner

Michigan Lottery

Holiday Instant Tickets are Fun for Everyone

Holiday instant tickets are a great way to draw and increase Lottery traffic into your store, and some ambitious retailers even create special holiday displays. Instant tickets on sale this holiday season include *Nutcracker Cash* (\$1); *Red, White & Green* (\$2); *Silver Bells* (\$5); and *Golden Wishes* (\$10). All holiday tickets were available Oct. 31.

50/50 Raffle

Congratulations to Marathon on N. Main St. in Clawson for selling the winning 50/50 Raffle ticket. The lucky owner of the winning raffle ticket will walk away with more than \$2,487,982! For selling the winning ticket, Marathon will receive a \$5,000 commission when the winner claims the prize. Thank you to all our retailers for selling and promoting the raffle game.



Holiday instant tickets are a great way to draw and increase Lottery traffic into your store, and some ambitious retailers even create special holiday displays.

The Jack Changes

The Jack has always been a popular add-on game to *Club Keno*, and updates added to the game in October have excited and enticed Lottery players. The updates include new prize tiers allowing players to win a prize when they match four, five, six, or seven numbers. *The Jack* continues to be \$1 and jackpots now start at \$10,000 instead of \$2,000.

When players purchase their *Club Keno* tickets with *The Jack*, they will notice eight easy-pick numbers printed on their ticket instead of seven. When they match all their Jack numbers to the *Club Keno* numbers drawn, they win the advertised Jack jackpot. When they match four numbers they win \$1; five numbers earns \$5; six matches wins \$50, and seven wins \$350. This new prize structure makes the overall odds of a player

winning a prize approximately 1 in 9, which can mean more winnings in your customer's pockets.

The jackpot will continue to be funded starting at \$10,000. It will continue to increase in \$1 increments per draw until it is fully funded by player dollars, at which point the growth will be commensurate with actual player spend on *The Jack*.

Sight Validation Codes

By now, you and your players have seen that letter codes, or sight validation codes, no longer appear on Michigan Lottery instant tickets. These three-character codes used to be printed underneath the scratch-off material and were produced for retailers as a means to quickly identify low-tier winning tickets (prizes up to \$25) by sight rather than through the terminal.

The decision to eliminate the codes has been influenced by a number of factors, the most important of which is that many players believed they understood the meaning of the codes. While this is probably true at the low-tier prize level where the codes can be easily deciphered, it is absolutely not the case on non-winning, mid-tier, and high-tier prize-winning tickets where the codes are random and have no meaning. Players' false sense of understanding diminished their play experience and could have potentially resulted in a player throwing away a winning ticket.

With or without the codes, the Lottery's policy on validating tickets remains the same: All tickets must be validated through the terminal for the retailer to receive a cash commission and for the customer to receive their prize.

Second Chance Contests

Player's Club, the Michigan Lottery's VIP website launched last May, has more than 245,000 members. Already, millions of dollars in prize money and merchandise have been won by Player's Club members, and there are millions more available. New second-chance contests are added to Player's Club all the time, including these most recent opportunities:

- *Wheel of Fortune*, released in October, gives players a chance to win a Hollywood trip to play a non-broadcast, Lottery players-only game of *Wheel of Fortune* with Pat Sajak and Vanna White. To enter, players must submit non-winning *Wheel of Fortune* tickets on the Michigan's Lottery Player's Club website. Players can submit their tickets until February 11, 2012. On February 16, one drawing will be conducted to select three Michigan Lottery winners. Each winner will receive a 5-day, 4-night trip for four to Hollywood, Calif. including round-trip airfare, two deluxe hotel rooms, spending money, a welcome reception party, a grand finale party, and a

See MICHIGAN LOTTERY, page 27

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©2007 Michigan Lottery. Mega Bucks: 1 in 100,000. Golden Wishes: 1 in 1,000,000. Silver Bells: 1 in 1,000,000. Overall odds of winning Golden Wishes: 1 in 2,700. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.

Chase Paymentech's John Wilcox: 'We're Here for the Long Haul'

AFPD members can expect a call in the near future from their new account manager for Chase Paymentech. The AFPD/Chase Paymentech program gives retailers the ability to process customer payments, but that's just the beginning. Every business needs a trusted payment processing partner that offers knowledge, innovative technology, and excellent customer service to help you meet your business goals. Chase Paymentech, a division of JPMorgan Chase & Co., is positioned to provide those benefits.

Here, John Wilcox, who replaces James Olsen, talks about the challenges small retailers face.

AFPD: How much experience in helping small retailers with their unique challenges do you bring to your new position?

Wilcox: I've been active in the credit card and check guarantee industry for 15 years, working with various companies and on my own. This is my second tour with Chase Paymentech, and I've been back with the company since December 2009.

AFPD: What do you see as the biggest challenge small retailers face?

Wilcox: I see small retailers trying to do too many things. They're managing the business, caring for their customers, hiring/training/firing employees – there's just no time for a break and too much to learn. Chase Paymentech can't help with all of those things, but our program can help retailers find the most cost effective way to get the most out of payment options for both their customers and themselves. When I visit a retailer, it's an opportunity to look at their options. We review statements, estimate costs as well as savings, and look at equipment to see how we can save money and time.

AFPD: What do you find is the biggest obstacle in the payment option area?

Wilcox: Security and PCI

compliance are both top concerns for small retailers. Failing to be PCI compliant can be risky, because a data breach can lead to hefty fines. At the same time, getting to PCI compliance must be cost effective and affordable, especially if there are outdated or proprietary terminals and/or POS devices. AFPD's Chase Paymentech program offers several cost-effective solutions as well as aggressive pricing for on-going services. In addition to some of the best pricing in the industry, Chase Paymentech offers thorough training for new program members, giving them the confidence to run both transaction and reporting functions.

AFPD: What are your goals for the AFPD/Chase Paymentech partnership?

Wilcox: Our first order of business is to get to know AFPD's members, so my associates and I have teamed up to contact everyone as quickly as possible. In the process, we hope to generate business for the association by adding new participating mem-

bers. We have to prove to them that they can rely on our services for the long haul. With Chase Paymentech—one of the top three Tier-1 processors in the country—there is never any subcontracting for training or customer service and we are certainly not likely to sell our portfolio! Tier 1 means the buck stops here.

AFPD: What's one thing our members don't know about you?

Wilcox: I work a lot of hours, so I'm here to field any situation that arises. I'm not the customer service department – which is available 24/7 on a toll-free number – but if you don't get satisfaction, I'm always the default to be sure you get the help you need.

For information, contact John Wilcox (866) 428-4966 or John.Wilcox@chasepaymentech.com. ■■



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– Holly Schlusler, Owner, Henry's General Store

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Andy DELONEY

Chairman, Michigan Liquor Control Commission

Beer Keg Tags Required By Law

Beer Keg Tags will be required on all beer kegs effective November 1, 2011. The legislation, which was passed into law last year, requires that the tags be placed on all beer kegs that hold four gallons or more. The tags will be provided free of charge to licensees. Order forms are available on the Michigan Liquor Control Commission (MLCC) website.

MLCC Chairman Andy Deloney said, "We fit as many tags in one booklet as possible to make it more efficient for licensees when ordering tags. There are 50 tags per booklet and the form is concise and quick."

Licensees selling kegs of beer for off premises consumption capable of holding 4 gallons or more must do the following:

- Require the purchaser to provide a valid form of identification confirming the purchaser to be at least 21 year of age. If purchaser is not at least 21 years of age, do not proceed. Such identification shall contain a photograph, signature, and the subject's date of birth. (College or university identification is not valid identification.)
- Fill out a Keg Registration/Receipt making sure the information is correct.
- List type of ID, ID number, and date of birth on the bottom of Registration Card.

After you have filled out the Keg Registration Card, have the purchaser fill out and sign the card. You may sell up to four kegs to the purchaser using the small sequential tags located to the right of the card. Purchaser must initial the designated area on each sequential tag used. If more than four kegs are sold, you must use a new card.

Peel the registration tag (yellow keg sticker) from the book and attach it to the side of the keg near the top. Keg surfaces must be dry. It is best to

apply the registration tags (yellow tag sticker) while the keg is in the cooler.

- Keg retailers shall maintain complete and accurate records of all keg registrations of the sale of kegs at the licensed establishment for a period of one year. Moreover, such records regarding keg sales shall, during reasonable hours, be open to inspection by the Commission, MLCC Investigators or other law enforcement officers.

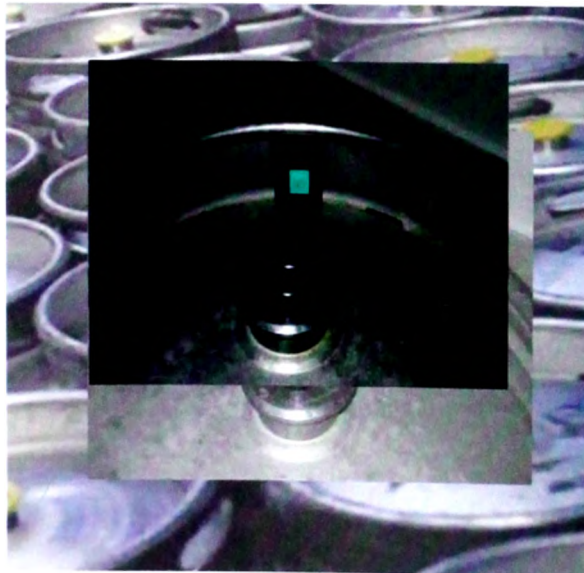
To order additional Keg Registration Card Books, please visit our website at www.michigan.gov/lcc and fill out the LCC-3005 form located under Executive Services.

Return Procedures

According to MCL 436.2030, the retailer will not refund the keg deposit to the purchaser of beer if the tag is not attached to the keg upon its return. The individual signing the receipt does so with the understanding that he/she agrees not to damage the keg and not to remove or alter the attached identification tag. The individual signing the receipt does so with the understanding that he/she is subject to the liability of serving the beer to any minor. A person not licensed as a retailer or wholesaler by the Michigan Liquor Control Commission and who removes the keg identifica-

tion tag, allows the removal of the keg, and/or provides false information in the purchase of the beer keg is guilty of a misdemeanor punishable by imprisonment for not more than 93 days or a fine of not more than \$500, or both.

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



The retailer will not refund the keg deposit if the tag is not attached to the keg upon its return.

Michigan Lottery

Continued from page 22

chance for the winner to spin the *Wheel of Fortune* wheel to win cash prizes up to \$1 million!

Players who were not selected as winners for the Hollywood trip can win up to \$1 million in the *Wheel of Fortune* Multi-State Second Chance drawing. Entries for this contest can be submitted until August 20, 2012, and on August 22, three Michigan Lottery finalists will be included in the Multi-State Second Chance Grand Prize drawing. The grand prize drawing will be conducted on or after September 17, 2012 and will include finalists from other state lotteries. From the pool of entries, one winner will be selected to participate in a simulated version of the Million Dollar Bonus Wheel Spin-Off to award a minimum prize of \$50,000 and up to a maximum prize of \$1 million!

- *Golden Wishes*, a \$10 holiday game, features a second chance contest to award one lucky player a \$500,000 prize. To enter, players can submit their non-winning *Golden Wishes* tickets until December 30, 2011. On January 4, three finalists will receive a \$25,000 prize, plus a chance to win \$500,000 during the January 2012 episode of the Lottery's game show, *Make Me Rich!*

Instant Tickets Set to Expire

Tickets set to expire on November 7 include IG 367 *Hot Cherries* (\$1), IG 320 *5 Times Cashword* (\$2), IG343 *Born to be Wild Time* (\$2), IG 351 *Mom's A Winner* (\$5), *Diamond Dazzler Bingo* (\$5), IG 363 *Vegas VIP* (\$10), IG 346 *\$1,000,000 Diamond Doubler* (\$10), and IG 311 *Vegas Game Book* (\$20). IG318 *Lucky Wild Time* (\$2) will expire on November 14. Remember, if you are still selling any of these tickets, be sure to tell your customers about the expiration date so any prizes they may win can be claimed before it the ticket becomes invalid.

Instant Ticket Activation

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

More than 95 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players and commissions to retailers. In fiscal year 2011, the contribution to schools was over \$717 million. Since its inception in 1972, the Lottery has contributed over \$16 billion to education in Michigan.

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



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Joseph PALAMARA

Associate, Karoub Associates

Governor Signs Liquor Tax Cut Bill into Law

In mid-October, Governor Rick Snyder signed Senate Bill 331 (SB 331) into law. This is legislation that levels the playing field on taxes paid to the state on spirits. With the stroke of Governor Rick Snyder's pen, a fairness measure that AFPD, The Voice of Independent Retailers, had been advocating for years became Public Act 166 of 2011. Because of the Governor's and Legislature's desire to avoid this tax cut's \$14 million impact on this fiscal year's budget, the new law takes effect October 1, 2012.

Thank These Legislators

SB 331, sponsored by tax-cutting Senator Joe Hune (R-Hamburg), unanimously passed the Senate in June and overwhelmingly passed the House in September. The bill passed the Regulatory Reform Committees (RRC) of both the Senate and House before being sent to the floor of both legislative bodies. The Senate RRC is chaired by Senator Tory Rocca (R-Sterling Heights) and the House RRC is chaired by Representative Hugh Crawford (R-Novi). Both RRC Chairs were strong supporters of this equality-seeking tax cut, and voted for its passage.



PA 166 reduces the off-premise tax by 1.85 percent to equal the same tax rate that on-premise licensees pay.

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

Some History

The specific tax on the retail selling price of spirits for off-premise consumption was initially set at 1 percent. The tax was created mainly to fund grants that are provided to local centers for the treatment of people addicted to alcohol and other drugs. In 1978, the rate was increased to 1.85 percent to pay for a new treatment

referral program for people identified as intoxicated in public.

It appears the argument for taxing only off-premise retailers was because off-premise licensees purchased liquor from the state at a price fixed by the Commission and then sold it at a price fixed by the Commission. In theory, then, this tax would not negatively impact their gross profits, as the tax would be reflected in the retail sales price of each bottle of spirits, and every off-premise retailer bought and sold spirits at the same price.

On the other hand, on-premise licensees have no fixed price at which they sell spirits (drink prices by the glass generally vary from establishment to establishment) and subjecting them to the 1.85 percent specific tax could have led to a negative impact on sales and profits.

This theory was pointed out in the Background Information section of a Legislative Analysis of SB 331 performed by the House Fiscal Agency this summer. This same HFA Analysis also estimated price reductions from eliminating the 1.85 percent tax for a 750 ML bottle of some of the more popular spirits:

- **Captain Morgan Spiced Rum**—\$0.24
(Current minimum shelf price \$14.98)
- **Jim Beam**—\$0.28
(Current minimum shelf price \$16.98)
- **Dewar's White Label**—\$0.37
(Current minimum shelf price \$22.95)
- **Crown Royal**—\$0.41
(Current minimum shelf price \$24.95)
- **Absolut**—\$0.44
(Current minimum shelf price \$26.99)

Now that SB 331 has become law, many "thank you" commendations are in order to acknowledge the massive team effort that made this tax cut possible. Many thanks to Senate Majority Leader, Senator Randy Richardville (R-Monroe) and Speaker of the House, Representative Jase Bolger (R-Marshall), for their fair-mindedness in bringing SB 331 to a vote in their respective legislative bodies, the Senate and House.

Thanks to the AFPD Executive Committee, and the members and staff of AFPD who tirelessly worked on this issue. Thanks also to the Karoub Associates team for coordinating and spearheading this tax cut into law. Without the help of the many people referenced in this update and many others who worked behind the scenes, this tax cut would not have been possible. ■■■

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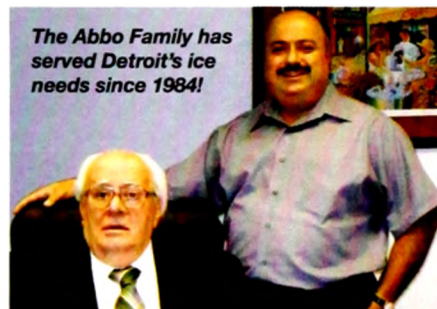


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Dennis BERG

Interim Director, Ohio Lottery Commission

Ohio Lottery Commission

Get Ready for the New Year's Raffle

Tickets for the Ohio Lottery's *New Year's Raffle* go on sale Sunday, November 13. It's the Ohio Lottery's seventh Raffle game and it offers our very best odds for winning a \$1-million prize – one in 125,000. *New Year's Raffle* has a limited 500,000 ticket print; so prepare your customers now. Last year's game was a sellout.

New Year's Raffle provides \$5 million in total prizes to 3,334 lucky ticket holders. Each ticket costs \$20, making it a great stocking stuffer!

Retailers benefit directly as well, earning a \$1.10 commission on each ticket sold. The lucky retailers selling any of the four \$1-million top prizes earn a \$5,000 selling bonus.

Preparing for 20th Anniversary Powerball

More millionaires, bigger starting jackpots, better odds – that's all coming with the 20th anniversary of *Powerball* in January. As our customer, we want you to be prepared for game rollout – from delivery schedules of new \$2 *Powerball* bet cards and other materials, to a change in price for Bundle Play. You'll find these helpful details and more in the November Ticket Seller. Make note of a few key dates:

- December 14 - This is the last day to place a 10-draw, multi-draw wager for *Powerball*.
- January 15 - \$2 *Powerball* tickets go on sale.
- January 18 - The Multi-State Lottery Association holds its first \$2 *Powerball* drawing.

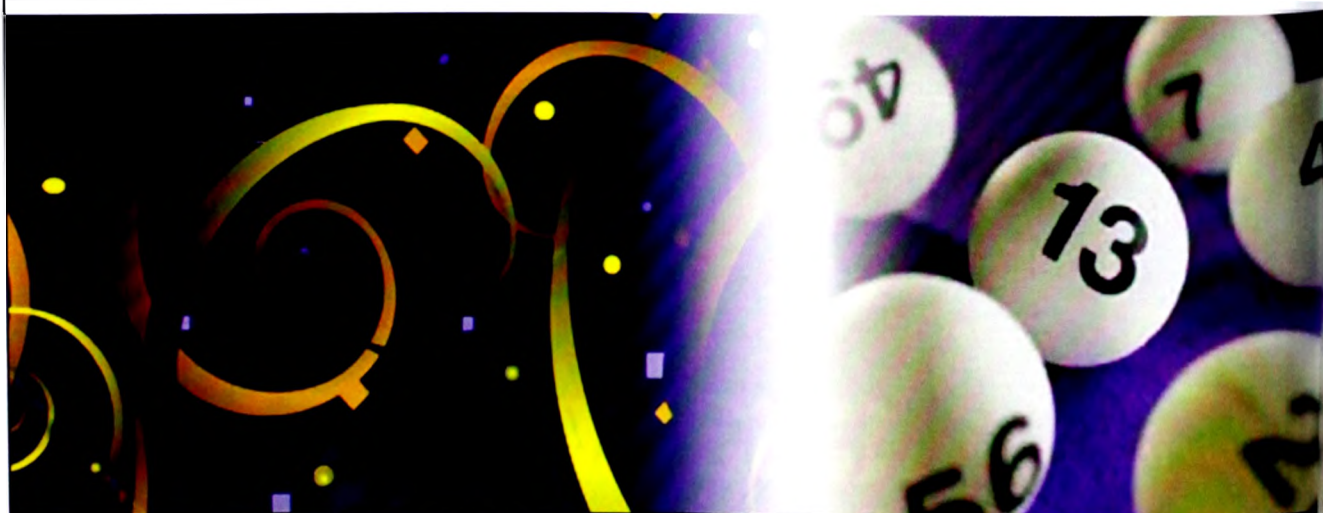
Upcoming Instant Games

This month, retailers can look forward to a number of holiday and winter-themed games to round out our 2011 product offerings. On November 10, the following instant games are scheduled for delivery: \$5 *Million Jackpot*, a \$20 game offering a \$5 million top prize and 75 percent payout; and \$5 *Winter Green Cashword*, which offers a \$100,000 top prize and 69 percent payout.

On November 21, the following games are scheduled for delivery: \$1 *Old Man Winner*, which offers a \$1,000 top prize and 62 percent payout; \$2 *Mistletoe Money*, which offers a \$20,000 top prize and 71 percent payout; \$5 *Season's Greetings*, which offers a \$100,000 top prize and 69 percent payout; and \$10 *Classic Black II*, which offers a \$1 million top prize and 73 percent payout. Note that all game deliveries are subject to change.

Holiday Wishes

As an organization and as individuals, we have a great deal to be thankful for this holiday season. As we enter the season of appreciation for all we have and all we have the opportunity to do, we wish you, your employees, and families a very happy Thanksgiving. ■■■



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- Those that sign up today will have their transactions fee lowered every time the AFPD rate goes down automatically!



To sign up for this program today, call John Wilcox at (888) 464-9902 ext.70255.
Be sure to let him know you are an AFPD Member!

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



Put Controls in Place so Back Injuries Aren't the Case

Back injuries in the workplace are not only frequent and severe, they are the cause of one-fourth of all work-related compensation claims. As the leader in loss-time claims, back injuries cost billions of dollars annually. Nationwide, one out of every five work-related injuries is a back injury. Most of the injuries are to the lower back, caused by some form of lifting, according to the Bureau of Labor Statistics.

Naturally, the frequency, duration, and type of lifting are integral factors impacting an employee injury. However, these injuries can be avoided. By using administrative and engineering controls, the frequency of back injuries can be greatly reduced.

Any process that drastically limits exposure by control or manipulation of the work schedule or way in which work is performed is considered an administrative control. With any new employee, training is an extremely important administrative control. Employee lift training should include: how to ensure a secure hold, lifts using both hands if possible, use of an even motion, the importance of holding a load close to the body, a step to the side instead of twisting, and the importance of breaks. Another administrative control is strength testing for workers. Employees should be encouraged to only lift materials that match their strength. According to one study documented by the U.S. Department of Labor, discouraging employees to refrain from lifting materials exceeding their strength capacity prevented up to one-third of back-related injuries. It is also beneficial for employers to support physical fitness or stretching programs to further decrease the hazard of back injuries.

In addition to administrative controls, employers should utilize engineering controls. Engineering controls make physical changes to a job to manage risk exposures. Decreasing the size or heaviness of the material being lifted is an effective engineering control. Ensuring material packages are stable, compact, and have lifting handles should become a routine process. If the loads are unstable, employees should know to repack the load or label it as unstable. Aside from lifting, injuries often occur when employees are reaching and bending for materials. By modifying the height location of the materials being stored, injuries can be avoided. Lastly, employers should use mechanical aids like pneumatic lifts, conveyors, or automated material-handling equipment to assist in lifting heavy or bulky loads.

The safety of employees should be the number one concern of all employers. Employers and employees both benefit from implementing controls. The controls should be administrative such as training, strength testing, and encouraging physical fitness and stretching programs. Engineering controls should also be in place to prevent injuries through processes like redistributing weight of material loads, relocating storage of materials, and using alternative manual lifting sources. By putting controls into place, back injuries can be prevented.

For more information about back injury prevention, please call RiskControl360's Lisa Shaver, at (877) 360-3608, ext. 2367. ■



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

The Associated Food & Petroleum Dealers, Inc. sponsors a Workers' Compensation Program to help its members significantly lower their Ohio premium. CareWorks Consultants embraces a results-oriented approach that fully integrates safety prevention and risk control with aggressive claims management to deliver a significant return on investment. **For a no-cost, no-obligation analysis of potential savings, please visit us our online form at www.careworksconsultants.com/groupratingapplication/AFPD.** For employers who don't qualify for group rating, CareWorks Consultants can evaluate your best premium discount options. To learn more, contact CareWorks Consultants' Theresa Passwater at 1-800-837-3200, Ext. 7248 or theresa.passwater@ccitpa.com.



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Consultants Inc.

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



David GOODMAN

Director, Ohio Department of Commerce

Ohio Liquor Commission

Special Orders and Discounts Available

The Ohio Division of Liquor Control continues to help Ohio businesses compete and succeed in today's marketplace. On the heels of the successful Common Sense Initiative of Senate Bill 73, we've implemented a special order policy for spirituous liquor products to allow the private businesses we regulate – Contract Liquor Agencies, bars, and restaurants – to offer new, unique, and limited brands.

The Division controls spirituous liquor inventory and decides which products to make available to Ohio consumers and where they'll be sold. Our Agency Operations section does a fantastic job of knowing the marketplace and identifying the products that Ohioans want. We currently list one of the most diverse portfolios of products in the country, totaling about 1,500 different items.

Not all products have equal demand in all parts of the state, but our flexible and business-friendly system lets us target products to the right locations in the appropriate quantities to help each individual Contract Liquor Agency meet the needs of their customers.

The liquor industry moves very quickly in getting new products

to market. To keep pace, we have implemented a new special order policy. Bars and restaurants that buy spirituous liquor at wholesale can order limited quantities of new and unique items from their assigned Agency. The special order process supports our broker partners in their efforts to establish new and unique products in select areas. Since this new policy took effect, we have listed more than 100 special order items.

In addition to special orders, we want to keep inventory moving and make room on your shelves for these new and unique products. Starting November 1, Ohio Liquor Agencies will offer more than 140 liquors at special prices. This may include bourbons, vodkas, scotches, and cordials. Availability will vary by agency. It's a great way to help your customers enjoy their favorite spirits for the holidays discounted up to 35 percent.

Contract Liquor Agents who want to carry a special order brand can contact the Division at (614) 644-2380 for more information. For the latest developments, follow us on Twitter @ohioliquor. ■■



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StoreNext Retail Technologies LLC

114 Easton Circle

Fairhope, AL 36532

Tel.: 251-929-3290; Fax: 251-929-3290

October, 2011

To Whom It May Concern:

This letter is to inform all valued customers and retailers and other interested parties of a change in the status of representation of StoreNext Retail Technologies, LLC in the Detroit, MI metropolitan area.

Effective October 1, 2011 the Business Machines Company (BMC) with primary offices in Lansing, MI and service and sales offices throughout Michigan will be the only authorized reseller of the StoreNext product offerings in the Detroit metropolitan area. The StoreNext product offering would include but not be limited to ISS45 POS software, ScanMaster POS software, Fujitsu and IBM POS hardware, U-SCAN self-check-out hardware and software, StoreNext back office software and many other hardware peripherals and software modules associated with our primary POS platforms.

Further, BMC will be the only authorized reseller for newly purchased software and hardware offerings and upgrades from StoreNext. BMC will also offer maintenance hardware and software upgrades from StoreNext for existing customers in the Detroit metropolitan area.

Should anyone have any questions regarding this change in StoreNext representation in the Detroit metropolitan area please feel free to contact me at the address or telephone number listed above.

Respectfully,

SB West

For StoreNext Retail Technologies, LLC
Stephen B. West
Regional Manager



Easttown Distributors: Beer the Way it Should Be Since 1933

With the end of prohibition in 1933, the beer distribution industry was born, but it looked a lot different then. Beer distribution was a local system. Trucks picked up product from the brewery and delivered it fresh daily to local retailers. Joseph A. Quasarano, an Italian immigrant who settled on Detroit's east side, obtained the second wholesaler license issued in the state of Michigan and East Town Distributors was born. He bought a 1,000 square foot warehouse and distributed his first brands—Detroit-brewed Pearl Foam and E & B.

The beer industry grew quickly. National brands brought advances in transportation and technology and Easttown grew, too, acquiring rights to sell increasingly popular brands, relocating to ever larger quarters, and always searching for better ways to serve customers.

In 1977, Easttown debuted the first refrigerated draft truck on the streets of the motor city. The truck allowed the company to provide fresh, cold product to their customers, but it wasn't perfect. Frustrated with the two-person delivery system required by the truck, Joseph R. invented and patented the Hackney "On Tap" Keg Dispenser, allowing one-person delivery. The dispenser is still manufactured and utilized nationwide today.

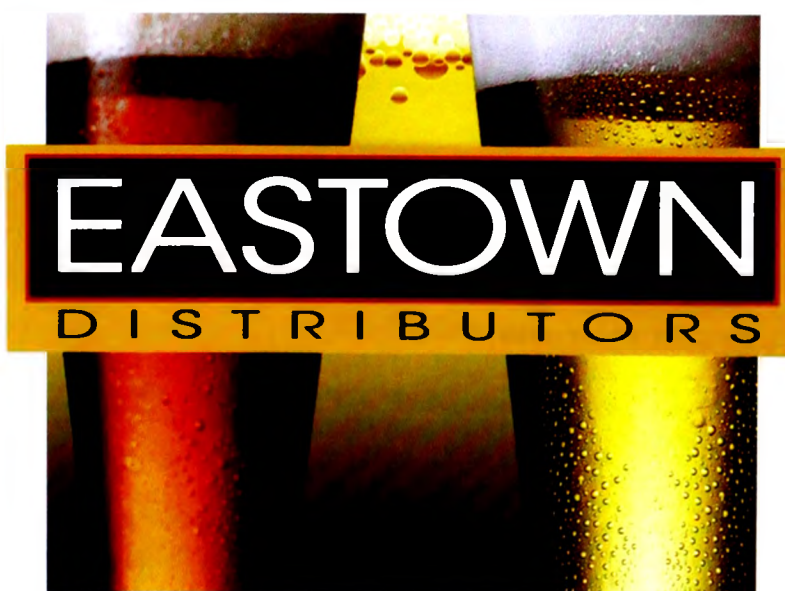
The company continued to add new generations of Quasarano sons to the company's roster. Joseph R.'s sons, current President and General Manager Jim Quasarano and Paul Quasarano, now Vice President and General Sales Manager, provided leadership and vision as the company continued to position itself for aggressive expansion as opportunities arose.

Today, the company operates out of 120,000 square feet of warehouse space in Highland Park, where the company's commitment to a clean future is evidenced by a state-of-the-art facility that recycles more than 17,500 tons of glass, 1,050,000 pounds of aluminum, and 500 tons of paper and plastic for reuse each year. The family business now sends

out more than 30 routes daily and contributes more than 100 jobs to the community.

But the Quasaranos haven't forgotten their roots. "Beer is a local business," Quasarano says. "Our customers and the end consumers of our beers all live in the area. We've also built relationships with our legislators and meet with them regularly so they know who we are." The company participates in the events that make their communities unique. The St. Patrick's Day

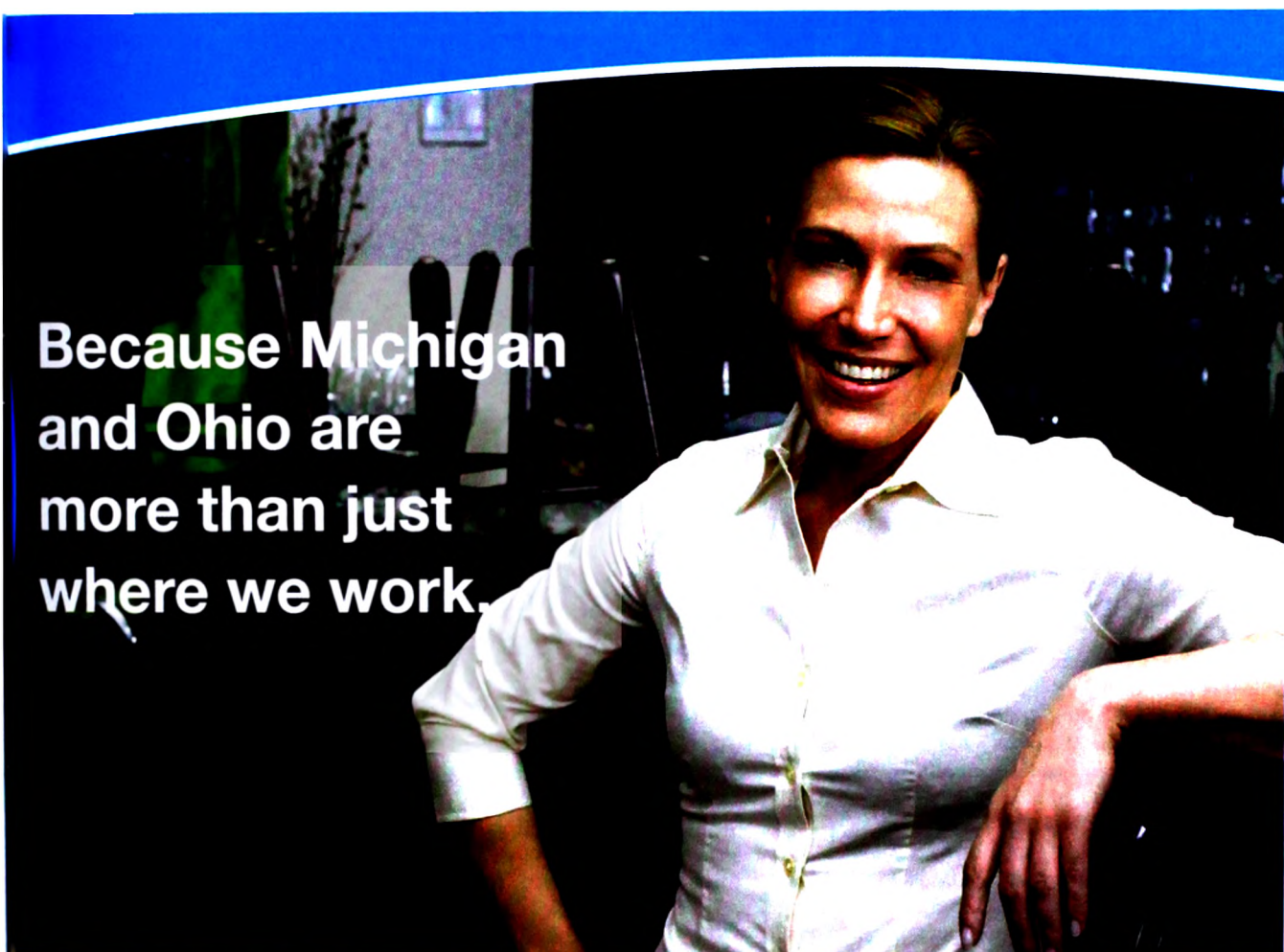
Parade, Greektown Art Fair, Detroit Grand Prix, Taylor Blues Festival, Dearborn Homecoming, Hamtramck Labor Day Festival, and Detroit Festival of the Arts are just a few of the local events Easttown supports. In addition to AFPD (and before that, AFD), Quasaranos are active in state and national industry associations and support local organizations including the Chaldean Federation of America and Habitat for Humanity, as well as local police and fire departments. The company also sponsors an



AFPD Foundation Joseph D. Sarafa annual scholarship.

Quasarano is excited about the future. "I expect to see craft beers continue their momentum and expansion into the mainstream drinker's portfolio," he offers. "We've introduced many great Michigan beers this year and have a new special brew that's a joint venture between Dragonmead and Kuhnenn Breweries called 313 Ale. It's made with all organic Michigan-grown ingredients, hopped with whole hops from St. Clair Shores. Specialty Division Manager Graham Wilk tells me it's the best Michigan beer he has tasted."

This year, Easttown celebrates 78 years of beer distribution in the Detroit area and is well positioned for the future with a Specialty Beer Division focused on the company's craft beers—including three local breweries that continue to grow at rates far higher than the industry as a whole—and specialty import portfolio. With customer service and quality as their top priorities, Easttown continues to stay ahead of the industry. "Sometimes, the more things change," Quasarano says, "the more they stay the same." ■■■



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New Coalition Can Impact Kids' Health

Blue Cross Blue Shield of Michigan (BCBSM) is deepening its commitment to childhood obesity prevention by expanding the Building Healthy Communities school program. A new partnership with Wayne State University's College of Education Center for School Health and the Michigan Fitness Foundation brings together organizations with proven school expertise, evidence-based resources, and a commitment to create a healthier Michigan.

"We fully believe our collective efforts will have a positive impact on children's health," says Diane Valade, director of social mission at BCBSM. "We look forward to building a stronger, broader coalition of organizations and supporters to address this issue in a strategic and effective way."

Building on the current success of the BHC school-based program, the three founding partners are forming a coalition to expand efforts to reduce obesity and improve the health of Michigan young people and their families.

"The opportunity to grow an already effective program like Building Healthy Communities has the potential to address youth obesity in real and substantial ways throughout the core urban centers of Michigan," points out Nate McCaughtry, Ph.D., assistant dean for the Division of Kinesiology, Health and Sport Studies and director for the Center for School Health, Wayne State University.

The Blues' program operates on the premise of sustainability and creating a school culture that continues to promote healthy lifestyles long after the funding cycle is complete. A toolbox approach provides schools with resources and tools to continue engaging students and families in physical activity and healthy eating. Since 2009, 24,000 children in 63 elementary schools around the state have been affected by the Building Healthy Communities grants.

This new version of the Building Healthy Communities program will enhance physical activity and nutrition education in schools, increase opportunities for students to eat healthy and be active, and provide culturally relevant and evidence-based programs. It will also help facilitate staff and youth leadership in school transformation, and provide family education and support.

"The body of evidence supporting schools as centers for health and wellness is undeniable. Several studies have shown that students who are more physically fit perform better academically," says Marilyn Lieber, president and CEO of the Michigan Fitness Foundation. ■■



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

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Frito-Lay Inc	1-800-359-5914
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S Abraham & Sons	(616) 453-6358
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Amenfirst Energy (Gene Dickow)	(248) 521-5000
DTE Energy	1-800-477-4747
Murray Lighting Company	(313) 341-0416
Walker-Miller Energy Services	(313) 366-8535

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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

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Cateraid, Inc	(517) 546-8211
Central Grocers	(815) 553-8851
Complimentary Foods	(734) 545-3751
D&B Grocers Wholesale	(734) 513-1711
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Jerusalem Foods	(313) 846-1701
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Farmington Hills Manor	(248) 888-8001
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Home City Ice	1-800-759-4411
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AFPD Cox Specialty Markets (North Pointe)	1-800-648-0331
(Underground Storage Tanks)	
Beechtree Insurance	(734) 452-9111
GLP Insurance Services	(248) 848-0701
Great Northern Insurance Agency	(248) 856-9111
Primeone Insurance	(248) 536-0111
State Farm Insurance (Agent Dawn Shaouni)	(248) 879-6111
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USTULyndall Insurance	(440) 247-3711

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Gadaletto, Ramsby & Assoc	1-800-263-3711
Pro Care Plus, Inc	(313) 267-0111
Rocky Husaynu & Associates	(248) 851-2221
Stonebridge Insurance PLCC	(270) 316-4601

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Elias & Elias, PC	(248) 865-8400
Fisher & Phillips, LLP	(858) 597-9611
Hertz Schram, PC	(248) 335-5000
Jappaya Law, PC	(248) 626-6800
Kesckes, Gadd & Silver, PC	(734) 354-8600
Kitch Attorneys & Counselors	(586) 493-4427
Lane, Allon & Horst	(614) 228-6885
Law offices of Kassab & Arabo, PLLC	(248) 865-7227
Mekani, Orow, Mekani, Shallal & Hinde, PC	(248) 223-9830
Sullivan, Ward, Asher & Patton, PC	(248) 746-0700
The Liquor Lawyers	(248) 433-1200

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Michigan Lottery	(517) 335-5648
Ohio Lottery	1-800-589-6446

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Piquette Market	(313) 875-5531
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AFPD **Daitymens	(216) 214-7342
Country Fresh/Melody Farms	1-800-748-0480

MISCELLANEOUS

Mike Donan Ford	(586) 732-4100
Pyramid Sunglass Company	1-800-833-3996
SureGrip Floor Safety Solution	(850) 264-8537
Valdator	(386) 308-2543

MONEY ORDERS/MONEY TRANSFER/ BILL PAYMENT

AFPD MoneyGram International	MI (517) 292-1434
OH (614) 878-7172	
Eureka! (bill payment)	1-877-374-0009

OFFICE SUPPLIES & PRODUCTS

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

PAYROLL PROCESSING & HUMAN RESOURCES

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

Hunt Brothers Pizza	(615) 259-2629
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POINT OF SALE

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

PRINTING, PUBLISHING & SIGNAGE

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

PRODUCE DISTRIBUTORS

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

REAL ESTATE

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

REFRIGERATION & REFRIGERATION SOLUTIONS

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

RESTAURANTS

Badawest Restaurant	(810) 232-2479
Faisetta's Casa Nova	(517) 323-9181
Fuddrucker's Rivertown	(313) 568-1000
Game Time Tavern	(313) 982-9800
Great Lakes Steak Venture/Still Water Grill	(810) 220-1990
Harper's Restaurant & Brew Pub	(517) 333-4040
Mama Mia's Restaurant	(313) 537-0740
Mike's Red Apple	(734) 697-3033
Petrucello's	(248) 879-1000
Ponderosa #1012	(989) 386-9126
Ram's Horn Restaurant #36	(734) 285-0750
Ridley's Bakery Cafe	(248) 689-8638
Riverside Family Restaurant	(989) 695-5563
Rochester Mills Beer Co	(248) 650-2824
Sahara Restaurant - Farmington Hills	(248) 851-1122
Sahara Restaurant - Oak Park	(248) 399-7744
Sahara Restaurant - Sterling Heights	(586) 264-0400
What Up Dawg? Restaurant & Tavern	(517) 351-DAWG
YaYa's Flame Broiled Chicken	(810) 235-6550

REVERSE VENDING MACHINES/RECYCLING

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

SECURITY, SURVEILLANCE & MORE

Central Alarm Signal	(313) 864-8900
StarTech Solutions, LLC	1-866-755-9916

SHELF TAGS

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

AFPD Arizona Beverages	(313) 541-8961
AFPD Nestle Waters Supermarket Program	(734) 513-1715
AFPD Hansen's Beverage (Monster Energy)	(313) 575-6874
AFPD *Intrastate Distributors (Snapple) (313) 892-3000	
AFPD **Buckeye Distributing (AnZona) (440) 526-6668	
AFPD **RL Lipton Distributing (AnZona) (216) 475-4150	
7UP Bottling Group	(313) 937-3500
Absopure Water Co	1-800-334-1064
Coca-Cola Refreshments	Auburn Hills (248) 373-2653
	Belleville (734) 397-2700
	Metro Detroit (313) 868-2008
	Port Huron (810) 982-8501
Coca-Cola Refreshments - Cleveland	(216) 690-2653
Faygo Beverages, Inc	(313) 925-1600
Garden Food Distributors	(313) 584-2800
Pepsi Beverages Company	Detroit 1-800-368-9945
	Howell 1-800-878-8239
	Pontiac (248) 334-3512

SPECIALTY FOODS

Cousin Mary Jane	(586) 995-4153
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TOBACCO COMPANIES & PRODUCTS

Altna Client Services	(513) 831-5510
Beamer Co (Hookah's & supplies)	(248) 592-1210
Capitol Cigars	(248) 255-8747
Nat Sherman	(201) 735-9000
R J Reynolds	(336) 741-0727
S & E Distributor, Inc (e-cigarettes)	(248) 755-8926
Westside Vapor (e-cigarettes)	(614) 402-0754

WASTE DISPOSAL & RECYCLING

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

WINE & SPIRITS COMPANIES

Beam Global	(248) 471-2280
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
Heaven Hill Distilleries	1-800-348-1783
National Wine & Spirits	1-888-697-6424
	1-888-642-4697

AFPD indicates supplier program that has been endorsed by AFPD.

* Indicates supplier only available in Michigan

** Indicates supplier only available in Ohio

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AFPD works closely with these associations:



Calendar



—November 18th, 2011—

**31st Annual AFPD Foundation
Turkey Drive**
Detroit, MI

—November 21, 2011—

**AFPD 2nd Annual Ohio
Turkey Drive**
Columbus, OH

—February 24th, 2012 —

AFPD's 96th Annual Trade Dinner & Ball
Diamond Center
Suburban Collection Showplace
Novi, MI

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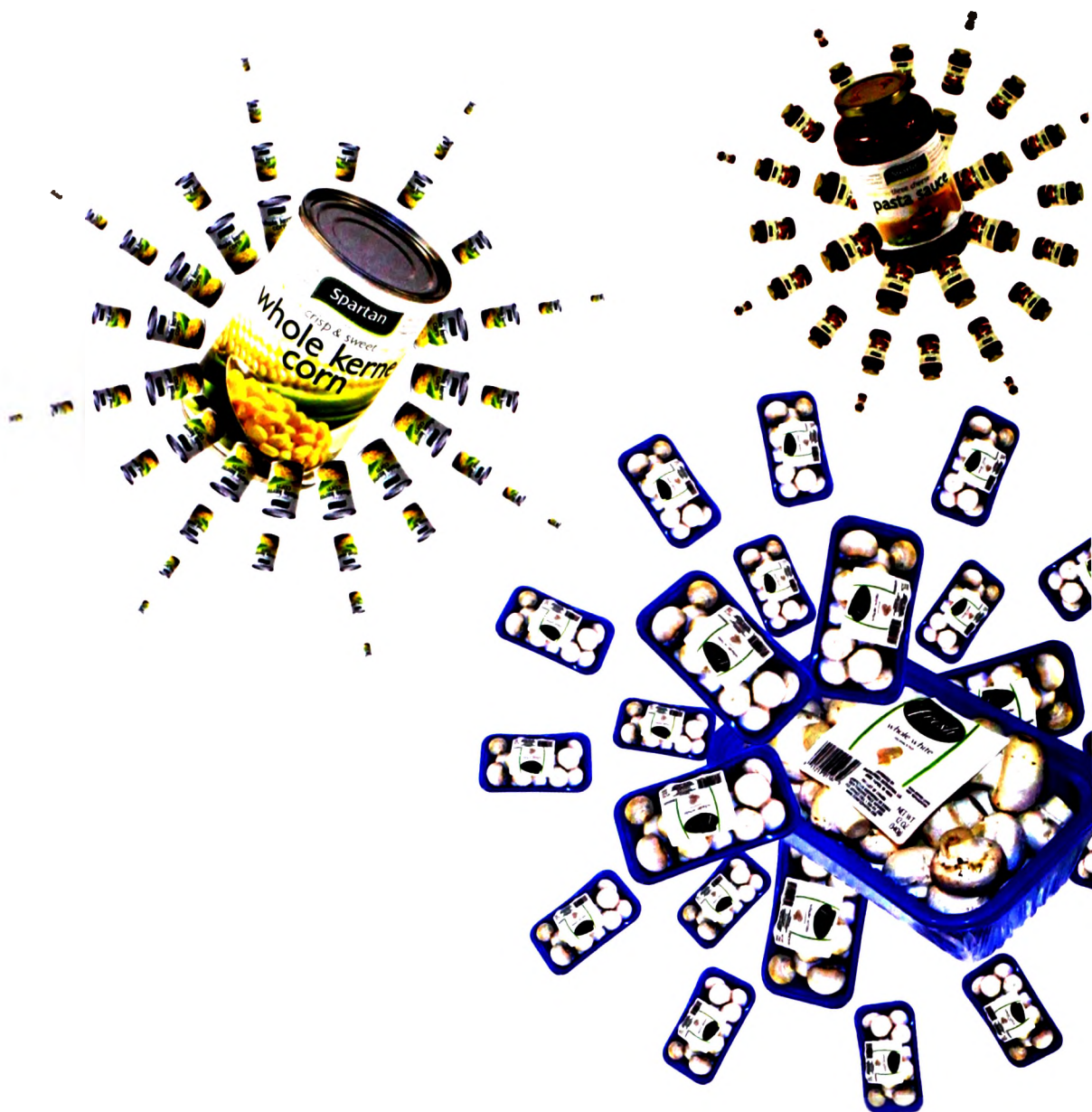
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