

AFPD

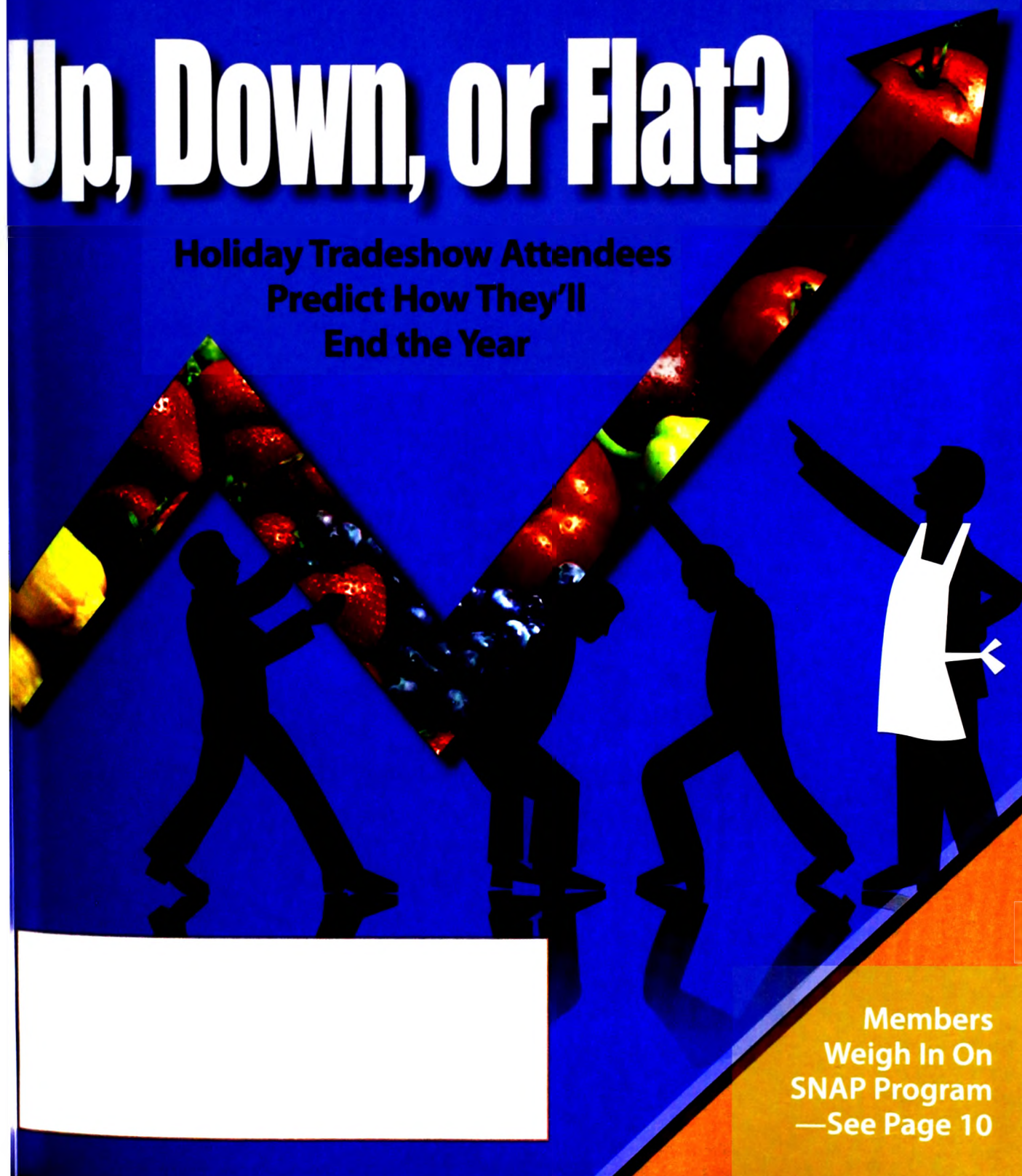
The Voice of the Independent Retailer

# Bottom Line

*Working to Improve Your Bottom Line* VOL. 22, NO. 10 OCTOBER 2011

## Up, Down, or Flat?

**Holiday Tradeshow Attendees  
Predict How They'll  
End the Year**



**Members  
Weigh In On  
SNAP Program  
—See Page 10**





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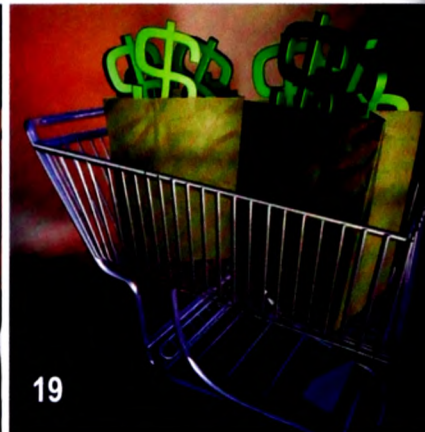
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**James  
HOOKS**  
AFPD Chairman

## Chairman's Message

# You Won't Regret It

**T**he AFPD Holiday Food & Beverage Show was a sight for sore eyes. All we've heard about for the last several years is how bad things are in Michigan—and to be sure, we are not out of the woods quite yet. However, the tradeshow floor at our September event was packed. People were trying new products and getting excited about what they saw and tasted. In the beverage category, it was clear that many exhibitors had focused on creating innovative new flavors. As one exhibitor put it: "We're coming up

with fun variations on established products. People want to see something new and interesting before they part with their hard-earned money." It was refreshing to see the exhibitors' determination to offer products so unique that people couldn't resist.

Next up is our Ohio Food & Petroleum Tradeshow on October 20th and the Ohio Trade Dinner on October 21st. The buzz is building, and Ohio retailers are eager to see what the exhibitors have in store for them. I urge you not to take the availability of these tradeshows lightly. Tradeshows are expensive to hold and require many hours of hard work and coordination to put together. AFPD is happy to hold these shows as a service to our members and our vendor partners. It's not only the most efficient way to see all the latest and greatest products under one roof, it's also a fantastic opportunity to cement old relationships and begin new ones that will lead to new business. When an AFPD tradeshow or trade dinner is in your area, don't miss it. I can't stress that enough.

After we finish the Ohio tradeshow, we turn our eyes serving those who are in need through our Michigan and Ohio Turkey Drives. Take a look at what Wayne County Executive Robert Ficano says about

AFPD's commitment to the communities in which our members do business (see p. 14). We truly are a unique organization. It takes a great deal of time, money, and volunteerism to make these Turkey Drives the great success that they are, year after year. Our organization could focus all its resources on our own challenges and

issues—which are many—but we choose instead to funnel some of our funds and time to providing holiday dinners for thousands of families who wouldn't

enjoy one without our help.

There are so many ways your business can help us get the job done. Contact AFPD's Tamar Lutz at (800) 666-6233 if you are interested in joining this important effort.

You've heard this before, but it bears reminding: As the AFPD Holiday Tradeshows kick off the new season, remember to express gratitude for what you have and be ready and willing to help others who may be struggling right now. Even the smallest of gestures can change someone's life. And if you join AFPD's efforts, together, all our small acts of kindness can become big ones.

No matter how much time we spend helping and investing in the communities we serve, it will come back to us ten-fold. So support your neighborhoods—and support your association—whether that means attending a tradeshow, supporting a Turkey Drive, donating to an AFPD scholarship, or giving funds to an AFPD PAC. AFPD is working hard to make you stronger, and stronger retailers lead to stronger business communities and a better quality of life for all. Find some way to be involved and contribute—you won't regret it. ■■



AFPD Turkey Drive Volunteers

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<b>Bill Michailidis</b>	Delaware Market & Cafe
<b>Joe Nashar</b>	Grand River & Halsted Shell

## ASSOCIATE DIRECTOR

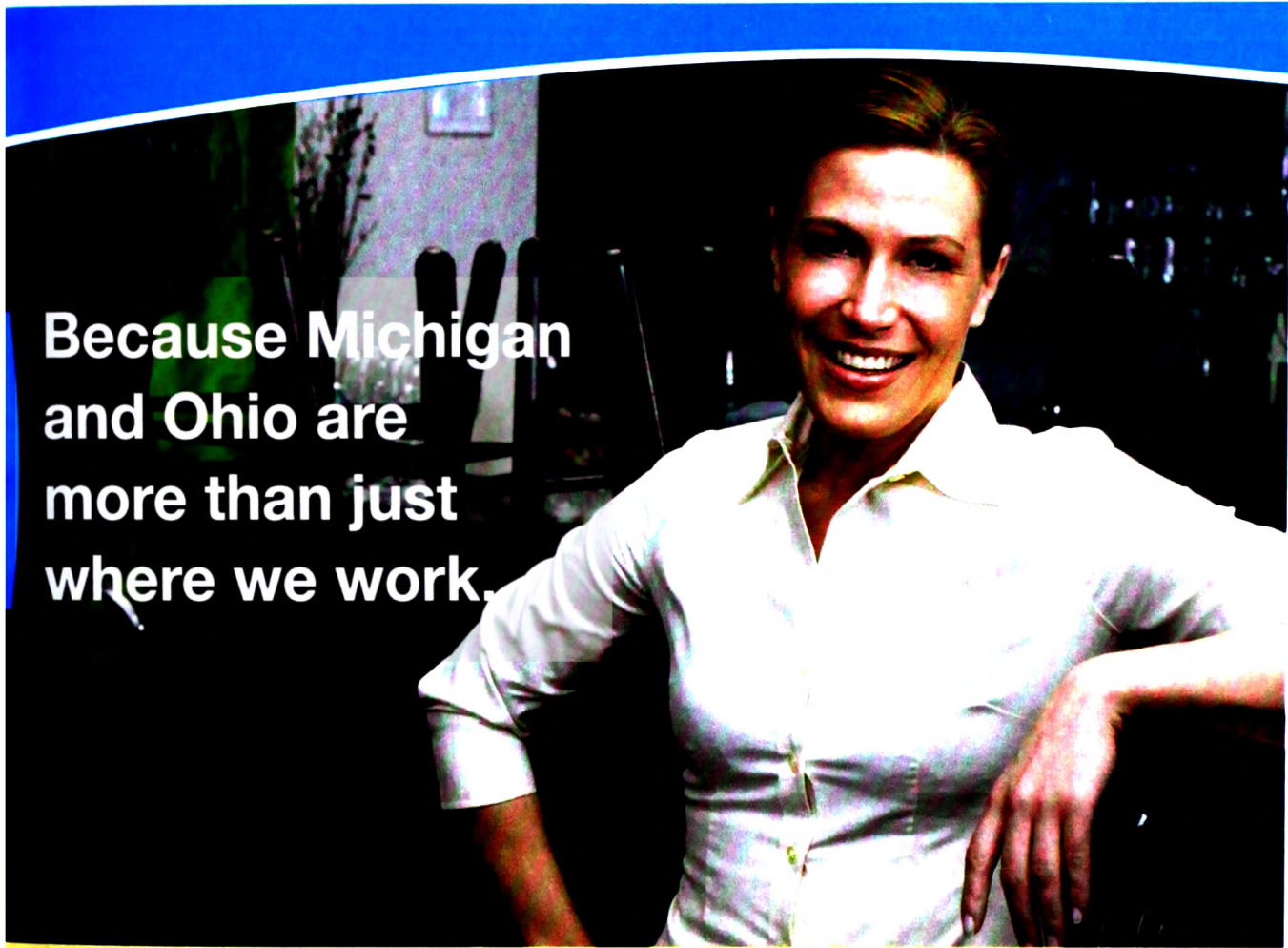
<b>Tiffany Otis-Albert</b>	Blue Cross Blue Shield of Michigan
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## STAFF & CONSULTANTS

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<b>Paul Condino</b>	VP of Government Relations
<b>Ed Weglarz</b>	Executive VP Petroleum
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<b>Linda Milburn</b>	Executive Assistant, Ohio
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<b>Rick Reynolds</b>	Ohio Business Consultants
<b>Derek Dickow</b>	Business Development
<b>Carla Kalogeridis</b>	Editors
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## Federal

### FAA, Highway Extensions Cleared in Senate

The Senate passed a transportation package that extends highway funding and the gas and diesel fuel tax by six months. Also included is a six-month extension of the Leaking Underground Storage Tank (LUST) tax, which was established in 1986 to ensure that all tank owners take appropriate means to prevent fuel from leaking into the environment.

### Recouping Debit Swipe Fees

Banks across the nation are starting to charge consumers for use of their debit cards starting October 1 there are new limits issuers can charge retailers for interchange fees. New rules issued by regulators in Washington have cut the fees banks can charge merchants, so banks are responding with higher fees aimed at consumers. Some banks have also dropped rewards programs for debit cards.



### Federal Court Rejects Health Care Challenges

Another federal court has rejected challenges to the health care reform law, practically guaranteeing a review by the U.S. Supreme Court. The latest suit was brought by the National Federation of Independent Business (NFIB), which said the law "imposes unsustainable costs on the states and businesses." NFIB is part of a lawsuit brought by 26 states against the pending health care law.

## Michigan

### Item Pricing Law Replaced

On September 1, 2011, Act 15 of 2011, the Shopping Reform and Modernization Act, replaced the item pricing law (Act 449). Michigan businesses, legislators, and trade associations such as the AFPD had pushed for the change for years. Business owners are no longer required by law to affix price stickers to each item. (See story, page 28).

### Check Your Gasoline Invoices

Effective September 1, the prepaid gasoline sales tax rate in Michigan is 21.30 cents per gallon. Check your supplier invoices and notify your accountant of this change when calculating the amount of sales tax due the state of Michigan. For a convenient chart of sales tax at various price levels, contact Ed Weglarz (866) 666-6233 or eweglarz@voyager.net.

### Michigan's Stricter Welfare Limits

Legislation placing a stricter 48-month time limit on cash assistance benefits has been signed into law. Tighter enforcement begins on October 1; some 11,000 households will lose their \$500-a-month benefit. Recipients who lose cash benefits remain eligible for food assistance, Medicaid health care, child care, and emergency services, and can work with the Department of Human Resources to extend housing and job placement assistance for three months while actively seeking employment.

## Ohio

### Ohio Membership Meeting

AFPD's Ohio members attended a successful membership meeting on September 8 in Worthington, Ohio. The top issue was the CAT Tax. Paul Condino, Ed Weglarz, and Ron Milburn reported on the great strides AFPD has made on this high-priority issue of with Ohio legislators.

### AFPD Testifies on CAT Tax

Paul Condino, Ed Weglarz, and Ron Milburn recently testified on the CAT Tax during six regional meetings of the House Legislative Study Committee on Ohio's Tax Structure. The meetings served as public forums to gain feedback on Ohio's most important issue. The Tax Structure Study Committee—one of three study committees—is examining the tax code to ensure the best tax environment for citizens and businesses. Upon completing the necessary research and obtaining input from Ohioans, each committee intends to put forth an executive summary, as well as possible recommendations for the legislature.

### AFPD Group Rated Workers' Comp Program

Just a reminder: This is the time of the year when Group Rated Workers' Comp Administrators send solicitations for their 2012 Group Rated Program. CareWorks Consultants, Inc.—AFPD's third party administrator—has done an outstanding job of keeping Ohio members updated on issues and saving dollars.

### Forgotten Harvest Thanks AFPD Holiday Food & Beverage Show Vendors

Thanks to the generosity of AFPD Holiday Showcase vendors, and the help of eight volunteers to load it onto a truck, Forgotten Harvest rescued just over 2,600 pounds of food after the show. The food went out to a mobile pantry the next day for families in the area. AFPD and Forgotten Harvest send thanks to A to Z Portion Control Meats, Absopure Water, Complimentary Foods, Country Fresh, Cousin Mary Jane, D&B Grocers, Dairy Fresh, Faygo Beverages, Frito-Lay, H.T. Hackney, Krispy Krunchy Chicken, Lipari Foods, Nestlé DSD, Prairie Farms, Sherwood Foods, Spartan Stores, and Uncle Ray's Potato Chips & Snacks, just to name a few.

Since 1990, Forgotten Harvest has been relieving hunger in the Detroit metropolitan community by rescuing prepared and perishable food from a variety of sources including grocery stores, dairies, and food distributors. In 2010, Forgotten Harvest rescued just over 23 million pounds of food and delivered it free of charge to emergency food providers.



You can donate your surplus food at no charge. Pickup - scheduled or one-time-only - is free. There are no fees and no special staffing or resources are required. There is zero liability and your donation is tax-deductible. Ready to start donating? Visit [www.ForgottenHarvest.org](http://www.ForgottenHarvest.org).





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10/21/09

**YOUR  
ENERGY  
SAVINGS**





# Food Stamp Feedback

**With the 11-month phase in of the new food stamp distribution program nearly complete, AFPD members weigh in on how the changes have affected their businesses.**

By Carla Kalogeridis

Food Stamp distribution has been an issue in the state of Michigan for more than a decade. After years of effort by AFPD and its members, a solution was finally agreed upon in late 2010 to fix the problem of stores having more business the first 10 days of the month when food stamps were distributed and then becoming ghost towns the last 15-20 days of the month. The new plan was to migrate food stamp distribution from between the 3rd and 10th of each month to a system where food stamps were implemented from the 3rd to the 22nd of each month.

The action was pushed by AFPD because it would give grocery stores the ability to better maintain and stock fresh and healthy food for customers and to better manage their payroll. The new distribution schedule promised to strengthen the grocery industry, especially in large metropolitan centers that have a higher population of residents who depend on food assistance benefits.

However, communicating the new system to the nearly 2-million people in Michigan who receive food stamps was the big snafu. There was simply no money in the Michigan government to get the word out. Auday Arabo, AFPD president and CEO, says it was the AFPD Foundation and members of AFPD who stepped up to the plate and came through in the clutch for the industry. "AFPD members took things in

their own hands and raised the money as matching funds to the State Department of Health Services budget," says Arabo. "The matching funds were used to communicate to the millions of food stamp recipients in Michigan about the change in disbursements."

The new system began January 1, 2011, and the transition will be complete by this November. The question is: How has the change affected AFPD members and their customers? Was it as good for the industry as AFPD promised it would be?

"Changing the food stamp distribution system was one of the best things that ever happened to the city of Detroit," says Randy Rabban, who along with his family owns five Sav-a-Lot stores in Detroit with a sixth one opening this month. "I've been working in this industry in Detroit since I was 13 years old, so I'm qualified to say that."

Rabban said he used to do 80 percent of his business the first two weeks of the month. "I needed 10 cashiers for the first half of the month, and then business dropped off so much that I only needed two cashiers for the rest of the month," he explains. "Same thing with stock boys. It was costing me money because often in the first two weeks, I had to pay people overtime, and then I was letting them off for the rest of the month."

"The only thing good about it," he jokes, "was that it was a lot easier to plan my vacations and days off. But seriously,

**"Changing the food stamp distribution system was one of the best things that ever happened to the city of Detroit."**







**"It's much easier to manage payroll and the flow of inventory and products. We're not getting blitzed the first two weeks any more."**

something had to change."

With the new distribution system, Rabban says the cost of his payroll is way down. "And I haven't had to pay overtime so far this year. Cashiers and stockers receive steady paychecks because the food stamp distribution is over 21 days instead of nine days."

Another benefit, he says, is in product deliveries. "When people would come in right after receiving their food stamp distributions, they could wipe out my 9,000 square feet of selling space in a day or two. I was always calling my vendors and saying, 'We need our order, now!' The problem was all the other stores were doing the same thing, so orders that used to come in around 9:00 a.m. weren't showing up until noon. Now, the trucks are always on time."

Rabban has also seen improvement in his perishables. "We're able to offer customers 80 percent fresher product on a consistent basis," he says. "And our shrink has been cut in half. Personally, I think this is the best thing that AFPD has ever done!"

"The operation of our business is much more consistent now," agrees Sam Shina, manager of five supermarkets in metro Detroit and nine more stores in suburban areas around Michigan. "It's much easier to manage payroll and the flow of inventory and products. We're not getting blitzed the first two weeks any more."

Like Rabban, Shina says the first two weeks of each month used to be overwhelming—and the last two weeks it was "as quiet as a funeral home." Now, there is a lot more consistent flow of traffic, and

"there are always people in the store."

Shina admits some of his customers were frustrated when the transition period first began. But now they are used to it, and it works for both sides. "Now, no one says it's a bad thing anymore," he says.

Sahir Gappy, manager of the Gappy family-owned Glory Supermarkets in Highland Park, Hamtramck, and Detroit, says there are still customers of his that don't like it because they think it takes longer to get their food assistance. "But the truth is that the new program works very well," he says. "The stores are much better off, scheduling is easier to handle, and we have more days of steady business. It's much better than it was before."

Bobby Hesano, president of D&B Grocers, says most of the people who were unhappy with it weren't really unhappy with the new system—it was more about adapting to change. "The new distribution program affected them as any change will," he says, "but as we are nearly done with the transition cycle, most are realizing now that it's positive change."

Like the other store owners, Hesano's business is much more balanced and no longer suffers from peaks and valleys. "As a result of the new food stamp distribution program, we have captured efficiencies throughout the entire food chain," he says. ■■

*Carla Kalogeridis is editor of  
AFPD Bottom Line.*

## AFPD Testimonial



**"AFPD did a great job on the food stamp initiative, and I'm grateful for that. As one strong voice, we can support initiatives that will enable us to compete with national chains and fight legislation that will hurt us."**

**BOBBY HESANO**  
D&B Grocers Wholesale



# WE DID IT!!



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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 (DHS) 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 DHS office in your area.

# Ficano: We Can't Create a Hostile Business Environment

After 20 years of carrying a badge, Robert A. Ficano left his position as Wayne County Sheriff in 2003 and began a new career as Wayne County Executive. Over the years, Executive Ficano has reached out to various community groups and organizations to establish relationships, and that has included the independent retailers.

AFPD President and CEO Auday Arabo sat down with Executive Ficano inside his office on the 31st floor of the Guardian Building in Detroit to talk about the region, business development, and future opportunities for AFPD and its members.

**1**

**ARABO:** There is so much media coverage and talk in the region about attracting big business to Michigan. Where do independents and small business owners fit into the overall plan for economic development in Wayne County?

**Ficano:** They play an important part in the development of Wayne County, especially in the presidential election years. You always hear about how really small businesses have created as many – if not more – jobs than other parts of the private sector. They are people who are entrepreneurs and people who are really aggressive, who want to make something of themselves and their families. They teach great work ethics. First-generation people will sacrifice nearly everything so the next generation will be successful. They're a critical part of Wayne County, and really, of the economic growth in the country.

**2**

**ARABO:** Today, independents are forced to compete with big box and national chains. How important is it to this region to ensure growth among independents?

**Ficano:** You have to ensure that it's competitive for the large chains and independents to be successful. In Wayne County, we have a special approach to a problem no other county has. It's a program called TURBO, and it's the only one in the state of Michigan. In essence, it gives tax breaks and is aimed spe-

cifically toward small businesses.

So you have that incentive, as well as making it very competitive for independents and small businesses to be able to have health care for their employees. Many times, one of the attractions of working for bigger businesses is what they're able to do for their employees. So, any independent or small business that is located in Wayne County will have the advantage of triple tax incentives under property tax, which is an incentive. And they can get into the Wayne County healthcare program at a minimal cost. This allows them to be competitive and grow and expand their businesses and be successful.

**ARABO:** If you had your say in Lansing, what advice would you give Governor Rick Snyder and the Michigan legislators right now? What should the state do to make Michigan more business friendly?

**Ficano:** My advice to them is they cannot turn this into an atmosphere like you see in Wisconsin. I think if they actually look at things that are so divisive, such as "right to work," that it will create a hostile atmosphere where businesses will not want to locate here until the smoke has cleared. For example, if they try to pass "right to work," organized labor has the ability

to stop it with a petition drive and then go to a state-wide referendum, less the 18-24 month proposal. No business is going to locate here or look at expanding until they know what the landscape is going to be. They cannot do the divisive things that are going to pit labor against business. I focus on all of the times where we've been able to work together and work through our problems.

Secondly, if the state can address personal property tax in a fair and revenue-neutral way, it will help the business climate in the state of Michigan. When you look at the personal property tax – the accounting for it and appreciation – it's just a clumsy tax to try to collect and a difficult one. If we're able to



**AFPD President & CEO Auday Arabo with Wayne County Executive Robert A. Ficano**



find a revenue-neutral way where it doesn't hurt the municipalities, I think that is one area to look at.

**4** **ARABO: How would you like to see crime addressed in Detroit? What is the status of the program where off-duty sheriff deputies can be hired to work in our stores?**

**Ficano:** There are some proposals that we haven't been able to disclose publicly yet, but we are working with the city of Detroit on a proposal that ties into a new jail and the court order Detroit's currently under. The new jail, with its technology and tracking system, will enhance law enforcement's ability to be successful. At this point, I think all of the resources we have through the sheriff's department, which includes working with the city of Detroit, will enhance the atmosphere.

Regarding the off-duty deputies, we're in contract negotiations right now so that any change in the work environment can come to the collective bargaining process, but this is a future possibility.

**5** **ARABO: Do you notice more concern from the business community regarding crime?**

**Ficano:** It actually depends on the city. In Detroit the business community is really concerned about it because at times there seems to be a rapid spike. For example, there was a terrible situation in August – this dramatic spike in homicides within a two- or three-day period in the city.

I think you need not only the enforcement side, but also the community and the citizens to be engaged. You've got to break some of the practices like not "snitching." There are a lot of people who know things, and I understand them being scared. No doubt, they're afraid of retaliation. But, to make it a badge of honor not to snitch hurts the community, hurts the neighborhood, and hurts the businesses there. There's got to be citizen participation.

For example, Chief Godbee said at a press conference that during that August spike, six out of seven crimes have a suspect and

an arrest because of people turning them in. If they continue on that type of path, people will know that if they do something, somebody's watching and is liable to turn them in.

**ARABO: What are the current roadblocks that stand in the way of small business success?**

**Ficano:** One of the biggest roadblocks regards banks lending money and cutting off credit. People have had track records with banks for 15 to 20 years, and then suddenly, they get a notice that they no longer have a line of credit or they're pulling out of the market or just not going to get a loan. We need to express to every Congressman and secretary that comes in from the White House that the system is dependent on the availability of loans and credit. If you cut that off, small businesses are going to be the most vulnerable, especially those with successful track records.

**ARABO: You have been very supportive of our association. Why do you believe that AFPD is important and why do you encourage other elected leaders to build a relationship with us?**

**Ficano:** Your association has been very successful because you encourage entrepreneurs and the growth of economic activity. It still swings back to so many jobs being created by entrepreneurs and small business people who just work day in and day out and are willing to make a difference—not only for economic growth, but also for what they give back to the community. I have been to a number of your events where charitable contributions and giving back to the community have been the primary focus. This is done voluntarily; people don't have to do this. Your organization could just strictly be focused on legislation that enhances your economic liability and things like that. But you've been at the forefront of helping people – and making a better quality of life for people in southeastern Michigan. There is a great amount of debt and gratitude to your organization for what you've been able to do. ■■

# AFPD EVENTS 2012

Visit our website at [AFPDOnline.org](http://AFPDOnline.org) for a complete listing of fun-filled and service-oriented events for 2012. We're In It To Win It!





New products, show deals, and connecting with customers were the highlights of this year's AFPD Holiday Food & Beverage Show.

# Up, Down, or Flat?

**Amidst a vibrant and productive AFPD Holiday Food & Beverage Show last month, members predict how their businesses will end up in 2011.**

**By Carla Kalogeridis**

The tradeshow floor was packed. AFPD members, exhibitors, and vendor partners were making new connections, re-establishing old ones, buying, and selling. With a theme of "A Winter Wonderland," retailers were clearly thinking about the upcoming holiday season, hunting for those exciting new products that will boost their sales. The AFPD Holiday Food & Beverage Show on September 20-21 at the Suburban Collection Showplace in Novi, Mich., attracted over 2,000 retail buyers from across the state with over 100 exhibit booths.

And yet, when you ask them about how they think their businesses will round out this year, the predictions are still a mixed bag. The great recession is loosening its grip on Michiganders, but many people are still too cautious to claim optimism. We hope the following pages will give you a feel for this year's event and a good indication of what your fellow members are expecting for the last few months of 2011. ■■■



"Sherwood Foods will end 2011 with sales about even with last year," says Carl Szymanski. "We're enjoying this year's AFPD tradeshow because there seem to be different participants than normal, and we're meeting some of the new folks."





Spartan Foods expects its new fresh selection of hams made in Quincy, Mich., to boost sales this holiday season, saying the hams "top any similar product made in Michigan." As for the overall economic climate, Ron Gardner, right, (pictured with Doug Scholma, left), a self-proclaimed "eternal optimist," says, "There are so many inflationary factors to battle. I think we'll end 2011 flat or slightly up.

The problem is that even those companies—and consumers—with money right now are being cautious. The recession permanently changed their buying habits."



"2011 has been a struggle for us, but we're up 3-4 percent every quarter this year," says Faygo's Rick Darnall. "The key is you have to do different stuff. You can't just stick with the same products year after year. For example, we're offering an energy health drink in six different flavors. These new items are important, but traditional Faygo products will still give us our boost for the holiday season."



"Our volumes are up but our profits are down because everyone wants everything so cheap," says John Dippoliti of Prairie Farms. "We need the economy to pick up!" He expects Prairie Farms' eggnogs to supply a boost to sales this season.

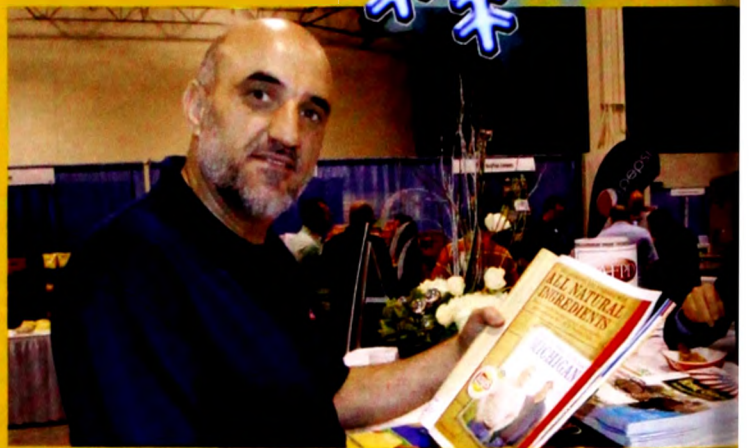






Bill Kalin, who was selling festive holiday alcohols in the National Wine & Spirits booth, says the market has stabilized somewhat but innovation is the driver. "We are introducing three new flavors of Absolut vodka this season. You have to keep giving people new reasons to spend." Kalin points out that the recent headway between the UAW and the automotive companies is a good sign for retailers. "More people working means more dollars in retailers' registers," he says.

# Up, Down, or Flat?



"We've gone through some recent price changes, but sales are trending up," says FritoLay's Sam Alshawish, admiring his company's ad in AFPD's new Resource Guide. "We're posting double-digit growth and showing lots of action in 2011. It's much better than last year."



Country Fresh's Jim Grant (far right, with Rich Beishuizen, left and Bruce Hartman, center) says his company's sales are up in 2011. He is particularly excited about TruMoo chocolate milk, which he calls "the milk of the future for schools." As schools get rid of pop machines and other sugar-filled beverages not good for kids, "TruMoo will replace these products because it has no high fructose corn syrup, eight added nutrients, and only 1 percent fat," he predicts. "Everyone is looking for 'good-for-you' foods. That's the key to future growth."



# Annual Ohio Trade Show and Dinner: Be in the Know—Don't Miss the Show



AFPD's 5th Annual Ohio Food & Petroleum Trade Show on October 20 at the Franklin County Veterans Memorial in Columbus is a great opportunity to meet with AFPD suppliers and see the new products they have available to grow your business. Special discounts on many products will be offered, so this is an event that AFPD members in the area

can't afford to miss. With a wide variety of products and services being showcased, most any small business owner in Ohio will benefit from attending this show.

"The AFPD Ohio trade show is a great opportunity to talk to us about Frito-Lay's 2012 customer programs," says exhibitor Fred Gongola. "We also will share what's new in rebates, and you can get a head start on 2012 with our next wave of great products."

Theresa Passwater of CareWorks Consultants (CCI) urges AFPD members to visit her booth for information on CCI's new unemployment services program. "We'll also show you how to take advantage of the growing group retroactive rating program," she says, "and free quotes will be available for all of CCI's Bureau of Workers' Comp programs."

Visitors to the Ohio Lottery booth will learn more about the choices available to their customers and how to promote holiday instants, EZPLAY Games, or New Year's Raffle to their customers for the holiday season.

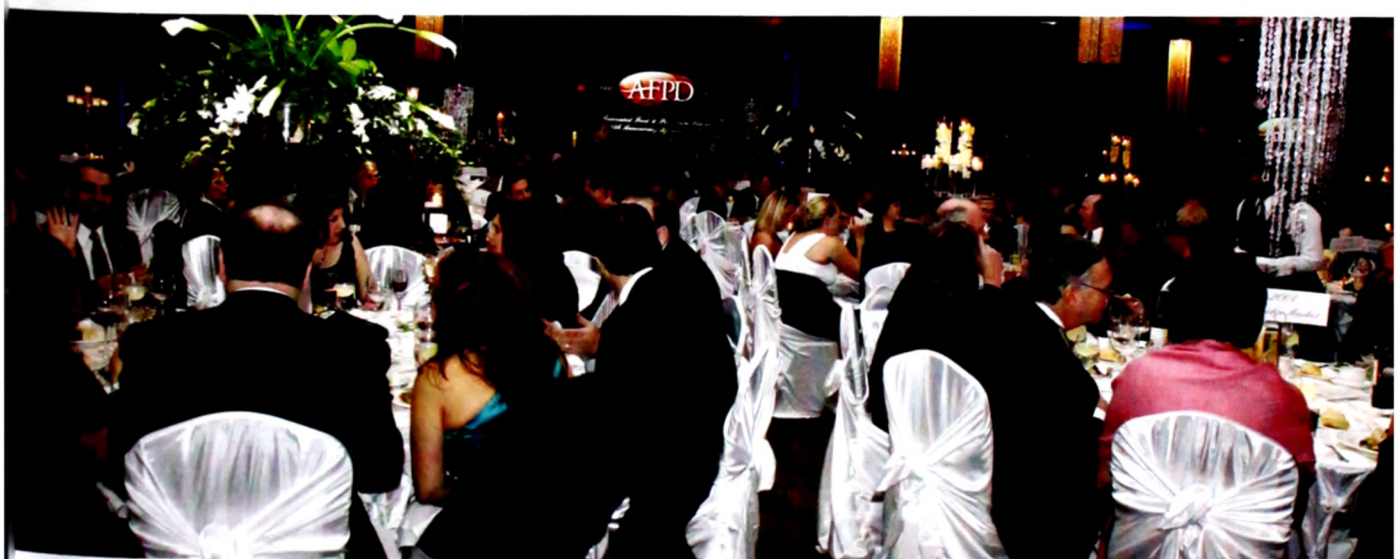


Find out what products will be favorites among small retailers this holiday season.

son. "Our choices are our biggest asset," says Patricia Vasil, deputy director, sales, "as we offer various play styles and price points to interest players."

The Ohio Food & Petroleum Trade Show will be followed by the Trade Dinner on October 21 at the Villa Milano Center in Columbus, Ohio. Please be sure to send in your RSVP for the trade dinner. We are looking forward to a great opportunity to meet small business owners from all across the state. And don't

forget: Columbus is a beautiful town and there are many interesting things to see and do while you are here, including the Center of Science and Industry (COSI) and the Ohio Historical Society. Be sure to bring your spouse to both events. ■■■





ASSOCIATED **AFPD**  
**FOOD & PETROLEUM DEALERS**

# 5th Annual Ohio Food & Petroleum Trade Show



## The Buck Shops Here.

Thursday, October 20, 2011  
Noon - 6:00 pm  
Franklin County Veterans Memorial  
Columbus, Ohio

For more information, Contact  
Dawn Geiger  
[dgeiger@afpdonline.org](mailto:dgeiger@afpdonline.org)  
Phone (800) 666-6233 • Fax (866) 601-9610  
[www.AFPDonline.org](http://www.AFPDonline.org)





**Paul  
CONDINO**

*AFPD Vice President, Government Relations*

## Curbside Recycling: The Time is Now

**E**nacted in 1976, and implemented in December of 1978, the Michigan Beverage Container Act began as the legislature's response to the growing problem of roadside litter and the need to 'clean up the environment' of empty beer, soft drink, and other beverage returnables. While helping to meet its initial purpose, this law essentially saddled Michigan retailers with the entire recycling and redemption process. Today, some 30 years later, it is time to remove the recycle and redemption process of beverage containers away from retail establishments that sell food, fresh fruit, and produce for consumption by the public.

Any consumer who has ever bothered to return an empty can or bottle to a retail store knows what a messy, sticky, bacteria-laden process this is. Why else would hand sanitizers or alcohol wipes be stationed at the can and bottle return area of a store? And for retailers, the whole recycle-redemption process is an intensive, revenue reducing nightmare. (Editor's note: Michigan does not specifically calculate the recycling of any other recyclable product – only beverage cans purchased and returned by consumers.)

Evidence-based research documents that point-of sale can and bottle recycling is not in the best interest of consumer or store employee health and safety. In a recent study, researchers in British Columbia found that glass bottle recycling had a significant impact on indoor air quality and employee health. (Source: *Point-of Sale Glass Bottling Recycling: Indoor Airborne Exposures and Symptoms among Employees*, S M Kennedy, R Copes, K H Bartlett, M Brauer. *Occup Environ Med* 2004;61:628-635) In short, researchers found a correlation between exposures to beverage

container pollutants and acute respiratory symptoms. Exposure to moldy and fungal particulates in the glass containers returned to the retail store were sufficient to elicit upper airway and mucous membrane bleeding. Based on similar studies, it is clear that the fresh food and produce sold within these retail establishments may be compromised by the recycling of beverage containers within the very same stores.

AFPD's board of directors recently directed staff to do whatever is necessary to convince Governor Snyder and the Michigan Legislature that it's time to remove the recycle and redemption process entirely outside of the food supply contained in retail stores. The government relations team and staff were directed to utilize the highest level of technology available to bringing comprehensive curbside recycling to Michigan. A coalition including AFPD, elected officials, beverage manufacturers and distributors, the environmental community, and municipal organizations is forming and is focused on making curbside recycling a reality. The initial response has been extremely positive.

Nothing will deter AFPD from an all-out effort to move container recycling and redemption out of our stores through comprehensive curbside pickup. Customers purchasing fresh food fruit and produce from our member retailers deserve no less.

To learn how you can help AFPD remove recycling and redemption from Michigan retail establishments, contact Paul Condino, AFPD vice president of government relations, at (248) 514-9603 or by email at [pcondino@afpdonline.org](mailto:pcondino@afpdonline.org). ■■



**Evidence-based research documents that point-of sale can and bottle recycling is not in the best interest of consumer or store employee health and safety.**



**M. Scott  
BOWEN**

*Michigan Lottery Commissioner*

## Changes Coming to The Jack

**S**tarting October 2, players have more chances to win on The Jack. Always a popular add-on to Club Keno, The Jack's updates include new prize tiers for matching four, five, six, or seven numbers. The Jack still costs \$1 extra per draw. Jackpots start at \$10,000 instead of \$2,000.

Players will notice eight easy-pick numbers on their ticket instead of seven. When they match all Jack numbers to the Club Keno numbers drawn, they win the advertised jackpot. Matching four numbers wins \$1, five numbers earns \$5, six matches wins \$50, and seven wins \$350! This new prize structure makes increases the odds of winning to approximately 1 in 9, which means more winnings in your customer's pockets.

The jackpot increases in \$1 increments per draw until fully funded; continued growth is commensurate with actual player spend. The chance of larger jackpots, plus a larger starting jackpot, plus more chances to win will be a favorite for Club Keno customers.

**Sight Validation Codes.** The Lottery no longer prints low-tier sight validation codes on instant tickets. These codes allowed retailers to identify a ticket winning up to \$25 by sight rather than through the terminal. One important factor for eliminating the codes is that many players believed they understood the meaning of the codes, diminishing the play experience and potentially leading a player to discard a winning ticket. While this was probably true at the low-tier prize level (between \$1 and \$25), it was absolutely not the case on non-winning, mid-tier, and high-tier prize-winning tickets where the codes were random and without meaning.

The Lottery's policy on validating tickets remains the same: Tickets must be validated through the terminal for the retailer to receive a cashing commission and for the customer to receive a prize.

**Second Chance Contests.** Michigan Lottery's Player's Club website [www.michiganlottery.com](http://www.michiganlottery.com) now has 245,000-plus members. Millions of dollars in prize money and merchandise have been won by Player's Club members and millions more are available. Players can enter these contests and participate in other Lottery activities by joining the free Player's Club at [www.michiganlottery.com](http://www.michiganlottery.com). Current second chance contests include:

- Tax Free Cash (\$20) features two instant-win tax-free

prizes of \$500,000 and a second chance contest to award a third \$500,000 prize. Players submit non-winning Tax Free Cash tickets until December 2. On December 7, five finalists will be selected to appear on the January 2012 episode of "Make Me Rich!" One of them will win \$500,000 tax-free.

- \$1,000,000 Diamonds features a second chance contest for \$1,000,000. On December 2, three finalists will be selected to participate in the grand prize drawing during the January 2012 episode of "Make Me Rich!"

- Non-winning Single-Double-Triple Play

Bingo tickets can be entered for a chance to win \$500 worth of instant tickets. By playing the online Bingo game, players can earn entries and free tickets.

- \$1,000,000 Fortune instant ticket has a "stub" drawing for \$1,000,000.

Players must save the entire stub portion containing a unique "Your Fortune Number" underneath the scratch-off material, which is automatically entered into the \$1,000,000 Fortune drawing. All \$1,000,000 Fortune tickets are eligible for

the contest, even winning tickets, so players who redeem winning tickets should be reminded to remove the stub portion. The drawing will be conducted on or after December 1, 2011 and the holder of the winning "Your Fortune Number" must claim the prize by the game expiration date of October 12, 2012.

- Instant Replay is one of the most popular second chance contests. Lottery players enter to get a chance to win \$1 million on "Make Me Rich!" Every \$10 worth of instant tickets entered earns one entry into the contest.

**New Instant Tickets.** Money Magnet (\$1), Wheel of Fortune (\$2), Bingo Fever (\$5), and Sparkling Gems (\$5) go on sale October 10. Holiday games – Nutcracker Cash (\$1), Red, White & Green (\$2), Silver Bells (\$5), and Golden Wishes (\$10) – go on sale October 31. Remember to activate instant game tickets before putting them on sale.

**Expiring Instant Tickets.** IG 306 Blast of Cash (\$2), IG 326 Cashout (\$2), IG335 Lucky Number Bingo (\$2), IG 349 Hot Streak (\$2), IG 359 Lotto Soul (\$2), and IG 365 Cold Hard Cash (\$5) expire October 3. Prizes must be claimed before the expiration date.

*More than 94 cents of every dollar spent on Lottery tickets is contributed to the School Aid Fund, prizes to players, and commissions to retailers.*







## You deserve a little credit, too.

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

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





## Vanessa DENHA-GARMO

Founder—Denha Media and Communications

# Be an AFPD Ambassador

**Y**ou know the old saying “don’t just talk the talk, walk the walk?” Regarding AFPD’s on-going public relations strategy, we need all members to be ambassadors—to talk the talk!

As an ambassador of AFPD, you are – on some level – an agent for the association who informs others about the work your agency is doing. AFPD is diligently working for its members, but not everyone knows what is going on.

You don’t have to be a public relations (PR) professional to do some form of PR for the association as well as your own business.

Public relations is primarily focused on enhancing and maintaining the image of a business, organization, or individual. It is also about relationship building, community outreach, and public awareness.

Professionals in the industry can provide a broad spectrum of communications that includes PR, but you, as a business owner, can do some of this on your own. Just keeping your website fluid and up to date can help send positive messages to the consumer and public.

The first thing to do is educate yourself on AFPD news. Read the e-newsletters and this publication, *Bottom Line*, and visit the website on a weekly or at least monthly basis to get updates on industry news and read articles and other news stories that feature AFPD.

Forward our links to other members, friends, family, and

customers. Talk about industry news at family functions and when out socializing. Encourage other members to read our regular updates and support programs, campaigns, and causes.

You can also post our links and stories on Facebook, Twitter, and on your own website. You can even text friends a tease about the story and the link so they can read it later. By doing this, you are building a network of supporters – all of whom are now communicating AFPD’s story.

Consider posting a link to AFPD’s website on your website. Consider using Facebook more strategically. Many of you use Facebook to post family photos or talk about sports or the weather, but it can also be a very effective PR tool.

When you’re on Facebook, try to spend a third of the time talking about industry news, a third of the time promoting your business, and a third of the time you can be conversational and talk about the Tigers or the heat. During those conversations about the industry, think about what you can say about AFPD.

Being an ambassador is being an advocate. Being an ambassador is about telling a story—your story and AFPD’s story—to the world. Find out what’s going on at AFPD and tell others. Being a member is about being an ambassador. ■■■

*Vanessa Denha-Garmo is founder of Denha Media and Communications—AFPD’s public relations company.*





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# CareWorks Consultants Announces Premium Refunds

Each year, Ohio employers have the opportunity to participate in BWC's Group Retrospective Rating Program through CareWorks Consultants (CCI), AFPD's Third Party Administrator. While these programs are not required, they do

provide you with an opportunity to significantly reduce your workers' compensation premiums, while increasing your awareness of safety and risk-management strategies.

The Ohio Bureau of Workers' Compensation (BWC) has just processed the first 12-month refund adjustment for CareWorks Consultants' 2009 Group Retrospective Rating Program. The refund total for employers participating in the 2009 Group Retro Program is \$569,568.12, which represents a 49.7 percent refund of the employers' total paid standard premiums.

CCI is also pleased to announce that as a result of a conservative underwriting approach, the program has outperformed the initial offering of premium savings by 50 percent.

Currently, CCI projects that the total three-year 2009 program refund will exceed \$633,150, which is more than 55 percent of the group's standard premium. This first 12-month refund



CareWorks  
Consultants Inc.

of \$455,654.50 represents 72 percent of the projected three-year refund. We are projecting an additional 19 percent, or \$120,400, refund in 2012. The projected third 9 percent refund of \$57,100 is expected to be pro-

cessed in August 2013.

Employers participating in the 2010 Group Retrospective Rating Program have just completed their first year. The 2010 CCI premium refund projection for commercial/retail customers is 60 percent.

CCI invites employers to be evaluated for the upcoming July 1, 2012 Group Retrospective Rating Policy Year. We believe that the information above reflects the quality financial results your company can achieve by participating in one of our Group Retro Programs. For some employers, participation in group retrospective rating is more beneficial than participation in traditional group rating.

For more information on CareWorks Consultants' Group Retrospective Rating Programs for AFPD members, please contact Theresa Passwater, toll-free, at (800) 837-3200 ext 7248. ■■

## FDA TOBACCO ENFORCEMENT UNDERWAY!

### Retailers are receiving violation letters!

Excerpts from an actual FDA warning letter:

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

"... Failure to ensure that the cigarettes and/or smokeless tobacco you sell comply with all applicable requirements under 21 C.F.R. Part 1140, as required by 21 C.F.R. 1140.10 ..."

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



## INTRODUCING NEW ONLINE TRAINING

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CONTENT

### Learn about FDA Requirements of Retailers

- FDA rules on cigarettes & smokeless tobacco
- FDA fines and penalties

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

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

The Associated Food & Petroleum Dealers, Inc. sponsors a Workers' Compensation Program to help its members significantly lower their Ohio premium. CareWorks Consultants embraces a results-oriented approach that fully integrates safety prevention and risk control with aggressive claims management to deliver a significant return on investment. **For a no-cost, no-obligation analysis of potential savings, please visit us our online form at [www.careworksconsultants.com/groupratingapplication/AFP](http://www.careworksconsultants.com/groupratingapplication/AFP).**

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](mailto:theresa.passwater@ccitpa.com).



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## Ryanne HARTMAN

Michigan Department of Agriculture  
and Rural Development

Legal Ease

# Michigan Act 15: Some Things Change, Some Stay the Same

**A**ct 15 of 2011, the Shopping Reform and Modernization Act, became effective on September 1. This legislation replaces the item pricing law, Act 449 Pricing and Advertising of Consumer Items. Many store owners are experienced with Act 449, however, you may not be familiar with this new legislation, which came about through the efforts of Michigan businesses, legislators, and trade associations such as the AFPD.

### What's Different

Act 15 places the duties of implementation, administration, and investigation of sections 7 and 8 with the Department of Agriculture and Rural Development and is assigned to Weights and Measures. The Attorney General maintains complete authority over the act as a whole, just as before.

In the definition section, you will note the removal of some definitions and the addition of others. The big change is that you can continue to affix price stickers to your store's items, but it is no longer required by law. Act 15 states, "A price is 'displayed' for a consumer item if the price is stamped, affixed, or otherwise marked on the consumer item or the price of the consumer item is displayed, by signage, by an electronic reader, or by any other method that clearly and reasonably conveys the current price of the consumer item, to a consumer when in the store at the place where the item is located."

### What's the Same

As before, Act 15 exempts 13 items from having to display a price. These are the same 13 items from Act 449, that did not require a price to be affixed. As before, advertisements cannot be "untrue, deceptive or misleading" in any way.

Similarly, you cannot knowingly charge or attempt to charge a

retail price that is higher than the price displayed for that item. This means if your business uses an automatic checkout system and the customer is charged more than the price displayed (even a displayed sale price) as it appears on the receipt, your customer is eligible to receive the difference or error amount, as well as a bonus (bounty).

The conditions that need to be met for your customer to be eligible for the bonus (bounty) are as follows:

- There is a price displayed for the consumer item (the price does not need to be affixed to the item in question);
- The sale is recorded by an automatic checkout system; and
- The buyer is given a receipt that describes the item and states the price charged for the item.

Your customer has 30 days to bring it to the establishment's attention, either in writing or in person. Within two days from receiving the notice, you may choose to refund the difference between the amount charged and the amount

displayed, plus a "bonus" of 10 times the difference, but not less than \$1 and with a maximum of \$5. The customer can request this for more than one different item on a single receipt.

All complaints are investigated and legal action could result. For more information or a copy of the new law, visit [www.michigan.gov/ag](http://www.michigan.gov/ag). For questions or concerns related to weights and measures, advertising, and legal methods of sale, please contact the Office of Weights and Measures at (517) 655-8202 or visit [www.michigan.gov/wminfo](http://www.michigan.gov/wminfo). ■■■

*Ryanne Hartman is senior weights and measures investigator at the Michigan Department of Agriculture and Rural Development.*



## What to Remember

1. A price must be displayed in a manner that clearly and reasonably conveys the price in the store at the place where the item is located.
2. The bonus (bounty) is still in effect—even for sale items.
3. All pricing must be correct. If there is a conflict with pricing, the lowest price displayed must be charged for that item.
4. Advertisements cannot be "untrue, deceptive, or misleading" in any way.





**Ed  
WEGLARZ**  
*Executive Vice President, Petroleum*

## Flash—Michigan Regulation Update

**O**hio AFPD members can rest easy this month: it's the Michigan members that need to heed these messages. If you do vehicle repairs in Michigan and/or if you transport vehicles within the state of Michigan, please pay attention to the contents of this column.

### Michigan Motor Carrier Act

Effective January 1, 2012, all businesses that transport vehicles for hire are subject to the Michigan Motor Carrier Act. All previous existing exemptions for towing companies have been eliminated from the law.

Any business operating a commercial motor vehicle for hire that transports vehicles intrastate must obtain operating authority. This includes towing companies, repossession operations, repair facilities, auto auctions, and dealerships. The initial application fee is \$100 per carrier. Decals and cab cards for each vehicle will cost an additional \$100 annually.

The application for Intrastate Motor Carrier Certificate, which provides detailed instructions for completion, is

available online at [www.dleg.state.mi.us/mpsc/motor/forms/p-371-gc.pdf](http://www.dleg.state.mi.us/mpsc/motor/forms/p-371-gc.pdf). If you need further clarification, visit [www.michigan.gov/mpsc](http://www.michigan.gov/mpsc) on the Motor Carrier page.

### Michigan Licensed Repair Facility

The Bureau of Regulatory Services (formerly known as the Bureau of Automotive Regulation) updated their search engine for motorists to refine their search for a licensed Michigan repair facility. AFPD has discovered a shortcoming in their revised, updated system. If their records show an older zip code, your facility might not come up in a search.

Take a few minutes to search for your repair facility by using the new link and determine that you are correctly listed. Try all the variations a motorist might use attempting to locate a repair shop to be sure your licensed repair facility is properly listed in each category. You can access the website at [www.michigan.gov](http://www.michigan.gov). Go to the Department of State home page and click on Repair Facilities. Or go directly to the Repair Facility Listing Page to check your repair shop listing: <https://webapps.sos.state.mi.us/lrsa/Default.aspx>. ■■■



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# Understanding Interchange and Assessments

Interchange occurs when a card payment transaction is passed between the merchant and Chase Paymentech, between Chase Paymentech and the payment brands (such as Visa® and MasterCard®), and between the payment brands and the bank that issued the card.

A discount fee is charged on every transaction the merchant processes along with per item fees (\$0.10 for credit and \$0.15 for debit) and access fees (\$0.0195 Visa and \$0.0185 MasterCard). The discount fee is paid by the payment processor to the issuing bank through the payment brands. It is charged to cover the cost to issuing banks for offering lines of credit and fraud mitigation.

Interchange fees are determined by the payment brands. The rate that you pay for a transaction varies depending on type of card (debit, credit, reward card), type of transaction (the card is present, a phone order, an online order) and your average transaction volume.

The fee charged is also tied to the level of risk for that transaction; the lower the risk, the lower the rate. So for example, a transaction conducted with a card that is present is a lower risk and fee than a card-not-present transaction.

In addition to interchange fees, the individual payment brands may charge a separate assessment fee, which covers the operating costs of managing their network.

## Chase Paymentech Advocates for You

We advocate for merchants like you in a number of ways. For instance, we are a found-

ing sponsor of the Merchant Advisory Group (MAG), an organization designed to help merchants have a stronger voice with the payment brands. We've also helped introduce new products and payment options to make purchasing even easier for your customers. Learn more about the ways we advocate for you by visiting us at [www.chasepaymentech.com](http://www.chasepaymentech.com)

## Payment Brands Offer More Information

Understanding interchange rates can be complicated because the payment brands do not have one set rate that applies to every industry or every transaction. Additionally, rates are adjusted throughout the year. To learn more about current interchange rates, visit the payment brands' websites:

- Visa: [http://usa.visa.com/merchants/operations/interchange\\_rates.html](http://usa.visa.com/merchants/operations/interchange_rates.html)
- MasterCard: [http://www.mastercard.com/us/merchant/support/interchange\\_rates.html](http://www.mastercard.com/us/merchant/support/interchange_rates.html)
- Discover: contact (800) 710-3356

If you have any questions or would like us to review your statement to determine how much you can save by moving your business to Chase Paymentech, contact Jim Olson at (866) 428-4966, [james.olson@chasepaymentech.com](mailto:james.olson@chasepaymentech.com).



## AFPD Testimonial



"There are many individual reasons why I volunteer time to serve on the AFPD board, but the most important are: pride of the association (those with whom I serve); responsible concern for community (enlightened self-interest) and the cause. I believe in the effectiveness and spirit of the staff and members of this organization. I recommend that all members read the AFPD mission statement to get a sense of how important it is for everyone to promote membership."

### PAUL ELHINDI

Vice Chairman, Membership,  
Petroleum & Auto Repair





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– Holly Schlusler, Owner, Henry's General Store

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# 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: \_\_\_\_\_ St: \_\_\_\_\_ 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)

Payment method:

**By Check:**

*Make check payable to:*  
AFPD Foundation

**By Credit Card:**

*Circle one:* MC Visa AMEX Discover

Card Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Signature: \_\_\_\_\_

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# Larry's IGA: Local Owners Serving Local People

If you're going to run a successful grocery store, it really helps to have a fabulous model. And it's even better if you are lucky enough to be part of that model from the time you're in elementary school. For Rosemary Reichardt, that model was Larry's IGA, founded in 1960 by her parents, Larry and Esther Zoppa.

Reichardt was the only one of the five Zoppa children to be fascinated with the grocery business. At 11, her job was facing the store. Larry Zoppa was highly respected and active in the industry and the community, so it seemed natural that by her teens, she was following in his footsteps. Zoppa was, Reichardt says, "the best mentor and teacher ever. He included me in everything; we were a team." She took Zoppa's lead in community and industry involvement, serving on several industry organization boards, and was featured in *IGA Grocergram* magazine's "Successful Women of IGA."

Back in 1960, when the store was for sale, Larry Mott considered buying it himself. Instead, he went to work for the Zoppas and has been there ever since. Larry served 37 years as a fireman, and after retiring three times, says, "I just didn't like it. They'll know I'm retiring when the ambulance shows up."

Now, he's busier than ever. Besides working 50-60 hours a week in the store, he's an Alma city councilman, administrator of Gratiot County Habitat for Humanity, president of the Lion's Club, and a Salvation Army board member.

The store's meat market is its biggest draw, specializing in smoked meats, ground fresh several times daily, and homemade from European recipes by a meat cutter Mott says is one of the best



Rosemary Reichardt and Larry Mott

in the county. Offerings include: home-made brats, bacon, and sausage, as well as German bologna, hunter's sausage.

Alma is a small farming community 50 miles from Lansing. It's a great place to live, brags Mott, "It's safe, good schools, everybody knows everybody." Our employees also help everybody, Mott says. "They'll carry groceries to the car for an elderly customer, then follow them home to carry the groceries into the house. We also provide free delivery to shut-ins and the elderly on

Wednesdays," Mott adds.

Customer service has always been the top priority. Reichardt says, "I was most fascinated by how my father built relationships with each of his customers." "Our customers are our number one priority and they know that," Mott says. "Small stores like us can't compete with prices, so we have to offer great customer service and things the big stores can't." The business has survived both the economic downturn and a new Walmart.

Reichardt says another reason for the store's success is that they treat employees like family. All 30 employees work hard, but they know if they need time to attend a child's game or family obligation, Mott or Reichardt will step in to help.

By April 2011, Mott and Reichardt were frustrated after months struggling to obtain a liquor license – something even friends in the legislature hadn't been able to accomplish. With the help of AFPD and Business & Membership Consultant Dave Kribs, the license was theirs in two months. Reichardt still wonders what brought Kribs to their store when they needed it most. It's meant a lot to the store's success to have liquor available to compete with the big stores.

Mott says "If customers go into a store for liquor, chances are they will buy groceries while they are there."

Today, Larry's IGA is a family affair, with several generations of Motts and Reichardts joining in. One of Mott's grandsons is responsible for the store's active Facebook page, where one reviewer said, "Let me just say they could open 50 new Walmarts in Alma and I'd still buy all my groceries from you!" And an employee said, "Best bosses ever." ■■■



**"Small stores like us can't compete with prices, so we have to offer great customer service and things the big stores can't."**



## Joseph PALAMARA

Associate, Karoub Associates

# AFPD Earns Seat at Advisory Rules Table

**T**he Office of Regulatory Reinvention (ORR), which was created by Governor Rick Snyder in Executive Order 2011-5, recently appointed 21 people to the Liquor Control Advisory Rules Committee. The committee will assist the ORR in reviewing Michigan's liquor control system and is charged with determining whether any of the current rules are excessive or obsolete, and with recommending changes to those rules.

With the naming of AFPD President and CEO Auday Arabo to this prestigious panel, AFPD is assured it will have a "seat at the table" and a vote in determining the future of Michigan's liquor control system. Arabo joins a veritable who's who of business leaders who have a strong interest in Michigan's liquor control system. ORR's appointment process was coordinated under the auspices of Governor Rick Snyder's office.

"A comprehensive review of Michigan's liquor control rules and regulations is overdue," said Rob Nederhood, deputy director of the ORR. "It appears that the regulated community agrees – we received nearly 70 applications to serve on this committee. Michigan is fortunate to have so many highly credentialed citizens from a wide variety of backgrounds willing to serve. We are confident this committee will help ensure that

Michigan's regulatory system is simple, fair, efficient, and conducive to business growth and job creation."

Department of Licensing and Regulatory Affairs Chief Deputy Director Michael Zimmer chairs the committee. The first meeting was held in late August. The Liquor Control Advisory Rules Committee (ARC) will function for 120 days after formation, unless that date is extended by the ORR. They will perform a comprehensive review of the entire system and evaluate the applicable rules based on the factors listed in Executive Order 2011-5, including the health and safety benefits of the rules; the cost of compliance with the rules; whether the rules are duplicative or obsolete; and other factors. Upon completion of their work, the ARC will issue an advisory report of their recommendations to the ORR. Ultimately, the ORR will submit its findings and recommendations to the Governor, based in part on the report from the ARC.

The ORR will give interested parties the opportunity to share their perspectives on the regulatory environment by, among other things, inviting the submission of comments online at [www.michigan.gov/orr](http://www.michigan.gov/orr) and by providing for public comment as part of any formal rulemaking process mandated by the Administrative Procedures Act. ■■

### Appointees to the MLCC Advisory Rules Committee

- Larry Alexander, Detroit, President and CEO, Detroit Metro Convention and Visitors Bureau
- Auday Arabo, West Bloomfield, President & Chief Executive Officer, Associated Food & Petroleum Dealers
- Joe Borello, Grand Rapids, President of Tasters Guild, International
- Michael Brown, Lansing, Partner, Carlin Edwards Brown PLLC
- Mark Burzych, Okemos, Founding Member, Fahey Schultz Burzych Rhodes, PLC
- Richie Coleman, Macomb, Regional Manager, Speedway
- Donald Coe, Traverse City, Managing partner of Black Star Farms
- Dwain Dennis, Ionia, Ionia County Sheriff
- Andy Deloney, Lansing, Chair, Michigan Liquor Control Commission
- Laura Fitzpatrick, Muskegon, Program Manager/Advocacy Liaison MCHP/Mercy Health Partners
- Linda Gobler, Lansing, President & CEO, Michigan Grocers Association
- Matt Greff, Ann Arbor, Owner, Arbor Brewing Co.
- Samantha Harkins, Lansing, Legislative Associate, Michigan Municipal League
- Marsha Keenoy, Okemos, Director of Michigan Market, Diageo
- J. Lambrecht, Detroit, Proprietor, Fountain Bistro and Bookies Bar & Grille
- Harold McGovern, President, NWS of Michigan
- Pat Moody, Benton Harbor, Executive Vice President, Cornerstone Chamber of Commerce
- Greg O'Neil, South Haven, President/Owen, O.K. Distributors
- Gerald Smith, Lewiston, Owner/stockholder, Talley's Log Cabin Bar, Inc.
- Mike Telliga, Midland, Director of Government Affairs and Special Projects, Midland Area Chamber of Commerce
- Michael Zimmer, Lansing, Chief Deputy Director of the Department of Licensing and Regulatory Affairs





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



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



## Dennis BERG

*Interim Director, Ohio Lottery Commission*

Ohio Lottery Commission

# Ohio Grabs Mega Millions Jackpot Win

**O**hio Lottery retailer, Speedway — specifically the Speedway store in Jefferson, Ashtabula County — sold the winning ticket for Mega Millions' recent \$99 million jackpot, up for grabs in the August 5 drawing. The winning ticket was claimed by a 22-person work pool from KraftMaid, an Ohio-based cabinetry business with offices in Middlefield, Ohio.

We celebrate with the winners and with Speedway, which has been an Ohio Lottery retail partner for many years. The Speedway retailer chain earned a \$99,000 retailer selling bonus and joins an elite group of 16 jackpot-selling retailers from Ohio. All Ohio Lottery retailers have benefited from selling Mega Millions. Since joining Mega Millions in 2002, Ohio Lottery retailers have earned an estimated \$108 million in commissions on this game alone.

### EZPLAY Games® Gaining Momentum

EZPLAY Games®, the instant, on-line game that prints from your Lottery terminal and plays like an instant game, are gaining sales momentum. The Ohio Lottery typically keeps 10 EZPLAY Games® on the market, with price points ranging from \$1 to \$5. The consistent and well-timed release of EZPLAY Games® has contributed to significant sales improvement, up approximately 70 percent compared to the same time last fiscal year.

With football season fast approaching, get ready for EZPLAY's \$2 Touchdown Dollars. The game offers a \$20,000 top prize, overall

odds of winning of 1 in 4.79, and a payout of 64.2 percent. Touchdown Dollars, which goes on sale September 11, will replace \$3 Pharaoh's Gold.

Next, on October 2, the Ohio Lottery will release its first EZPLAY Games® with 80 percent payouts: the \$1 game, \$100 Karat, and \$2 game, Money. \$100 Karat offers a \$100 top prize and overall odds of winning of 1 in 7.53. Money offers a top prize of \$500 and overall odds of 1 in 4.76.

\$3 Poker and \$1 Smokin' Hot Dice will both close October 2 to make room for these two new games.

### Upcoming Instant Games

In September, Ohio Lottery retailers will see the release of four new instant games: \$2 One for the Money. Two for the Dough; \$2 Pink Panther; \$2 Hit \$1,000; and \$5 Money Mania Extra Play.

The \$2 game, One for the Money, Two for the Dough, offers a \$10,000 top prize and 65 percent payout. The \$2 game, Pink Panther, offers a \$10,000 top prize and 65 percent payout. The \$2 game, Hit \$1,000, offers a \$1,000 top prize and 61 percent payout. The \$5 game, Money Mania Extra Play, offers a \$150,000 top prize and 69 percent payout.

And yes, Money Mania Extra Play offers something extra — a chance to play games on both the front and back of the ticket. It's also a top prize drawing game.

We hope you enjoy these latest game offerings. Thank you for contributing to our winning team. ■ ■ ■



**Since joining Mega Millions in 2002, Ohio Lottery retailers have earned an estimated \$108 million in commissions on this game alone.**





**David  
GOODMAN**

*Director, Ohio Department of Commerce*

**Ohio Liquor Commission**

## Ohio is a Friendlier Place to Do Business

**T**hree Ohio companies are now able to take advantage of Lt. Governor Mary Taylor's Common Sense Initiative, thanks to legislation that allows non-beverage food manufacturers to buy alcohol at wholesale for use in their recipes. Ohio is now a friendlier place to do business.

William "Bill" Vedra has joined the Division of the State Fire Marshal as Chief of the Bureau of Underground Storage Tank Regulation (BUSTR). Vedra is a leader with more than 25 years experience in Fire, EMS, and Homeland Security. He worked in the state's Homeland Security Division from 2004-2011 after enjoying a firefighting career during which he advanced at the Columbus Division of Fire to the rank of Battalion Chief.

November 1, 2011 is the date for the new Ohio Commercial Building, Plumbing, Mechanical, and Fire codes to go

into effect. Ohio's Board of Building Standards has worked with professionals across the construction disciplines to develop a standard for safety and cost-effectiveness. The new codes can be viewed on the Department of Commerce website at: [www.com.ohio.gov](http://www.com.ohio.gov)

Finally, the state may have free money for you. The Division of Unclaimed Funds collects dormant accounts and holds it for safekeeping while searching for the rightful owner[s]. So far this fiscal year, staff has returned about 40 percent more money to Ohioans than in the same period last year. We are proud to reunite Ohioans with their money. Enter your name at [www.com.ohio.gov/unfd/treasurehunt](http://www.com.ohio.gov/unfd/treasurehunt) to see if we are holding money that belongs to you. The claims process is easy. Several recipients have used the money to re-invest in their businesses, making a stronger Ohio. ■ ■ ■



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## Andy DELONEY

Chairman, Michigan Liquor Control Commission

# Help Us Keep Kids Safe This School Year

**S**chool is back in session and that means football and homecoming season are right around the corner. But do you know the risks your teen may face at that victory party or homecoming festivities?

Michigan Liquor Control Commission (MLCC) Chairman Andy Deloney encourages parents to know the facts and offers parents, community members, and licensees tips to help young people make the right choices and to discourage access to alcohol for underage drinkers.

Parents are sometimes naïve or unwilling to accept the fact that their child may have access to alcohol, drugs, or both – despite their best parenting efforts. According to a study by The National Center on Addiction and Substance Abuse at Columbia University, “80 percent of parents believe that neither alcohol nor marijuana is usually available at parties their teens attend. But 50 percent of teen partygoers attend parties where alcohol, drugs, or both are available.”

Parents can do their part by initiating a talk about the risks of underage drinking and sharing their family beliefs.

According to The Century Council, “Sixty-eight percent of young people say their parents are the leading influence of whether they drink or not. It’s important for parents to talk to their kids about the dangers of alcohol and to let them know they disapprove of underage drinking. Sometimes it may feel like they aren’t listening to what you have to say, but studies show they are hearing you.”

Parents should be aware of signs of intoxication. At first, an individual may display more emotion than usual, followed by loss in judgment. Classic, easily-detectable signs of intoxication are staggering, slurred speech, and/or loud or boisterous behavior.

“The goal is to be proactive and have the talk about underage drinking before the opportunity arises. Parents can help make this school year a memorable one for teens, not one they’ll want to forget – or can’t remember at all,” said Deloney.

Licensees are encouraged to be on the lookout for potential underage buyers. Check every ID and follow these tips:

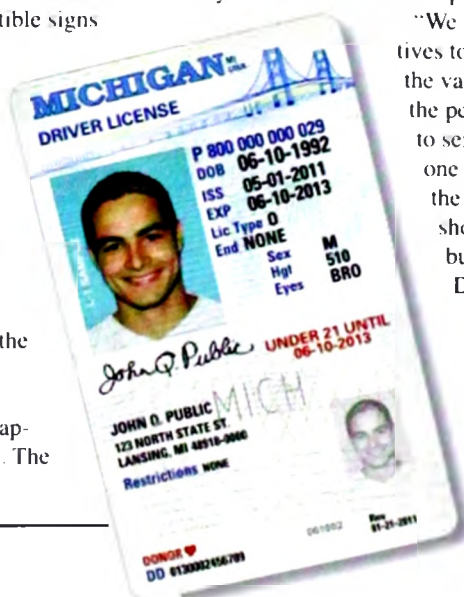
Always check the ID if a person appears to be less than 21 years old. The

use of a false ID is a serious problem for retail licensees and their employees. Minors attempting to purchase alcoholic beverages sometimes use altered, counterfeit, or someone else’s ID. You may be able to deter the use of a false ID by informing minors that an attempt to purchase liquor by using a false ID is a misdemeanor under MCL 436.1703(2) and is punishable by imprisonment up to 93 days and/or a fine of up to \$100.

- Examine the ID closely. Alterations in driver licenses or ID cards can often be detected with a flashlight. Smudges, alterations, and misalignments of seals are apparent. Cards issued after June 1987 have a watermark-style, high-gloss coating that is more difficult to alter. Ask the person to answer questions based on the details of the ID: What is your birth date? What’s the correct spelling of your middle name? What street address is shown on your ID? What’s the 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 they do not match, ask for a second piece of ID. People with fake IDs rarely carry back-up identification.

“We want retailers, parents, friends, and relatives 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, in both the short-term and long-term operation of your business, family, and friendships,” said Deloney.

For more information about the MLCC, please visit [www.michigan.gov/lcc](http://www.michigan.gov/lcc). Follow us on Twitter [www.twitter.com/MILiquorControl](http://www.twitter.com/MILiquorControl), “like” us on Facebook, or find us on YouTube [www.youtube.com/michiganLARA](http://www.youtube.com/michiganLARA). ■■■





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- 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!)
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Dublin, OH 43017  
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# Beam Global Spirits & Wine: Innovating Like Crazy

Beam Global Spirits & Wine, soon to be known as Beam, Inc., is a venerable company that is aggressively pushing the limits in the spirits market. Founded in 1795, it is spinning off from its parent company this month to become a stand-alone entity in the spirit market.

John Horn, director of field marketing for the company, says Beam is "truly global." In addition to having eight of the top 100 spirits in North America in its stable, and being the United States' number two spirits company, Beam is ranked fourth in the world with a significant presence in Australia and Europe.

"Our mission has been to be the fastest growing spirits company, which we currently are," Horn says. He attributes that success to "more focus and investment on getting to that spot" than competitors.

The company has been focusing sharply on its brands – and not only the staple brands that have been its foundation for centuries.

"The focus is not only on our current portfolio," Horn explains. "We've been innovating like crazy. Red Stag, Rosé Courvoisier, and we just launched our own line of vodkas – Pucker Vodka." Red Stag is a cherry-flavored bourbon that was the "number two innovation" when it was introduced in 2009, Horn says.

The Rosé is the first red wine-infused cognac in the marketplace. "We're reinvigorating the cognac category," he says, describing the category worldwide as "stagnant."



**"Our mission has been to be the fastest growing spirits company, which we currently are," Horn says.**

Pucker Vodka, launched just months ago, introduced four flavored vodkas right out of the gate: Sour Apple Sass, Grape Gone Wild, Cherry Tease and Citrus Squeeze.

"We're not just adding variants or innovating for the sake of innovating," Horn explains. "It's all based on consumer research. And one thing we do better than most is create flavors." Horn says infusing new flavors into traditional products is happening in every sector, starting with gum and candy, progressing through snacks, and on into beverages. While initially being confined mostly to water, soft drinks, and beer, the trend has now infiltrated spirits. "When we realized this trend, we acted as quickly as we could."

Beam Global's acquisition of Skinny Girl cocktails in the second quarter of 2011 was another important component of the company's strategy, Horn says. Not only is the company able to use its marketing muscle to promote Skinny Girl products – pushing the number of cases sold from 200,000 last year to 1.2 million this year – but they are already innovating with the cocktails.

"We introduced a Skinny Girl sangria and are launching a white cranberry cosmo, on shelves in time for the holidays," Horn says.

As far as what exciting innovations might be in store for 2012? Horn would not tip his hand with anything specific. "It's going to be really exciting. We have great things in store across our whole portfolio," he says. "We have a robust innovation schedule in categories people are interested in." ■



## AFPD Testimonial



"AFPD is the voice of the food and beverage industry, and by working together, we can continue to promote food and beverage initiatives."

**AL CHITTARO**  
AFPD Vice Chairman,  
Long Range Planning

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920 Irwin Run Road  
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# KarmaLife Coconut Water: the Midwest Brand

Juvenex Inc. (Southfield, MI) announces the introduction of KarmaLife Coconut Water. Michigan-made KarmaLife Coconut Water boasts all the benefits that coconut water enthusiasts have to come expect: High electrolytes, all-natural with no preservatives, colors or chemicals, low calories, and fat free with zero cholesterol.

With the added benefit of anti-oxidants, and a premium resealable 12 oz. glass bottle, KarmaLife is one of the hottest products to enter the fast growing coconut water category.

KarmaLife is the first brand to offer coconut water exclusively from India (the best tasting), the first brand to offer a vanilla flavor (also available in natural) coconut water, and the first brand to focus on distribution specifically to the under-served midwest region. KarmaLife is currently available in Metro Detroit, Cleveland, Cincinnati, and Indianapolis. For more information, including store locations, please visit [www.DrinkKarmaLife.com](http://www.DrinkKarmaLife.com). ■■



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



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## BCBSM Sponsors Health Screenings for Special Olympics Athletes

More than 20,000 athletes participating in Special Olympics Michigan will get free health screenings and information on health, prevention, and early detection of diseases through a partnership between Blue Cross Blue Shield of Michigan (BCBSM) and Special Olympics Michigan. BCBSM is the premier year-long sponsor of the group's Healthy Athletes Program. The partnership was announced September 10 at the Special Olympics Michigan 2011 State Cycling Finals event in Chelsea, Mich.

The health screenings include eye care, dental, hearing, foot care, general physical exams, and fitness assessments. The Healthy Athletes Program also offers professional development training to health providers about treating patients with intellectual disabilities, as well as health education to coaches and parents of the athletes.

Bridget Hurd, director of Community Responsibility for BCBSM, presented a \$25,000 check to Lois Arnold, president and CEO of Special Olympics Michigan on September 10. "We are very excited to

sponsor the Healthy Athletes Program because it aligns well with our commitment to support programs that encourage wellness, physical activity, and healthy lifestyles," said Hurd.

For many years, Blue Cross and Blue Shield companies have joined with local Special Olympics programs across the United States to support athletes in their competitive endeavors in a variety of ways. BCBSM has continually worked with organizations like Special Olympics Michigan to build healthy, more inclusive communities.

Special Olympics provides year-round sports training and athletic competition in a variety of Olympic-type sports for children and adults with intellectual disabilities, giving them continued opportunities to develop physical fitness, demonstrate courage, experience joy, and participate in a sharing of gifts, skills and friendship. Special Olympics started the Healthy Athletes Program in 1997. ■■



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

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

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**Simply Blue<sup>SM</sup>:** A brand new PPO from Blue Cross Blue Shield of Michigan with comprehensive benefits at a competitive price.

### Healthy Blue Living<sup>SM</sup>

**Healthy Blue Living<sup>SM</sup>:** A revolutionary HMO with lower copays and lower deductibles that rewards you for being healthy.

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

Learn more today. Call 248-671-9600  
for more information regarding  
benefits and rates on Blues plans  
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# SUPPORT THESE AFD SUPPLIER MEMBERS

## ASSOCIATIONS

AMR - Association Management Resources	(734) 971-0000
Clean Fuels Ohio	(614) 884-7336
Ohio Petroleum Organization	(937) 470-5556

## ATM

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

## BAKED GOODS DISTRIBUTORS

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

## BANKING, INVESTING & CONSULTING

<b>AFPD Lincoln Financial Group Advisors</b>	<b>(248) 948-5124</b>
Bank of Michigan	(248) 865-1300
Flagstar Bank	1-800-945-7700
Huntington Bank	(248) 626-3970
Louis J. Peters - Financing, Debt Negotiation, Turnaround	(586) 206-9942

## BEER DISTRIBUTORS & SUPPLIERS

Eastown Distributors	(313) 867-6900
Great Lakes Beverage	(313) 865-3900
Michigan Brewing/American Badass Beer	(517) 521-3600
MillerCoors	(248) 789-5831
Tri County Beverage	(313) 584-7100

## BOOKKEEPING/ACCOUNTING CPA

Alkamano & Associates	(248) 865-8500
Fahmi Abbo C P A P C	(248) 357-6000
Garmo & Co. P C	(248) 672-4105
Marconi/EK Williams & Co	(614) 837-7928
R.A. Lizotte & Associates	(586) 781-9171
Samona & Boogren, P C	(248) 565-8907
Shimoun, Valdo & Associates, P C	(248) 851-7900
UHY-US	(248) 355-1040

## BUSINESS COMMUNICATIONS

<b>AFPD Comcast</b>	<b>(248) 343-9348</b>
Clear Rate Communications	(248) 556-4537

## CAR WASH CHEMICALS

National Automotive Chemical	(740) 439-4699
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## CELLULAR PHONES & MOBILE MARKETING

<b>AFPD Mousetrap Group</b>	<b>(248) 547-2800</b>
<b>AFPD Sprint Communications</b>	<b>(248) 943-3998</b>

## CHECK CASHING SYSTEMS

Secure Check Cashing	(248) 548-3020
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## CHICKEN SUPPLIERS

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

## CHIPS, SNACKS & CANDY

<b>AFPD Kar's Nut Products Company</b>	<b>(248) 588-1903</b>
Anthony-Thomas Candy Co	(614) 274-8405
Better Made Snack Foods	(313) 925-4774
Ento-Lay Inc	1-800-359-5914
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

<b>AFPD New England Coffee Co</b>	<b>(717) 733-4036</b>
Standard Coffee Service	(800) 962-7006

## CONSTRUCTION & BUILDING

Creative Brick Paving & Landscaping	(248) 230-1600
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## CREDIT CARD PROCESSING

<b>AFPD Chase Paymentech</b>	<b>1-866-428-4966</b>
First Data Independent Sales	1-877-519-6006
Next Day Funding, LLC	(517) 214-4611

## C-STORE & TOBACCO DISTRIBUTORS

<b>AFPD Liberty USA</b>	<b>(412) 461-2700</b>
Bull Dog Wholesale	1-877-666-3226
H T Hackney-Grand Rapids	1-800-874-5550
S Abraham & Sons	(616) 453-6358
United Custom Distribution	(248) 356-7300
Who's Your Daddy Distributor	(248) 743-1003

## DISPLAYS, KIOSKS & FIXTURES

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

## ENERGY, LIGHTING & UTILITIES

<b>AFPD DTE Your Energy Savings</b>	<b>1-866-796-0512</b>
Amerfirst Energy (Gene Dickow)	(248) 521-5000
DTE Energy	1-800-477-4747
Murray Lighting Company	(313) 341-0416

## FOOD EQUIPMENT & MACHINERY

Culinary Products	(989) 754-2457
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## 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

<b>AFPD Obie Oil, Inc.</b>	<b>(937) 275-9966</b>
The Anderson's Inc (E-85)	(419) 891-6491
Beck Suppliers, Inc	(419) 332-5527
Central Ohio Petroleum Marketers	(614) 889-1860
Certified Oil	(614) 421-7500
CFX Management	(937) 426-6670
Countywide Petroleum/Citgo Petroleum	(440) 237-4448
Gilligan Oil Co of Columbus, Inc	1-800-355-9342
High Pointe Oil Company	(248) 474-0900
Reliable Oil Equipment	(937) 665-1200
Superior Petroleum Equipment	(614) 539-1200

## GREETING CARDS

<b>AFPD Leanin' Tree</b>	<b>1-800-556-7819 ext. 4183</b>
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## GROCERY WHOLESALE & DISTRIBUTORS

Burnette Foods, Inc	(231) 264-8116
Capital Sales Company	(248) 542-4400
Cateraid, Inc	(517) 546-8217
Central Grocers	(815) 553-8856
Complimentary Foods	(734) 545-3793
D&B Grocers Wholesale	(734) 513-1715
General Wholesale	(248) 355-C900
George Enterprises, Inc	(248) 851-6990
Great North Foods	(989) 356-2281
Jerusalem Foods	(313) 846-1701
Kap's Wholesale Food Services	(313) 832-2300
Spartan Stores, Inc	(616) 878-2248
SUPERVALU	(937) 374-7609
Value Wholesale Distributors	(248) 967-2900

## HOTELS, CONVENTION CENTERS & BANQUET HALLS

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

## ICE CREAM SUPPLIERS

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

## ICE PRODUCTS

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

## INSURANCE SERVICES: COMMERCIAL

<b>AFPD North Pointe Insurance</b>	<b>1-800-229-6742</b>
<b>AFPD CareWorks</b>	<b>1-800-837-3200 ext. 7188</b>
<b>AFPD Cox Specialty Markets (North Pointe)</b>	<b>1-800-648-0357</b>
Beechtree Insurance	(734) 452-9199
GLP Insurance Services	(248) 848-0200
Great Northern Insurance Agency	(248) 856-9000
Hedman Anglin Bara & Associates Agency	(614) 486-7300
Primeone Insurance	(248) 536-0791
State Farm Insurance (Agent Dawn Shaouni)	(248) 879-8901
Thomas-Fenner-Woods Agency, Inc	(614) 481-4300
USTI/Lyndall Insurance	(440) 247-3750

**AFPD** indicates supplier program that has been endorsed by AFPD.

\* Indicates supplier only available in Michigan

\*\* Indicates supplier only available in Ohio



# SUPPORT THESE AFD SUPPLIER MEMBERS

## INSURANCE SERVICES: HEALTH

<b>AFPD</b> *BCBS of Michigan	1-800-666-6233
Gadaletto, Ramsby & Assoc	1-800-263-3784
Pro Care Plus, Inc	(313) 267-0300
Rocky Husaynu & Associates	(248) 851-2227
Stonebridge Insurance PLCC	(270) 316-0621

## INVENTORY SERVICES

Target Inventory	(586) 718-4695
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## LEGAL SERVICES

<b>AFPD</b> *Bellanca, Beattie, DeLisle	(313) 882-1100
<b>AFPD</b> **Pepple & Waggoner, Ltd.	(216) 520-0088
The Abro Law Firm	(248) 723-4545
Denha & Associates	(248) 265-4100
Elias & Elias PC	(248) 865-8400
Fisher & Phillips LLP	(858) 597-9611
Hertz Schram PC	(248) 335-5000
Jappaya Law, PC	(248) 626-6800
Kecskes, Gadd & Silver, PC	(734) 354-8600
Kitch Attorneys & Counselors	(586) 493-4427
Lane, Alton & Horst	(614) 228-6885
Law offices of Kassab & Arabo PLLC	(248) 865-7227
Mekani, Orow, Mekani, Shailal & Hinds, PC	(248) 223-9830
Sullivan, Ward, Asher & Patton, PC	(248) 746-0700
The Liquor Lawyers	(248) 433-1200

## LOTTERY

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

## LOYALTY CARDS/DISCOUNT CARDS

<b>AFPD</b> *RewardPal	1-800-377-6099
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## MAGAZINE & TRADE PUBLICATIONS

Detroit Free Press	(313) 222-6400
Detroit News	(313) 222-2000
KB News Distributors	(586) 978-7986
Michigan Chronicle	(313) 963-5522

## MEAT & DELI DISTRIBUTORS

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

## MILK, DAIRY & CHEESE PRODUCTS

<b>AFPD</b> *Prairie Farms Dairy Co.	(248) 399-6300
<b>AFPD</b> **Dairymens	(216) 214-7342
Country Fresh/Melody Farms	1-800-748-0480

## MISCELLANEOUS

Cousin Mary Jane	(586) 995-4153
Mike Donan Ford	(586) 732-4100
Pyramid Sunglass Company	1-800-833-3996
SureGrip Floor Safety Solution	(850) 264-8537

## MONEY ORDERS/MONEY TRANSFER/ BILL PAYMENT

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

## OFFICE SUPPLIES & PRODUCTS

<b>AFPD</b> LB Office Products	1-800-826-6865
<b>AFPD</b> Staples	1-800-693-9900 ext. 584

## PAYROLL PROCESSING & HUMAN RESOURCES

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

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

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

## PRINTING, PUBLISHING & SIGNAGE

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

## PRODUCE DISTRIBUTORS

<b>AFPD</b> *Ace Produce	(248) 798-3634
Heeren Brothers Produce	(616) 452-2101
Tom Maceri & 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
Falsetta's Casa Nova	(517) 323-9181
Fuddrucker's of 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
Petruszello'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) 264-0040
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

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

## 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
Westside Vapor	(614) 402-0754

## WASTE DISPOSAL & RECYCLING

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

## WINE & SPIRITS COMPANIES

Beam Global	(248) 471-2280
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



—October 20, 2011—

### AFPD's 5th Annual Ohio Food & Petroleum Trade Show

Franklin County Veterans Memorial, Columbus, OH

—October 21, 2011—

### AFPD's Southern Region Trade Dinner

Villa Milano, Columbus OH

—November 18th, 2011—

### 31st Annual AFPD Foundation Turkey Drive

Detroit, MI

—November 21, 2011—

### AFPD 2nd Annual Ohio Turkey Drive

Columbus, OH

## STATEMENT OF OWNERSHIP, MANAGEMENT, AND CIRCULATION OF AFPD *Bottom Line*

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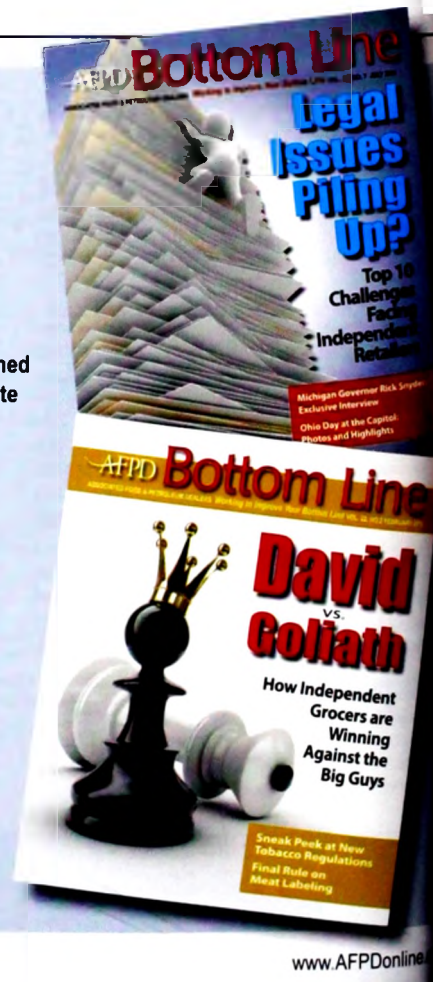
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	2. In-county	0	0
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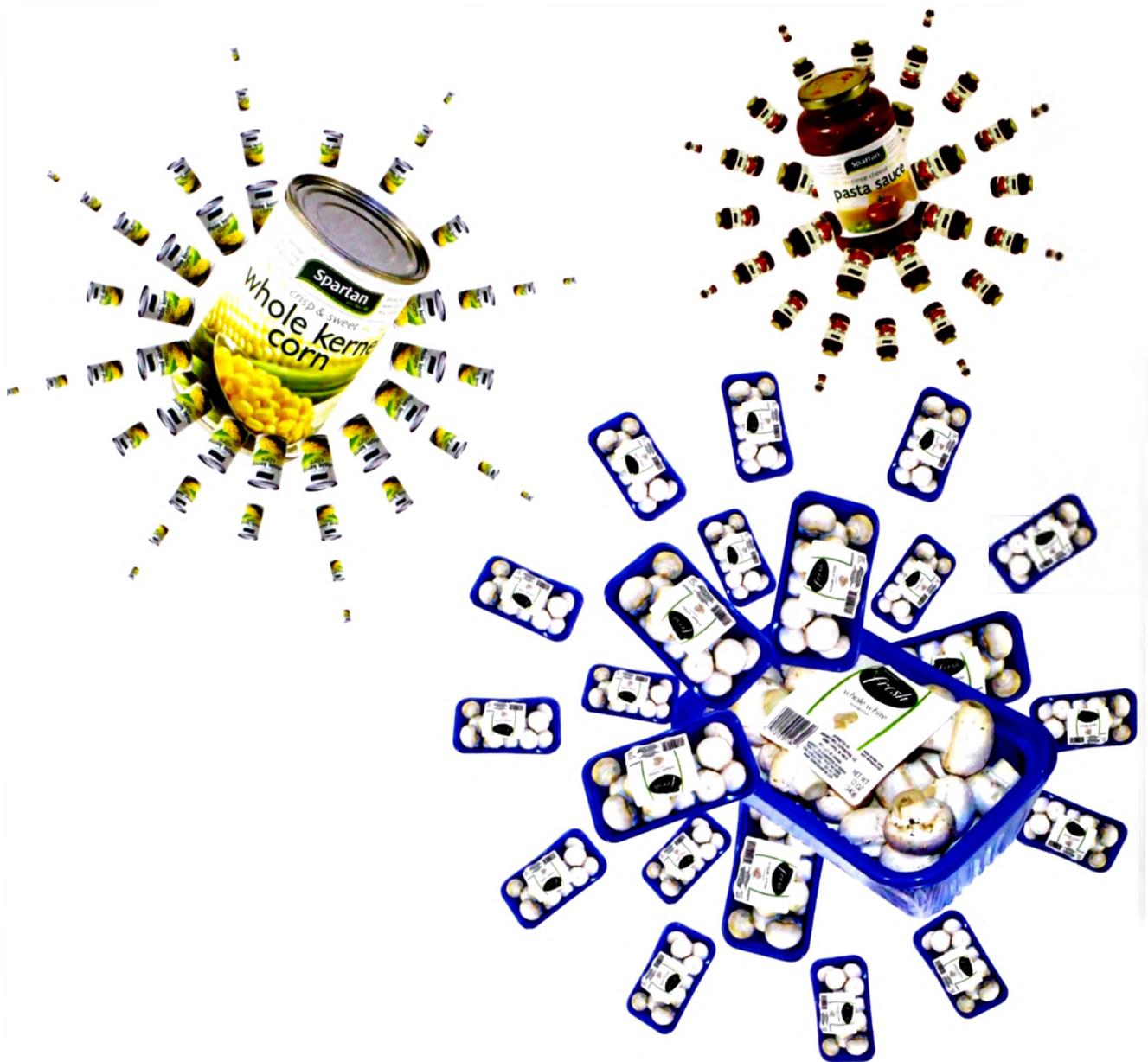


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When you partner with Spartan, your independent store becomes bigger and better. We offer over 100 different services to help your business succeed, including: advertising, research, category management, print and development and more. Add in 40,000 competitively priced private label and national brands and you're on the shoulders of a giant.

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Call Jim Gohsman at 616-878-8088 or visit us at [www.spartanstores.com](http://www.spartanstores.com).

