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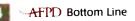
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#### President's Message



Auday ARABO AFPD President / CEO

## Pause and Take Notice of the Good

rom volatile gas prices, increased food costs, potential changes in the liquor laws, and new competition every which way you look—not to mention corporate welfare given to the major corporations like Whole Foods in Detroit what is a retailer to do? Is the sky falling, as Chicken Little would say?

Here's my advice: Take a deep breath, step back and say this little prayer: "Lord, grant me the serenity to accept the things I cannot change. The courage to change the things I can, and the wisdom to know the difference." Although every item mentioned previously is outside our control, you can trust that AFPD will do all we can to make sure our sector of the business is protected in Lansing, Columbus, and Washington D.C. That being said, we also need the courageous men and women who make up our membership to step up and help when they can!

There is no room for wasted energy, anxiety, and scare tactics. Focus on working collectively and strategically through AFPD, and together we will remind people that small business owners like those in AFPD are the backbone of our great country and have helped make the USA the envy of the world.

Sometimes, there are things we just cannot change. So do you give up? Heck, no! Garner the courage to change the things you do have control over, like remodeling your location and using new technology and marketing tools to bring people through the door. Work with your community and the neighborhoods surrounding your location. Take the ball back into your court. Get more involved with AFPD and don't settle for just being a member—rather, why not run for the board of directors or make sure you attend the Capitol Days, tradeshows, and trade dinners so we can learn from one another?

There are a number of great things happening in our industry. For example, we are closer than ever to changing the CAT tax for gasoline in Ohio. As of September 1, 2011, item pricing is officially history! We are so close to Governor Snyder signing a new law that would decrease the cost price of spirits by 1.85 percent in Michigan. We are so close to moving into the new building AFPD purchased, which will reduce our expenses so we can do more for you, the AFPD member.

AFPD is doing all we can to protect and serve you, but we need your help and input when it comes to raising money for the PAC. We need your involvement at the tradeshows and trade dinners. We need your help with the turkey drives and the Days at the Capitol. We need your help in telling your friends and colleagues about everything AFPD has to offer. There is strength in numbers, and we have never been this big before; but now is the time to ask God for the courage to act! Please do not stand on the sidelines because we want and need you in the game.

Since we work in such a fast-moving environment, we often forget to stop and think about how blessed we are to live in the greatest country in the world. Also, please take a moment to pray for some in our industry who are sick and hope they get better, like Mike Rosch from Great Lakes Wine & Spirits and John Loussia from Value Wholesale, as well as for the family of Faraj Yono who passed away last month and the victims of the tragic shooting involving the Heeren family in Grand Rapids. And finally, reflect for a moment now on your loved ones and remind yourself why you do the work you do, day in and day out.





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### Ohio

#### Workers' Comp Group Rated Program Applications

During August, Ohio members received applications from CareWorks (AFPD's third party administrator) for the upcoming 2012 Group Rated Program. You may also receive numerous solicitations for other TPAs, but CareWorks is the only third party administrator endorsed by AFPD. If you would like to sign up for this program, contact Ron Milburn at (614) 496-8937.

#### Save the Date: September 8 Membership Meeting

Plan to attend the very important AFPD membership meeting on September 8th. Director of the Department of Commerce David Goodman will be the guest speaker. We will also bring you up-todate information on AFPD's efforts on changes to the Commercial Activity Tax, Ohio Lottery, and other issues. Stay tuned for details.

### Michigan

#### September 1st Increase in Michigan's Prepaid Gasoline Sales Tax Rate

Effective September 1st, the prepaid gasoline sales tax rate in Michigan will be 21.30 cents per gallon. Be sure to check your supplier invoices and notify your accountant of this change when calculating the actual amount of sales tax due the state of Michigan. A convenient chart providing actual, total Michigan sales tax applicable to retail gasoline sales at various price levels is available from AFPD. Contact Ed Weglarz (800) 666-6233 or eweglarz@voyager.net for a copy.

#### Michigan Added to FDA Tobacco Inspections

The FDA has awarded a compliance inspection contract to the Michigan Department of Community Health. During the compliance inspections, state inspectors determine that:

- Retail clerks request identification of any customer purchasing tobacco products who is under the age of 27; Retail clerks do not sell tobacco products to a minor;
- Stores that permit minors to be present do not have selfservice displays of cigarettes, roll-your-own tobacco, or smokeless tobacco:
- Cigarettes are only being offered for sale in packages of 20 or in cartons.

### Federal

#### **Banks Testing Debit Card Fees**

Wells Fargo has joined a growing number of banks implementing or testing a monthly fee for consumers to use their debit cards as a way to offset lost revenue due to the Durbin Amendment. Several banks have already removed rewards points from their debit cards after the Federal Reserve decided to lower the fee that banks can charge merchants for debit-card transactions. The Federal Reserve ruled that banks can charge no more than 21 cents each time consumers swipe a debit card, beginning October 1. The average swipe fee is currently 44 cents. The banks warned that they would seek new ways to offset lost revenue. (NACS Online: www.nacsonline.com)

AFPD is celebrating the Buckeye State!

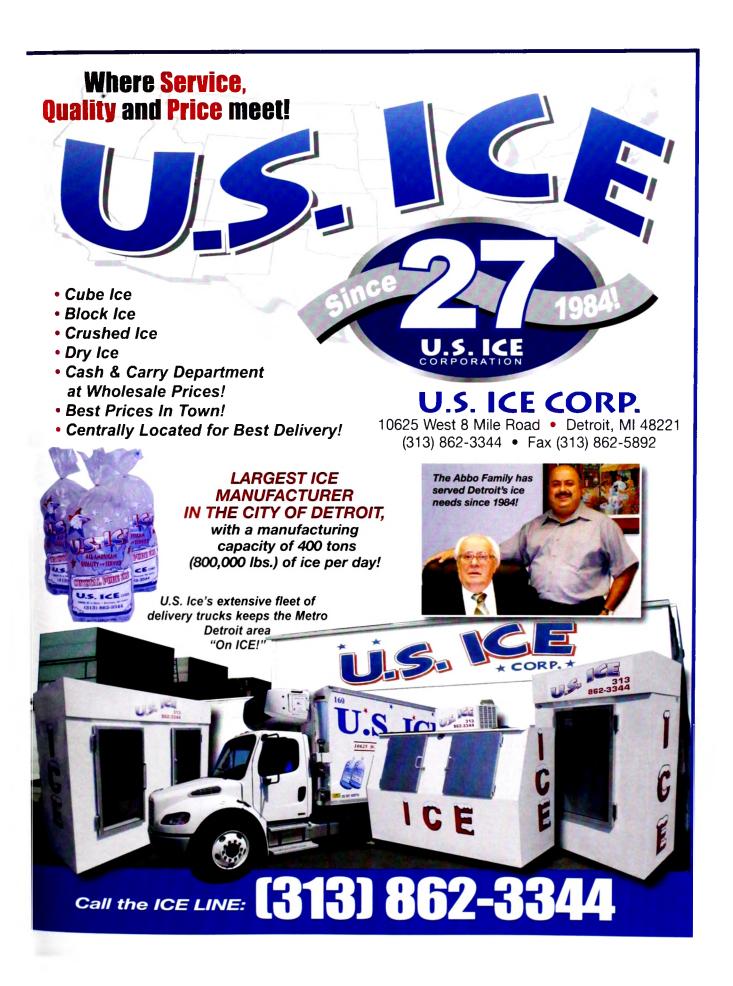
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# Where Have All the Community Banks Gone?

As General Counsel to the Associated Food & Petroleum Dealers. I have worked closely with our members and their respective banks during good times and bad for more than 32 years.

What follows is a letter I received from a member who wonders where all of the "community" banks have gonc? He reminds us (and warns you) that times have changed! Be careful who you bank with. If they change management or if they are sold, make sure that the new owners are still the right bank for you before you need their help. There is no more important business relationship you have than the one with your bank.

> James V. Bellanca, Jr., partner, Bellanca, Beattie & DeLisle, P.C.

### A true community bank works hard at earning a customer's trust and ultimately their business.

#### Dear Jim:

The economy over the last three years has affected so many local families. I have worked my whole life and believed that I could achieve anything as long as I was honest, hard working, and continued to care about people.

My family moved to America 32 years ago. We had nothing when we arrived. I worked various jobs as a child and would give the money to my mother to help take care of our family. It was hard being poor in a community that was thriving. My goal was to take care of my family—even at 10 years old.

With the help of my mother, I was able to put a down payment on my first party store at 16 years old. I will never forget going to our local community bank, Madison National. With their help, I was able to buy my first business.

Over the years, I have been blessed to own several successful businesses and have never forgotten the bank that helped me achieve my dreams. That small community bank was acquired several years ago, and the new bank was shut down by the FDIC. I had no idea that my beloved community bank could turn into a huge nightmare. New banks have sprung up and have been busy acquiring the deposits of failing banks. You can tell right away that their intention is to make money from the misfortune of this failing economy. After all, a true community bank works hard at earning a customer's trust and ultimately earning their business. These new banks seem to thrive on acquiring deposits and loans and not putting in the effort to earn a customer's business.

The last three years, I've watched so many of my projects and businesses become victims of our failing economy. It's hard to watch your blood, sweat, and tears slip between your fingers, and no matter how hard you work, you can't fix the financial problems that you face. In the past, my bank encouraged open communication and was committed to having a business partnership. At a time when I need my bank the most, they failed me.

Rather than help a business owner survive a recession, they focus on capitalizing on my hardship and their FDIC guarantee with my loan. In my 24 years of dealing with banks, I've never been treated so poorly.

I've been trying to resolve my loan situation since the day they acquired the deposits & loans from the FDIC. I've been told that they do not need to work out a deal with me. The bank is over-capitalized and has no desire to settle. What an inappropriate statement for a bank to make.

The bank has this false image of what makes a business successful. They think they can just foreclose and resell it. Instead of bank management seeing the hard work, dedication, and my commitment to the community, they just view it as another business transaction.

What has made my store successful over the years is the rapport that I have built with my customers. These banks don't understand the long hours, risks, and sacrifices that have gone into making my store what it is today. Instead of working with me on developing a resolution, they would rather have me exhaust my savings in legal fees and ultimately file bankruptcy.

I am sharing my story so that others will think twice about what bank is worthy of their business. Choose a bank that is committed to helping your community and focuses on customer relationships. Ask for feedback from friends and family on their bank. Ultimately, look at how the bank became who they are today. Did they help people achieve their dreams and build long-term relationships? Or, did they become who they are today because they profited from the hardships that everyone else has faced? Personally. I have decided to give my business to a bank that understands the importance of relationships and helping good people.

> Sincerely, An AFPD Member

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# A Wonderland of Show

AFPD's Holiday Food & Beverage Show promises an array of exciting new products to excite your customers and pad your purse this season.

With the popular AFPD Holiday Food & Beverage Show just around the corner, exhibitors are buzzing about what they will show—and expect to see trendwise—at this year's event. Scheduled for September 20-21, 2011 at the Suburban Collection Showplace in

Novi, Mich., the show is expected to draw about 150 booths representing 70 exhibiting companies and 2,000 retailer buyers from across the state. This year's theme: "A Winter Wonderland."

"I believe products that feature Made in Michigan or identify the product with Michigan will be most popular this year due to the strong feeling of belonging within this state," predicts Allan Girvin, director of sales and marketing for Heeren Brothers Produce, suppliers of wholesale fruits and vegetables. The support for Made in Michigan has been building over the last couple of years, and Girvin believes it will only intensify during the Holiday Season when people are thinking about what they have to be grateful for.

The AFPD Holiday Food & Beverage Show is known for debuting exciting new products. "Innovative items are what customers are looking for," says George Zryinl, division manager—Michigan for Beam Global Spirits & Wine. "Couple innovation with value and you have a winner."

Even on the tail end of the Great Recession though. Zryinl cautions that retailers are still looking for quality. "Value does not always mean less expensive," he says. "It means great quality for the price. There are many new inexpensive items on the market that won't sell—but quality, innovative items always will."

#### **Product Trends**

Many holiday-oriented beverages will be in the spotlight for the AFPD Holiday Food & Beverage Trade Show—some brand new and others old favorites. "I expect to see craft beers continue their momentum and expansion into the mainstream drinker's portfolio," says Paul Quasarano, vice president, Eastown Distributors. "There will be more seasonal offerings and gift packs available from the various craft beer suppliers and from MillerCoors and ABI's specialty portfolio."

Adding to the Made in Michigan theme, Gene Mezo, sales manager for Michigan Brewing/Badass Beer, be-

lieves the trend of supporting local breweries and distilleries will continue to permeate the state. "We have many good brands available in Michigan, and events like the AFPD shows are a great way to promote these fine products," he points out.

Badass Beer, a brand owned by popular Michigan musician and performer Kid Rock, is crafted by the Michigan Brewing Company in Webberville, Mich.

The beer is made from water from the Saginaw aquifier and priced competitively. New for the company this season is the availability of American Badass Beer in 12-pack aluminum cans.

Beam Global's Zryinl says that bourbons and cognacs are two of the hottest alcoholic beverage categories right now. At the AFPD trade show, Beam Global will feature many innovative brands in that category including Devil's Cut, Knob Creek Single Barrel, Courvoisier 12-year and 21-year, and Beam's newest cognac. Courvoisier Rosé. Other hot new brands available at the AFPD Holiday Food & Beverage Show are Pucker Vodka, Sauza Blue, Skinnygirl Margarita, and Skinnygirl Sangria.

On the soft beverage side, Pepsi's Mike Quinn says he is expecting strong holiday sales on Cranberry Sterra Mist, which is brought out for the holiday season. "This is an annual product offering just during the holidays," explains Quinn, who serves as director of C&G/Dollar Channels for Pepsi's Central Business Unit. "We've brought it out for the last few years and always have customers and consumers asking for it when it disappears in January."

The hottest holiday food trends, another big part of the AFPD event, include in-store made dips and spreads, consumers willing to "splurge" on seafood.



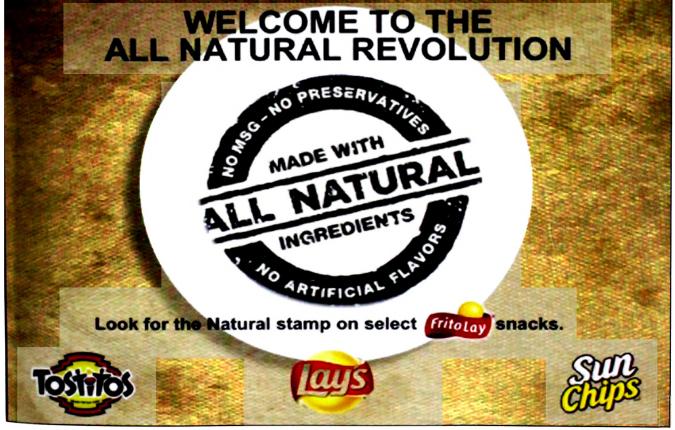
and the continuing popularity of everything "cupcake."

"Popular dips and spreads for this season will be dill, chili con queso, cheesy garlic, and spinach artichoke," predicts Don Symonds, director of events and trade relations for Lipari Foods. Other popular holiday deli items include ham and onion cheese balls and specialty cheeses such as Brie and Boursin. "Imported specialty cheese varieties continue to grow and will be more significant during the holidays due to entertaining," Symonds adds.

When it comes to entertaining and family celebrations this season, he also expects snow crab and king crab to do well, but admits these categories "may slow down this year" due to rising costs. "Lobster tails and scallops should be top holiday entertaining items along with seafood dips, fresh oysters shucked, baconwrapped scallops, and crab cakes," he says "And cooked shrimp always spikes during this time of year."

For tickets and registration, visit www.AFPDonline.org or contact Dawn Geiger at (248) 671-9600.





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#### Petroleum News & Views



Ed WEGLARZ Executive Vice President, Petroleum

# **Thinking Ahead to Winter**

fter experiencing the heat waves, humidity, power outages, and gully-washers of summer, how can I be thinking about winter? Easy, because this is the time to prepare.

First of all, be sure you accomplish all those projects that were put on hold until the weather got warmer. Well, its warmer, and its time to get those temperature-sensitive projects completed. Any landscaping, driveway, caulking, painting, canopy, and seal-coating jobs must be completed before frost appears. There is still time to schedule the work and get it completed without paying premium prices for overtime or weekend work.

Fuel dispenser filters are much easier to service in nice weather, rather than when your fingers are freezing. Decal and sign upgrades, removal, and cleaning should be addressed while the weather is still warm.

Have you been putting off any required work on your automatic tank sticking devices or leak detectors on your USTs? The service contractor can work faster when it's mild outside, resulting in a lower invoice. The same goes for dispenser calibration. Completing that last power washing of the canopy, building, and price sign/reader board before the first snow flies should be high on your priority list.

Now that the exterior challenges have been addressed, it's time to consider what we need to do to get the interior ready for winter.

Right now is the time to negotiate a price and put in your order for anti-freeze, salt, and windshield washer fluid. Wholesale prices will be more reasonable now than right after the first snowfall. Do you hire a contractor to plow and scrape your driveway and parking lot? Now is the time to negotiate a pre-paid deal. Check the equipment you use in the winter, including your furnace and furnace filters. Is everything up-to-date and maintained for use this coming winter?

Customer wants, needs, and desires change with the seasons. In addition to products for their vehicles, consider products for the motorist. This is the time to upgrade your coffee/cappuccino offering. While quality products are important, don't forget to promote the availability of coffee with attractive interior and exterior signage.

Completing that last power washing of the canopy, building, and price sign/reader board before the first snow flies should be high on your priority list.

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Paul CONDINO AFPD Vice President, Government Relations

# A PAC Donation: Your Voice in Government

oo many times, citizens fail to assert their rights to voice their opinion. Oh, sure, we vote! But on so many issues, we fail as Americans to tell our elected officials what we really think.



tion amounts from a single individual. By pooling small political contributions in the PAC, the AFPD can contribute to candidates and issues with greater political impact than any single individuis beard

To AFPD retailers in Michigan: Every day poses a burden as bacteria-laden beer and beverage cans are brought into the store for redemption.

To our Ohio members: The burden of paying the onerous CAT tax continues to take a heavy toll.

To effectively make changes today requires more than just voting. It takes the collective action of donating to a Political Action Committee (PAC) to ensure we elect officials who share our opinions and concerns.

AFPD members commonly ask, "Why donate to a PAC in the first place?" The short answer is that your donations allow the AFPD to help elect political candidates who are supportive of our members and our issues. That is, it helps elect candidates who will take political action that helps the bottom line of our retailers.

Under Michigan law, persons and organizations are limited in the amount they can contribute to any individual candidate or political ballot initiative. For instance, a state representative candidate in Michigan is limited to a \$500 contribution from any single individual. However, a Political Action Committee may receive unlimited contribual, thus assuring that our voice is heard.

The AFPD has a PAC serving Michigan and another PAC serving Ohio. Every week, AFPD receives numerous donation requests from state lawmakers and candidates seeking state and local office. We cannot help these capable men and women who support the issues of our membership without funding our PAC. All member donations to the AFPD Michigan or Ohio PAC are used solely for candidates either seeking or holding office. None of these funds are used for administrative costs.

If you want to elect a candidate who will vote for legislation aimed at removing the recycling redemption process from retail stores in Michigan, or to level the playing field in the amount of money a retailer pays the state for a bottle of liquor versus a bar or restaurant, or changing the way the CAT Tax treats gas station owners in Ohio, consider contributing to an AFPD PAC today.

To contribute to AFPD's PACs, please make your donation by personal check or money order (corporate checks cannot be accepted), payable to either the AFPD Michigan PAC, or the AFPD Ohio PAC. Do it today.

To effectively make changes today requires more than just voting. It takes the collective action of donating to a Political Action Committee (PAC) to ensure we elect officials who share our opinions and concerns.

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# Hail the Home Grown

### Promoting local produce in stores has gone from trendy to strategic.

#### By Carla Kalogeridis

Even the Great Recession has a silver lining...

Over the past several years as Michigan struggled to recover from massive economic downturn and a shrinking state economy, the idea of supporting Michigan-made products became quite fashionable — among retailers and consumers. Today, as retailers focus on their rebound, "buy local" has grown from trend to smart strategy, and many are increasing the attention they pay to promoting locally sourced produce.

"It makes good sense to support local produce operations, both from the growing and retailing side, so we can keep as much of our food dollars within the community as possible," says Allan Girvin, director of sales and marketing for Heeren Brothers, the largest family-owned, full-line produce distributor in Michigan. "Major grocery retailers see this, and that's why they all have "buy-local" programs," he adds.

#### Not as Easy as It Sounds

Being clear on what qualifies as local is an important issue to address, Girvin believes. "One hurdle to having a buy-local strategy is identifying what you want to call local product," he says. "That lack of definition can mean different things to different people. At Heeren, we like to take it one step further by identi-



fying 'Buy Michigan' because that settles the what-is-local definition."

Another challenge in promoting 'buy local' is that consumers have become much more savvy about the effect even relatively short-distance sourcing can have on the environment. "One pitfall we've noticed is that unless it's really local, states as well as customers have carbon footprint concerns with all the shipping back and forth," says Don Symonds, director of events and trade relations for Lipari Foods.

Even so, Lipari believes the 'buy

local' enthusiasm will continue to surge through the rest of 2011 and into 2012. "Advantages to buying local are being discovered that haven't been considered before," he points out. "For example, shipping takes energy and energy equals costs. Also, consumers seem to have more trust in the safety of food that is locally produced and inspected. Customers are beginning to identify manufacturer points on everything they buy."

Another challenge to building a produce department on a buy-local strategy is supply. "Having Michigan product available day in and day out, when weather can impact product availability on a day-to-day basis, can affect a retailer's produce offering unexpectedly," points out Girvin.

Joe Ahlbach, director of produce for Central Grocers, agrees that availability is a challenge, so his company expands its sup-

> pliers beyond the state. "We've developed a strong, well-defined procurement network that can deliver quality produce at all times—regardless of the weather challenges and independent of the local season," he says. "We buy Michigan produce as well as Illinois corn and Wisconsin potatoes whenever it is available, but a larger procurement network makes it possible to ensure that retailers have products like asparagus when their customers want it, whether they're in season in our area or not."

#### Tips on Marketing Local Grown

Many retailers are not aware of the vast amount of help available when it comes to enhancing how they market local-grown. For example, Heeren Brothers has mounted a new campaign to put Michigan produce at the forefront of shoppers' minds.



AFPD Bottom Line

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Based on a theme of Michigan Grown, the company is providing customers with point-of-purchase (POP) materials to extol the virtues of home-grown produce. "Michigan has a strong heritage of agriculture that has resulted in some of the besttasting produce in the world," says Jim Heeren, president. "From navy beans in the thumb to blueberries in Grand Haven, we have great-tasting produce."

The campaign centers around a blue, Michigan state cut-out design overlaid with a green stalk and the words "Michigan Grown". The campaign elements are provided free to Heeren customers and include shelf signs, channel tags, window slicks, deli banners, and other POP signage. "This provides an opportunity to sing the praises of Michigan produce at the same time that wonderful products like asparagus and apples are just hitting the shelves," he continues. "It is a celebration of everything good about Michigan."

Don Symonds says Lipari Foods is also in the midst of a gigantic 'buy local' campaign. "We participate in programs like Made in Michigan and Ohio Buy Local throughout the Midwest and distribute products from numerous companies in each state we service," he says. "In the past, we'd never have thought to put out a Made in Michigan flyer. It's not fancy—just lists the manufacturers—but it has been unbelievably popular." Lipari also offers offer merchandising suggestions and operational assistance through its category specialists.

Denise Donohue, executive director of the Michigan Apple Association, confirms that the marketing of local-grown produce has helped cause a "substantial increase" in the popularity of Michigan apples at home. "Consumers want to know if certain produce sold by a retailer is home grown," she says, "and retailers have to take the lead on that."

Donohue cites recent research conducted for her association by Michigan State University where a group of shoppers was taken to a local grocery store so that researchers could observe their behavior. "About 83 percent of the focus group participants said they preferred Michigan apples, but when they were observed shopping, only 35-40 percent actually selected apples from our state," she says.

Why? The shoppers said they couldn't tell which apples were from Michigan. "It was printed on every bag, but they had to search for it," she explains. As a result, the Michigan apple community collaborated on helping retailers improve their POP display of Michigan apples. Signs, banners, table skirts, and more were developed and are available free of charge to any Michigan retailer (visit www.michiganappleassociation.com). "There are 15 different varieties of apples grown in Michigan, so it is important



to help the buyer identify Michigan apples." she says

As an incentive to retailers looking to support the local-grown movement, the Michigan Apple Association also sponsors a POP display contest, with a cash prize awarded to the three best displays in the state featuring Michigan apples.

"The important thing we learned from our research is

that once a consumer knew which apples were from Michigan, that was the number-one factor in their decision-making," says Donohue. "Because of the Michigan economy, people want to support the home team. The top reasons for grocers to commit to local-grown are consumer satisfaction and returning dollars to the Michigan economy."

#### Worth the Effort

Some believe that focusing your marketing on local-grown is not what a retailer should be emphasizing. "Our focus is providing retailers the best produce value proposition – high quality produce at the best possible cost," says Ahlbach. "Providing local produce when it is in season is important to us. But we feel 'local produce' is being overused as a marketing tool."

Nevertheless, promoting local-grown produce is a way most AFPD members can gain ground on the various challenges they face as smaller, independent grocers. "The economic pressures are different in the city of Detroit than those facing customers in the suburbs," says Tom Naemi, owner of Ace Produce. "In Detroit, the problem is the population depleting. In the suburbs, you are dealing with the big boys on the block: Costco, Sam's Club, Walmart. There's fierce competition in the suburbs." Anything a small retailer can do to separate itself from the chains or make it worthwhile for customers to seek out a store in Detroit because it has the freshest produce is a really good thing, he says.

In the end though, Naemi believes quality trumps geography every time. "Quality pays, it doesn't cost," he says "If you have a good product in your store and customer satisfaction, it overcomes any pricing. A deal is not a deal if you lose the customer. Every customer who returns is worth all your effort and hard work — whatever it takes to get them there."

Central Grocers' Anlbach agrees "The challenge for retailers is to communicate the quality of their produce to their customers," he says "It's important to decide whether your customers top priority is quality, price, or where it's sourced – and then make sure they know you carry it."

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



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PING WATER

# **AFPD** Foundation **Turkey Drives**

As the holiday season approaches, the AFPD Turkey Drive Committee has pledged to put a turkey on the Thanksgiving tables of more than 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.



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<ul> <li>40 families at \$400</li> <li>100 families at \$1,000</li> <li>250 families at \$2,500</li> </ul>	By Credit Card: Circle one: MC Visa AMEX Discove
500 families at \$5,000 Other (goods or products)	Card Number:
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### Salmonella: Who Pays?

#### By Edward G. Hubbard

Every year, approximately 40,000 cases of salmonellosis are reported in the United States, with an estimate of 400 resulting deaths. Young children, the elderly, and those already ill are at the most risk.

While salmonella is often associated with poultry, cross-contamination has spread salmonella to sprouts, pistachios, and peanut butter. In 2004, salmonella was found on Roma tomatoes used for sandwiches at a chain of convenience stores. Recently, a salmonella outbreak from ground turkey has spread to 26 states, claimed one life, and hospitalized 22 others.

Claims arising out of a serious infection usually assert three theories: A violation of the Pure Food and Drug Law; product defect; negligence. The bottom line is that, in many states. your store will be li-



able for damages if a customer establishes the sale of a tainted product.

#### **Convenience Store Liability**

In Ohio, your store will be liable for medical bills, lost wages, and pain and suffering caused by the salmonellosis. But typically, if you compensate the customer. the distributor providing the product is in turn liable to you.

There are three steps to make your best claim against a supplier. First, keep careful records regarding the receipt and use of foods, especially if more than one distributor provides the same product type. Second, if a customer contacts the store to complain, collect the information needed to identify the exact foods under suspicion and ask the customer to save any label or container, and then hold any remaining inventory of that item. Third. provide early notice of any possible claim to your insurer so that it can undertake to place suppliers on notice of a potential claim and demand that they preserve records needed to track the food through the supply chain.

Edward G. Hubbard is a partner at Lane, Alton & Horst LLC in Columbus, Ohio.



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#### SEVEN WITH THE CEO

# Patterson: 'In Michigan and America, the Future is Small Businesses'

In 2012, Oakland County Executive L. Brooks Patterson will head into another election season. He won re-election to a fifth fouryear term as Oakland County Executive in 2008 by another large electoral margin.

As the chief elected official in one of America's most affluent and progressive counties, Patterson presides over a nearly \$780 million recommended annual budget for FY2011 and a county workforce of approximately 4,000 full- and part-time employees.

During the 18 years of the Patterson administration, Oakland County government has earned respect from Wall Street for its solid tax base and sound financial policies by attaining and maintaining a coveted AAA bond rating, which only three dozen of the nation's 3,200 counties have received.

Auday Arabo, president and CEO of AFPD, sat down with Patterson to talk about small business and other issues



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

**Patterson:** They are smack dab in the middle of it because they make up the majority of business in Oakland County. There are more than 44,000 businesses in Oakland County. We have a

concentration of small business in Oakland County, and they are driving the economy. They are the ones hiring. I think every small business man wants to become a big business man, but today small business is dominating.



ARABO: If you had a choice between a small business locating in your county or the business owner living in your county, which would

you prefer? In some communities, elected leaders will ask our business owners where they live.

Patterson: We don't have that litmus test in Oakland County, I want the business and the employment it brings. I don't care if the owner lives in Fiji, if his business is here and he is hiring Oakland County residents to work there, I am delighted. We lost a lot of jobs during the recession



Oakland County Executive L. Brooks Patterson with AFPD President and CEO Auday Arabo

- 60,000 jobs in 2009 alone and a lot of those were small businesses. They went out because of the bad economy. During this recession, the U.S. lost roughly two million jobs total; 49 states combined lost one million and Michigan lost the other million. You can see how hard we have been hit. If you want to invest in Oakland County, I don't care where you live.

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



Patterson: I hope there is room for both. Before the economy hit, Oakland County was ranked the third wealthiest county in the country on per capita income, and now we are down to 9th or 10th because of all the bankruptcies. Most of our businesses in Oakland County are small businesses. We've worked hard to repair the damage from this long recession and we have a long way to go. The future in, not just Oakland County, but in Michigan and America, will always be small business. It is the majority of business and they are the ones hiring. We have several large businesses we all look to. General Motors was my largest employer; it is not anymore. Beaumont Hospital is and they call on small business for procurement items. I think big business and small business are compatible.

> ARABO: What would you like the state to do to make Michigan more business friendly?



Patterson: I think they are moving in the right direction. The state has a very hot program – the new Pure Michigan Connect program. We are getting 50 inquiries a week. They also have other programs including some financing for small business. There are legal services that are free to assist small businesses getting started. What I would like to see the state do is cut regulation.

Small business spends hundreds of millions of dollars in time and money filling out forms for government regulations that go nowhere. They go to some bureaucrat's book room. And Governor Snyder is trying to bring the taxes down. We will be



competing against other states with lower taxes, lower cost to doing business, and less regulation. The state has to be mindful that while they can't create jobs, they can create an environment where jobs prosper. Government regulation and government taxation are the two impediments to people expanding businesses. They are bringing the burden down, but they have not brought it down far enough. I want to be in the top five states when it comes to the cost of doing business.



#### ARABO: What role would you like to see small business play in the revitalization of the economy?

Patterson: You have 3,000 members in Michigan. That's enough to give you a voice in Lansing like the other chambers and small business associations in

Michigan. You can take over those organizations. It gets attention when a small business person speaks who has 3,000 members, their families, and their contacts behind them. Your members need to become more politically active. People say, you should never get into politics. Politics is where they write the rules. You might as well get into it in order to write rules favorable to the small business person. I have been in politics for 38 years and I can't tell you how many people will say, "I am never going to get involved in politics." My response is, "you just forfeited your

right to bitch." That is where is the rules are drafted. Why wouldn't you want to be in there protecting your assets?

ARABO: How can we build a relationship between

#### your administration and our association?

Patterson: We have a small business center. We have one of the top advocates for business as our small business director and she has offered to come out to speak to your organizations. Most small business loan programs help small business to expand. They will come out to you, so let your members know that we have resources. We also have workforce development dollars available. We are fortunate to have experienced advocates on our side and they will visit you and help you.

#### ARABO: What current roadblocks do you believe stand in the way of small business success? I'm especially interested in your comments about crime.



Patterson: Taxation and regulation are roadblocks. We are all going to pay taxes, but we have to make sure it is a fair tax. The SBT was an inhibitor when it came to the ability to add more jobs.

Crime is always a problem and has always been a negative. Detroit has been the poster boy for crime, although Flint is gaining on them. People don't want to open businesses in those communities. They don't want to risk the lives of their employees and their customers. They will stay away. It might be a great business, but if you can't get people to come to your business, than it is wasted. From the prosecutor's perspective, crime is one of the top roadblocks. If we have a safe community, everything else falls into place.



# The Truth about Early Return to Work

#### By Ron Lucki

hile there may be general misconceptions about the positive role of early return-to-work programs, many employers are seeing the benefits these strategies can have on their injured employees and their bottom line. Here are three common misconceptions about early return-to-work programs, as outlined by AFPD's third party administrator for Ohio, CareWorks.

#### Misconception #1

It is unproductive to bring an injured employee back to work before they are 100 percent. On the contrary, creating structured transitional duties for injured employees to perform during their recovery—as opposed to staying home from

> work — initiates a number of physical and mental advantages for both employee and employer.

> > First, the employee remains active and productive, helping prevent loss of physical fitness and muscle tone due to inactivity. Second, they can earn full or partial wages during transition, bringing income closer to pre-injury wages and helping alleviate concerns about continued employment. Third, getting the employee back to their

> > > day-to-day routine helps them experience less disruption to their life, and provides them contact and support from coworkers and friends. Fourth, having the experienced staff member back in the work-force can help the employer eliminate unnecessary expenses associated with hiring and training new employees.

These advantages are

in defense of the widely-accepted theory that the longer an injured worker is off work, the harder it is for them to safely return to gainful employment.

#### Misconception #2

Staying home is the best medicine. Recent national studies report that work is generally good for health and well-being and worklessness is generally bad. While employers often focus primarily on physical recovery, the time an injured employee spends away from career and peers can be just as traumatic as the injury itself.

Often, an injured employee can be limited in what tasks they can perform when they first return, based on work restrictions prescribed by their healthcare provider. However, today's occupational health providers are receptive to working with employers and focusing on an injured employee's abilities as opposed to their disabilities. They share the same goal of returning an injured employee to productivity because of the positive impact work can have on achieving a healthy long-term recovery.

#### **Misconception #3**

I don't have the time or the budget to develop an early return-to-work program. The truth is many employers don't have the time or the budget to afford even one lost-time claim. Ohio Bureau of Workers' Compensation statistics illustrate the dramatic financial difference between average claim costs when an injured worker missed fewer than seven days (\$820) versus missing more than seven days (\$51,000) as in a lost-time claim. Early return-to-work programs are designed to give employers the tools they need to eliminate the occurrence of lost-time claims, with an average \$51,000 return on investment each time they do so.

Don't let misconceptions distract you from the ultimate goal of developing return-to-work solutions that help your injured employees return to healthy, productive lifestyles. More times than not, it's the best medicine for their longterm recovery and for the health of your business.

> Ron Lucki is director of business development for CareWorks. If you need additional information. contact him at (888) 627-7586, ext. 3510 or email ron.lucki@careworks.com.





M. Scott BOWEN Michigan Lottery Commissioner

# **The Lottery is on Facebook!**

ore than 13,000 Facebook members have "liked" the Michigan Lottery. Have you? The Lottery's Facebook page is a great way for players to ask questions, voice their opinions, and share their good fortune in a big win. Retailers can interact with players and offer their comments, too. If you haven't already, visit www.facebook.com/MichiganLottery and click "Like."

Facebook has provided a means to ensure players and retailers have the most current information on jackpots and newly-released games, congratulate retailers on selling winning tickets, and update Player's Club website promotions.

#### 50/50 Raffle

Players must purchase their 50/50 Raffle tickets by September 28, so your customers must act fast to be part of the action. For every dollar wagered, 50 cents goes into the jackpot; the winner receives half of the take. Single wagers are \$5 each.

Unique seven-digit numbers are printed on tickets until sales end on September 28. A drawing on September 29 will select one winning number. The jackpot is updated on Club Keno monitors, Altura displays, and www.michiganlottery.com.

This Ultimate 50/50 Raffle offers a twist, with five bonus drawings for \$25,000. 50/50 Raffle tickets are automatically entered into the bonus drawings. The bonus winning raffle numbers are posted on the Lottery's website. Winners of the bonus prize are still eligible for the final raffle drawing.

Ultimate 50/50 Raffle tickets can also be entered on the Player's Club website for a second-chance drawing for \$10,000. Players must register their raffle tickets by Friday, September 30 to be eligible for the second-chance drawing.

The Lottery retailer that sells the jackpot winning raffle ticket will earn a \$5,000 bonus commission.

#### **Second-Chance Contests**

The Lottery Player's Club's 245,000 members have won millions in prize money and merchandise, and millions more are available. Just enter non-winning tickets on the Lottery's VIP website, www.michiganlottery.com.

• Tax Free Cash, a \$20 game, features two instant-win tax-free prizes of \$500,000 and a second-chance contest with a \$500,000 prize. Players must submit non-winning tickets by December 2. On December 7, five finalists will be selected to appear on the January 2012

E

episode of the "Make Me Rich!" game show. 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 chosen to participate in the grand prize drawing during the January 2012 episode of "Make Me Rich!"
- Single Double Triple Play Bingo non-winning tickets can be entered for a chance to win \$500 worth of instant tickets. By playing the online Bingo game, players can also earn entries and instantly win free tickets.
- \$1,000,000 Fortune features a "stub" drawing for \$1,000,000. Players must save the entire stub portion of their instant tickets, which contains a unique "Your

Fortune Number" underneath the scratchoff material. The ticket is automatically entered into the \$1,000,000 Fortune drawing. All tickets are eligible, even winning tickets. The drawing will be conducted on or after December 1 and the winner must claim the prize by October 12, 2012. • Instant Replay is one of the most popular second-chance contests on Player's Club. Lottery players have a chance to win \$1 million on the "Make Me Rich!" game show. Every \$10 worth of instant tickets

entered earns players one entry into the contest. Players can enter these great second-chance contests and participate in other Lottery activities by simply joining the Player's Club for free at www.michiganlottery.com.

#### **New Instant Tickets**

New instant tickets scheduled to go on sale September 19: Camo Cash (\$1); Casino Cashword (\$2); Field of Screams (\$2); and Sterling Silver (\$5). Cashword (\$2) is scheduled to go on sale September 13. Release dates are subject to change.

Remember to activate instant game tickets before putting them on sale to ensure winning tickets can be redeemed.

#### Instant Tickets Set to Expire September 12

Tickets set to expire: IG 329 That's How I Roll (\$1); IG 347 What's Your Number (\$1); IG 324 Aerosmith (\$2); IG 350 Cashword (\$2); and IG 354 Pot Luck (\$2). Be sure to tell your customers about the expiration date; prizes must be claimed before the ticket expires.

Since its inception in 1972, the Lottery has contributed more than \$15 billion to education in Michigan.



### 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



# Protecting Data is Good for Business and It's Required

Providing customers with secure payment options not only provides more incentives to buy – but is also the merchant's responsibility. In fact, failure to protect cardholder data could cost your company thousands of dollars in fines, in addition to loss of business.

### What are the Payment Card Industry Data Security Standards (PCI DSS)?

Visa<sup>\*</sup>, MasterCard<sup>\*</sup>, and other payment brands have their own data security programs that require merchants to safeguard credit card processing data. However, these companies have also adopted common industry security requirements, referred to as PCI DSS, to provide merchants with a single path to safeguarding sensitive data.

#### **Twelve Requirements for PCI-DSS Compliance**

The PCI DSS is comprised of 12 requirement categories that are grouped under six general headings. These requirements range from removing sensitive card data from your payment terminals, to implementing data security policies for your employees. Here are short explanations of the requirements.

#### **Build and Maintain a Secure Network**

Requirement 1: Install and maintain a firewall configuration to protect data.

Requirement 2: Do not use vendor-supplied defaults for system passwords and security parameters.

#### **Protect Cardholder Data**

Requirement 3: Protect stored data. Requirement 4: Encrypt transmission of cardholder data and sensitive information across public networks

#### Maintain a Vulnerability Management Program

Requirement 5: Use and regularly update anti-virus software. Requirement 6: Develop and maintain secure systems and applications.

#### **Implement Strong Access Control Measures**

Requirement 7: Restrict access to data by business need-toknow.

Requirement 8: Assign a unique ID to each person with computer access.

Requirement 9: Restrict physical access to cardholder data.

#### **Regularly Monitor and Test Networks**

Requirement 10: Track and monitor all access to network resources and cardholder data.

Requirement 11: Regularly test security systems and processes

#### Maintain an Information Security Policy

Requirement 12: Maintain a policy that addresses information security.

The complete list of standards is available for download from the PCI Security Standards Council. You may also want to review the Prioritized Approach, which provides guidance for non-compliant merchants who are working toward achieving compliance.

#### What is a Data Compromise?

A data compromise occurs when cardholder data has been lost or stolen, typically (but not limited to) by way of:

- Theft of property that included cardholder data
  - Stolen laptop or computer files
    - Missing or stolen reports that may contain cardholder data
  - Unlawful theft of cardholder data by an employee

At Chase Paymentech, we provide a team of PCI data security experts ready to advise our merchant customers and keep them informed of data security requirements. This section provides the first steps in understanding the Payment Card Industry Data Security Standards (PCI DSS).

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

www.AFPDonline org

## Thanks for shopping

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- Holly Schlusler, Owner, Henry's General Store

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# Frankenmuth Brewery's Haithem Sarafa: Bringing Back German Brewing Tradition

#### By Darrell Klute

Considering its wild history. Frankenmuth Brewery is just waiting for the right script writer to come along and capture its story.

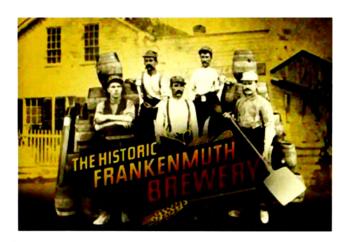
The city of Frankenmuth traces its roots to 1845, when it was founded by Lutheran missionaries and the tradition of brewing quickly followed to "the forests of Michigan." Cousins William Knaust and Martin Heubisch opened the

Cass River Brewery in 1862 on the same property where the Frankenmuth Brewery stands today. It underwent many name and ownership changes [including "Frankenmuth Brewing Co"] over the next 100-plus years.

In 1987, a fire destroyed most of the facility, ruining the plans

of another new owner. Within 10 years, though, the brewery – described on Frankenmuth's website as the second oldest brewery in the country – was back on top. In 1996, it was cranking out 30,000 barrels of beer across 25 states when an F3 tornado wrought total destruction on the operation, this time for yet another new owner. The brewery, closed for several years, was rebuilt in 2003 and opened as a brewpub until economic pressures forced its closure a few years later.

Still, current president and general manager Haithem Sarafa is optimistic about the future of Michigan's Original Craft Beer. "The third time is a charm." he quipped. The operation now consists of a microbrewery with a robust restaurant business that can seat more than 400 indoor diners and 250 river-side patio diners on three decks. About 10 percent of its 70 employees devote themselves to beer production. While the restaurant is an essential part of the business plan, Sarafa makes it clear that the business



is about the beer.

"It's unbelievable beer. Das Good Bier," he said. "We have six house brands and probably seven or eight seasonals, which we carry two at a time. Our Siek Institute-educated brewmaster, Jeff Coon, has been brewing beer for more than 40 years and knowhow to brew in the true German tradition.

In late July 2011, Frankenmuth rolled out its flagship Pilsener in a bottle, available for purchase at both major and independent

grocery stores, convenience stores, and pharmacies. Its bottled seasonal Oktoberfest beer is out in mid-August with the remainder of its house beers available in early September.

Sarafa acknowledges that a long-term goal for the business is to be one of the larger microbreweries in the State of Michigan

"We want to get as many people as possible to try our Frankenmuth." he said. "We're in about 150 restaurants and bars on draft, but now our bottles are getting into retail and grocery outlets."

Sarafa said he realizes that craft bee is still a niche marketplace, occupying only about six percent of the total beer market. "We're focused on the beer drinker who wants to learn how to drink real beer instead of the massproduced and marketed product," he said. "We differentiate ourselves by being a transitional and traditional German brand that uses quality grains and hops."

"We opened at the low of the Michigan economy in July of 2009. For us, any improvement from those days is a positive," he continued. "We continue to become more popular as people come to visit and try the different varieties of our craft beer."

> Darrell Klute is a freelance writer based in New York who contributes frequently to AFPD Bottom Line







# **CareWorks Consultants Now Provides Unemployment Services**

areWorks Consultants Inc., Ohio's ading third party administrator (TPA), proud to announce a new service ffering for AFPD group members.

The experienced team at CareWorks onsultants will now offer a profesional unemployment compensation cost-conrol program for AFPD group rating particiants. This new service will include telephone onsultation services and can help your busiless with these issues:

· Recognizing what the Ohio Department of Job and Family Services (ODJFS) is looking for in a claim protest; Determining which types of separation

issues are good to challenge to a hearing;

· Prepare for an unemployment hearing and what to expect at a hearing: Benefit Charge Auditing - taking steps to verify and protest erroneous benefit charg-





es and track them until a credit is received:

 Understanding how unemployment liability is determined in a claim and estimating the approximate cost to your account;

· Learning how to handle work refusals based on ODJFS requirements;

• Understanding your annual Contribution Rate Determination and the assigned tax rate for your account;

· Reviewing the option of submitting a voluntary contribution amount to ODJFS

All Ohio AFPD members have the opportunity to sign up for a full service program, as well. To learn more about this new unemployment offering, call the CareWorks Consultants UC Department at (800) 837-3200, ext. 8555, or visit www.CareWorksConsultants.com.



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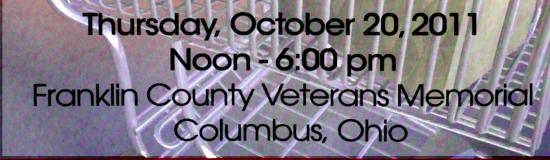
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# 5th Annual Ohio Food & Petroleum Trade Show



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

#### Healthy Living

### **How to Stay Hydrated**

fost adults lose about 10 cups of water every as through normal body functions. To keep our body working properly, you need to splace the water you lose. Here are some tips o stay healthy, hydrated, and satisfied.

- How much and what should you drink? Adults need around 8 - 12 cups of water per day depending on activity level. This can come from water itself or from other liquids such as low-fat milk and fruit juices, as well as foods. Soda is not a good choice for hydration, while vegetable juice is hydrating and a great way to take in vitamins. Consider making your own vegetable juice using a blender and spring water. Plain watermelon juice, cantaloupe, or honeydew melon blended with crushed ice make refreshing beverages.
- How can you avoid becoming dehydrated? Dehydration can happen in any season. In the winter, heated air evaporates moisture on your skin, and although you may not feel thirsty, you need to replace fluids. If you are going to be physically active, drink fluids on a schedule before. during, and after the activity. Experts suggest two cups two hours before you exercise, two cups 15 minutes before you exercise, and one cup for every 15 minutes during activity.
- 3. What about teas and coffees? Teas and coffees refresh the body, stimulate the brain, and give some energy—but use them in moderation. Both teas and coffees are dehydrating because of their caffeine content and other elements. Over-consumption can mean depletion of essential elements, leaving your body dehydrated, and in some cases, over-stimulating your nerves. Tea, which has a milder form of caffeine called theine, is preferable because it enters the bloodstream slower and is less jarring to most people's nerves than coffee. Suggested per-day consumption is four to 12 ounces.
- 4. Hydrate with certain foods. Although you can't really measure the amount of water in the solid foods you consume, foods that naturally contain at least 90 percent water include lettuce, watermelon, broccoli, and grapefruit. Milk, low-fat cottage cheese, apples, and baked potatoes with skin, as well as chicken and beef are also surprisingly good sources.



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

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



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# Guide to USDA's Meat Labeling Rule



The National Grocers Association (NGA) created this guide to USDA's final rule for nutritional labeling of ground or chopped meat and poultry products, which goes into effect January 1, 2012. Designed for retailers and wholesalers, an updated poster is being finalized by Food Marketing Institute (FMI).

#### Introduction

For the last 10 years, NGA has urged the United States Department of Agriculture (USDA) to maintain a voluntary nutritional labeling program for ground meat and poultry products and opposed proposed mandatory nutritional labeling on the packages of ground products. NGA opposed the mandatory nutritional labeling on ground product packages because of the excessive costs and regulatory burdens it will impose on independent retailers who operate full- or self-service meat departments and advocated that retailers should be given a choice to post signage near meat cases or labels on individual packages of ground products, just as will be permitted for major single cuts of meat and poultry products. Unfortunately, USDA rejected that option.

In December 2010, USDA issued its final regulation requiring mandatory nutritional labeling on individual packages of ground or chopped meat and poultry products. The final rule takes effect January 1, 2012, NGA is working in conjunction with other industry trade associations and USDA to assist retailers in complying and attempt to reduce the regulatory costs, similar to what was done for Country-of-Origin labeling.

The regulations also require mandatory nutritional labeling of major cuts of single-ingredient raw meat and poultry products by posting a sign or poster at Point of Purchase (POP) or on the package. On June 9, 2011, USDA issued an updated version of 54 Questions and Answers on Nutrition Labeling. This summary

incorporates key questions and answers that apply to retailers. Most importantly, the rule affects retailers' meat department operations because the additional labeling on the ground meat packages becomes mandatory. For retailers that add trimmings to ground products or separately grind trimmings in the store, compliance could result in added burdens. Single cuts of meat would also be affected if retailers voluntarily chose to add nutritional labeling to the packages.

Nutritional labels must list total calories, calories from fat, total fat, saturated fat, cholesterol, sodium, total carbohydrates. dietary fiber, sugars, protein, vitamin A, vitamin C, calcium, and iron. Note: If the value of any required vitamin or mineral is zero, it can be deleted from the label as long as a "Not a significant source of..." statement is included. Number of servings in the package does not need to be indicated.

#### **Ground Products**

USDA believes that consumers cannot easily see the fat in ground or chopped product and that failure to provide nutrition information would result in the product being misbranded. Beginning January 1, 2012, labels will be required on the individual packages for all ground or chopped products, with or without adding seasoning. The covered ground products include singleingredient raw hamburger, ground beef, ground beef patties, ground chicken, ground turkey, ground chicken patties, ground pork, and ground lamb. The rule does not address sausages or other multi-ingredient products, since these are typically multiingredient or heat-processed products that are already required to bear nutritional information.

Nutrition information on covered ground or chopped products is required on an "as packaged" basis. Retailers could elect to



add "as consumed" information, provided preparation and cooking instructions are clearly stated.

This requirement has raised a number of questions about how retailers that process ground product in their stores will be affected. For those that receive chubs from the processor and just regrind it without adding trim, nutritional labeling on the package could be based upon the supplier's information on the label. When trim is added in the store, it is anticipated that retailers will have to develop programs based upon USDA data and retailer information to provide accurate nutrition labeling. (Editor's note: The answers to the questions in each of the following sections were provided by USDA.)

### Q: In light of the new nutritional labeling regulations for ground product, is something like "85/15" still allowed on labels for retail sale with no qualifiers?

A: No, under the 1993 nutrition labeling regulations that established the mandatory and voluntary nutrition labeling programs, for the term "\_\_\_\_\_ percent lean" to be used on the label or in labeling of the product, the product must have met the criteria for "low fat" (9 CFR 317 362(b)(6) and 381.462(b)(6)). Most ground beef and hamburger do not qualify as "low fat." Therefore, the regulations precluded the use of the term "\_\_\_\_ percent lean" on these products. On May 24, 1994, (59 FR 26916) FSIS proposed to amend its regulations to permit a statement of the

#### Q: Is meatloaf meat (e.g. raw ground beef and raw ground pork combined) required to be labeled under the rule?

A: If the product includes fround pork and ground beef, it would be a multi-ingredient product. Therefore, under current regulations, it would have to be ar nutrition labeling unless it is reference to an exemption.

Q: Regarding meatloaf meat, if the ground pork and ground beef are in separate portions on the same tray, could the package have two nutrition labels—one for the ground beef and one for the ground pork?

A: Yes, if the ground beef and

ground pork are separate, there could be two nutrition panels

#### Percent Lean/Percent Fat Labeling

Retailers have the option of labeling ground products for lean content, but if they choose to do so, it would have to be labeled "percent lean/percent fat"-unless the product meets the regulatory criteria for "low fat."

Retailers need to know that ground or chopped beef labeled as ground beef or hamburger does not contain more than 30 percent lat. Typically, they can get information concerning the lean and fat percentage from their suppliers, or they can analyze the levels of fat at retail with an anal-ray or other device for measuring the fat content of ground beef. If the product does not contain Advanced Meat Recovery (AMR) –an industry technology that removes muscle and other edible tissue from the bone of beef carcasses under high pressure without incorporating bone–or low temperature rendered product, once the fat content is known, retailers can obtain information for the nutrition facts panel from the ground beef calculator available from the Agricultural Research Service at the Nutrient Database for Standard Reference, Release 23 (Available at www.ars.usda.gov/nutrientdata.)



Nutritional labels must list total calories, calories from fat, total fat, saturated fat, cholesterol, sodium, total carbohydrates, dietary fiber, sugars, protein, vitamin A, vitamin C, calcium, and iron.

lean percentage on the labeling of ground beef and hamburger if it were contiguous to a statement of the fat percentage.

On August 5, 1994, FSIS published a notice of extension of the date that it would enforce compliance with the nutrition labeling requirements for ground beef and hamburger (59 FR 39941) The agency extended the compliance enforcement date for these products indefinitely, pending publication of a final rule on percentage labeling for lean and fat on ground beef and hamburger.

Since then, the Labeling and Program Delivery Division has approved many different labels, including use of a ratio like "85/15" without any qualifiers or words like "lean" or "fat" on the label, because FSIS did not have a regulation in effect on the nutrition labeling of ground beef.

FSIS has now published the nutrition labeling final rule, which permits a statement of lean percentage on the label or in labeling of ground or chopped meat and poultry products that do not meet the regulatory criteria for "low fat," provided that a statement of fat percentage is also displayed on the label or in labeling. The required statement of fat percentage must be contiguous to—in lettering of the same color, size, and type as, and on the same color background as—the statement of lean

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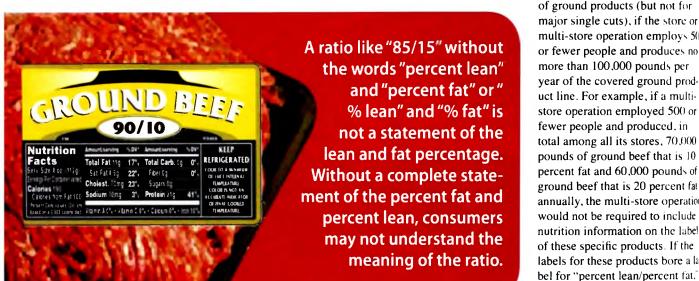
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#### percentage.

A ratio like "85/15" without the words "percent lean" and "percent fat" or "% lean" and "% fat" is not a statement of the lean

#### Exemptions

• A single retail store or multi-store operation qualifies for the small-business exemption from nutritional labeling



and fat percentage. Without a complete statement of the percent fat and percent lean, consumers may not understand the meaning of the ratio

After the effective date of the nutrition labeling final rule, "85/15" and other ratios that are not complete statements should no longer be used on chopped or ground products for retail sale to consumers. Once the nutrition labeling final rule becomes effective on January 1, 2012, the Labeling and Program Delivery Division will no longer approve labels with only a ratio like "85/15" for retail products without the words "percent lean" and "percent fat" or "% lean" and "% fat" also on the label. A statement of percent lean and percent fat (e.g., 85% lean/15% fat) will be permitted on the label for ground products that do not meet the regulatory criteria for "low fat."

#### Q: When meat is ground at small establishments and retailexempt facilities, how is the fat content measured?

A: It is the establishment's or retailer's responsibility to truthfully label the products. The regulations under 9 CFR 317 8(a) and 319.15(a) require a product labeled as "ground beef" to contain no more than 30 percent fat. Therefore, it is up to the establishment to support that the product is not misbranded.

#### Q: Does a "% lean/% fat" statement need to be on ground products that don't qualify as "lean" according to USDA, or is it just an option?

A: No, the use of a "% lean/% fat" statement is voluntary. No claims are required. However, for ground products, a '% lean/% fat" statement can be listed even though the products do not meet the definition of "low fat" (3 grams of fat per reference amount).

multi-store operation employs 50 or fewer people and produces no more than 100,000 pounds per year of the covered ground product line. For example, if a multistore operation employed 500 or total among all its stores, 70,000 pounds of ground beef that is 10 percent fat and 60,000 pounds of ground beef that is 20 percent fat annually, the multi-store operation would not be required to include nutrition information on the label of these specific products. If the labels for these products bore a la bel for "percent lean/percent fat." but no nutrition claims or nutrition information, then no nutrition

labeling has to be applied to the package.

- Products that are ground at an individual customer's reques and are prepared and served at retail are exempt, provided the labels or labeling of these products bears no nutrition claims or nutrition information.
- · Ground or chopped products in packages that have a total surface area for labeling of less than 12 square inches are exempt, provided that the product's labeling includes no nutrition claims or nutrition information and provided that an address or telephone number that a consumer can use to obtain the required information is included on the label.

#### Q: Will a small retail business like a butcher shop be exemption from the rule?

A: Probably. It is likely that a small retail business will qualify for the small business exemption for ground or chopped products under §§317.400(a)(1) and 381.500(a)(1). There is no small business exemption for the "major cuts" of single-ingredient, raw meat and poultry products. Therefore, a small retail business will be required to provide nutrition information for th major cuts of single-ingredient, raw meat and poultry products on labels or on point-of-purchase materials (e.g., signs, posters, or pamphlets). FSIS will make point-of-purchase materials for the major cuts of single-ingredient, raw meat, and poultry products available on the FSIS website.

Q: Will meat that is sliced and weighed at the deli have to bear nutrition labels under the nutrition labeling final rule? A: No, the most recent nutrition labeling rule applies to "major cuts" and ground or chopped products, which are not typically



cuts" and ground or chopped products, which are not typically deli products. Under current nutrition labeling regulations, product produced or packaged at retail (and not ground or chopped) is exempt from the nutrition labeling requirements (§317.400(a)(7) and §381.500(a)(7)).

#### Q: Will a full service meat counter, where none of the meat is packaged until a customer selects the product and it is weighed and wrapped for the customer, have to comply with the nutrition labeling final rule?

A: Yes, if the full-service meat counter sells the major cuts of single-ingredient, raw meat, and poultry products listed in the nutrition labeling final rule, it will need to provide point-of-purchase materials for the "major cuts" it sells. Ground product, unless it is ground at a customer's request, will require on-package nutrition facts panels–unless the business qualifies for the small business exemption or other exemptions.

#### Q: What is the small business exemption?

A: The small business exemption in §§317.400 and 381.500 applies to any establishment (or retail facility) that has 500 or fewer employees. Any product they produce at less than 100,000 lbs per year is exempt from nutrition labeling as long as the product includes no nutrition information or claims. Ground "product" would be designated by different formulas/different nutrient profiles. For example, 10 percent fat ground beef is a different product and has a different nutrient profile than 20 percent fat ground beef. Therefore, each would be counted separately toward 100,000 lbs of product. Different forms of the same product are counted together toward the 100,000 lbs. For example, 10 percent fat ground beef sold to hotels, restaurants, and similar institutions (HRI), 10 percent fat ground beef sold in 1-pound chubs, 10 percent fat ground beef sold as 4-ounce patties, and 10 percent fat ground beef sold in bulk, would all be counted together, since they all have the same nutrient profile.

#### Q: Does §317.400(a)(7)(ii) exempt store-made gourmet burger patties (e.g., raw ground beef combined with cheese and onions) from nutrition labeling?

A: Yes, burgers made in the retail store with diced cheese and chopped onions do not meet the regulatory standards for "chopped beef." "ground beef." "hamburger." or "beef patties" under §319.15 because the burgers are ground beef with added foods, not added seasonings, and as such, they are descriptively labeled products. Therefore, as long as the labeling does not include any nutrition claims, burgers made in the retail store with other food added (e.g., diced cheese and chopped onions) are exempt from nutrition labeling because they are multi-ingredient products processed at a retail store, not multi-ingredient ground or chopped meat products (§317.400(a)(7)(ii)).

#### Q: Is "pumped pork" considered a multi-ingredient product and thus exempt from nutrition labeling under the final rule?

A: Yes, pumped pork is a multi-ingredient product and not covered by this final rule. However, it is covered by the 1993 nutrition labeling regulations.

#### Single-Ingredient Raw Products

Point-of-purchase displays, such as the updated Nutri-facts posters for beef and veal, pork and lamb, chicken and turkey, will be mandated for display by retailers for major single-ingredient meat products, or labeling would be required on the package. Other acceptable forms of nutritional information that could be made readily available to consumers include brochures, notebooks, or leaflets in close proximity to the food.

USDA believes that consumers have reasonable expectations for single-ingredient products as to nutrition information. Therefore, individual packages will not require labeling, since the products are not modified by cooking and heat processing. Retailers could voluntarily label individual packages of singleingredient raw products.

Major cuts would not include products such as pork jowls, pigs feet, pork leg, pork shoulder-picnic, and beef round rump.

#### Q: Does the nutrition labeling final rule require nutrition labeling of seafood? Is the nutrition labeling program an FDA or an FSIS program?

A: No. the nutrition labeling final rule does not require nutrition labeling of seafood Seafood is regulated by the FDA. The nutrition labeling final rule is an FSIS final rule.

#### Q: Is sausage processed at a retail store exempt under 9 CFR 317.400(a)(7)(ii) from nutrition labeling?

A: Yes, as long as there are no nutrition information or nutrient content claims on the labeling. If a full-service meat counter sells the major cuts of single-ingredient, raw meat, and poultry products listed in the nutrition labeling final rule, it will need to provide point-of-purchase materials for the "major cuts" it sells.

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products, it could be declared on the basis of "as consumed" or "as packaged"

#### Q: Which cuts come under this rule?

A: The final rule requires nutrition information for the major cuts of single-ingredient, raw meat, and poultry products to be provided on the label or at point-of-purchase, unless an exemption applies. All ground or chopped products are also covered by the final rule (e.g., ground beef, ground pork, ground turkey) Nutrition information must be provided on the label of the products, unless an exemption applies.

The major cuts of single-ingredient, raw meat products covered by the rule are: beef chuck blade roast, beef loin top loin steak, beef rib roast large end, beef round eye round steak, beef round top round steak, beef round trip roast, beef chuck arm pot roast, beef loin sirloin steak, beef round bottom round steak, beef brisket (whole, flat half, or point half), beef rib steak small end, beef loin tenderloin steak, pork loin chop, pork loin country style ribs, pork loin top loin chop boneless, pork loin rib chop, pork spareribs, pork loin tenderloin, pork loin sirloin roast, pork shoulder blade steak, pork loin top roast boneless, lamb shank, lamb shoulder arm chop, lamb shoulder blade chop, lamb rib roast, lamb loin chop, lamb leg (whole, sirloin half, or shank half), veal shoulder arm steak, veal shoulder blade steak, veal rib roast, veal loin chop, and veal cutlets.

The major cuts of single-ingredient, raw poultry products covered by the rule are: whole chicken (without neck and giblets), chicken breast, chicken wing, chicken drumstick, chicken thigh, whole turkey (without necks and giblets; separate nutrient panels for white and dark meat permitted as an option), turkey breast, turkey wing, turkey drumstick, and turkey thigh.

### Q: Are "major cuts" that are marinated required to have nutrition labeling?

A: No, nutrition labeling is not required for the major cuts of meat or poultry products marinated at the store (\$\$317.400(a)(7)(ii) and 381.500(a)(7)(ii)) If the meat and poultry products come

USDA believes that consumers have reasonable expectations for single-ingredient products as to nutrition information. Therefore, individual packages will not require labeling, since the products are not modified by cooking and heat processing. to the store already marinated. packaged, and labeled for the consumer, they require nutrition information unless the supplier qualifies for the small business exemption on that product.

Q: Is a cube steak considered a chopped product, or is it a muscle cut since the meat isn't chopped into separate pieces?

A: A cubed steak is considered a muscle cut.

Q: Should the definition of the "major cuts" in §§317.344 and 381.444 be interpreted to include boneless filets, tenderloins, thigh meat, etc., or does if include bone-in product only?

A: Yes, since nutrition information is based on the edible portion of the product, it doesn't matter if the product is boneless or bone-in, the same product would have to have the same nutrition information on the raw 4-ounce edible portion or cooked 3-ounce edible portion.

Q: Can nutrition facts for single-ingredient products be presented as raw or cooked on labels or point-of-purchase materials? If cooked, what is the correct description to use from the USDA National Nutrient database for standard reference (i.e. broiled, braised, or roasted)?

A: Point-of-purchase (POP) materials for non-ground singleingredient, raw products can be based on nutrition information for raw or cooked products. If retailers provide nutrition information for the product as cooked, a cooking method that does not add any nutrients to the product must be used, and the method must be indicated on the POP materials. However, if a nutrition claim is made on the POP materials, all of the format and content requirements of \$317.309 apply. If only nutrition information – and not a nutrition claim – is supplied on POP materials, the requirements of \$317.309apply, but (i) the listing of percent daily value for nutrients (except vitamins and minerals in \$317.309(c)(8)) and footnote required by \$317.309(d)(9) may be omitted, and (ii) the POP materials are not subject to any of the format requirements.

#### Effective Dates, Education, and Enforcement

The effective date for mandatory nutritional labeling for ground products and major cuts of single covered products is January 1, 2012. The USDA Food Safety Inspection Service will conduct product surveys when it does E-coli testing. In the proposed rule, USDA stated that it expects full compliance; however, if it finds a product that is labeled wrongly or in error, USDA initiates a dialogue with the responsible parties and a program to effectuate changes in the labels to assure compliance. The focus will be on corrections to the labels. However the Final Rule comments state the Food Safety Inspection Service (FSIS) will explore its regulatory options, including seeking criminal penalties, if it discovers



violation of the nutrition labeling requirements. FSIS is not uthorized to impose civil penalties, including fines, under the 'MIA or PPIA.

FSIS personnel will conduct webinars on the final rule and will rovide additional information and guidance as needed. NGA nticipates FSIS will make nutrition labeling materials that can be sed at the point-of-purchase on the major cuts available at www. sis.usda.gov by August 15, 2011

#### ): When will FSIS start scheduling webinars and meetings?

A: FSIS plans to have a webinar that discusses the general equirements of the nutrition labeling final rule and some Q&As once FSIS has prepared point-of-purchase materials and labels. "SIS plans to schedule additional webinars and meetings. The late of the webinars and meetings has yet to be determined.

#### 2: When FSIS provides point-of-purchase materials, will they re different than the current posters and will they take into account the change in the values in the ARs database?

A: The format will be similar to the existing posters. NGA inticipates the updated posters will be available on FSIS and FMI websites by August 15, 2011.

### Q: Will the point-of-purchase materials on the FSIS website be in high resolution so you can print larger posters?

A: Yes, we plan to make the point-of-purchase materials in high-resolution quality so that they can be enlarged, similar to the ones on the FDA website. uct. For ground or chopped product. The producer of the final packaged product is required to provide nutrition labels on the product, unless an exemption applies. The producer of the final packaged product may be a federal establishment or retail facility. Retailers are required to provide point-of-purchase materials or nutrition labels for major cuts, unless an exemption applies.

#### Q: How will sampling work at retail? Will it be as complicated as with pathogens (micro-sampling)? How will establishments or retailers be notified?

A: The details of the sampling program have not yet been worked out. However, product would not be considered adulterated if nutrition labeling information is inaccurate. Therefore, when FSIS begins sampling ground or chopped product at retail for nutrient content, FSIS does not anticipate providing establishments advance notice.

### **Q:** Will the webinars include opportunities to ask questions? Will they be archived on the FSIS website?

A: We plan on having Q&A sessions in the webinars. Webinars are typically posted on the FSIS website for 30 days.

### Q: Will there be a label review process for retailers with unique needs?

A: FSIS does not anticipate the need for this. LPDD does not pre-approve labels applied at retail unless they are shipped with the product from a federal establishment. Retailers can submit questions concerning labeling through AskFSIS on www.fsis. usda.gov/Home/index.asp.

#### Q: Does the agency intend to research the format of the point-of-purchase materials for better readability? The industry is willing to work with FSIS on

improving the format. A: FSIS is researching consumer readability. FSIS may conduct research on these issues in the future, provided resources are available

Q: Currently, some posters include nutrition information for ground product. Will this nutrition information disqualify businesses from using the small business exemption?

A: No.

Q: Who has the burden of complying with the rule-the packer or the producer?

A: Normally, the packer is considered the producer because the packer produces the final prod-



If it finds a product that is labeled wrongly or in error, USDA initiates a dialogue with the responsible parties and a program to effectuate changes in the labels to assure compliance. The focus will be on corrections to the labels. Q: Is a branded beef program (e.g., Angus beef) that sells whole carcasses directly to approximately 20 independent retailers exempt from the nutrition labeling final rule? Is a supplier that only sells whole carcasses, not case-ready cuts, required to provide its retail customers with nutrition information?

A: If the producer does not package products, this rule does not affect it. The supplier that sells whole carcasses is not required to provide nutrition information to retail customers based on this regulation.

Q: Are nutrition facts on posters at point-of-purchase required to be in 8-point font or larger and the details on the bottom of the poster be in 6-point font or larger? Is there a requirement that the head-

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### ing cannot be larger in font than the rest of the font on the poster?

A: No, those are the specifications for a nutrition facts panel or point-of-purchase materials (POP) when a nutrient content claim is made. For POP without claims, there are no format requirements (see §317.345(a)(3)).

#### Q: Should the nutrition information used on point-of-purchase materials be based on Release 23 of the USDA National Nutrient database for standard reference?

A: Yes, that is the most current information from the Agricultural Research Service.

Q: When utilizing the USDA National Nutrient database for standard reference to search for nutrient values for single-ingredient products to include on nutritional labels, options are given for "separable lean only" or "separable lean and fat" for the products in the database. What is the correct descriptor and subsequent value to choose for the product for accurate and acceptable nutrient information? For example, should "pork, fresh, loin, top loin (chops), boneless, separable lean and fat, raw" or "pork, fresh, loin, top loin (chops), boneless, separable lean only, raw" be chosen?

A: The correct descriptor is not separable lean only. §317.345(d) specifies that the nutrient data should be based on meat cuts with external cover of fat at trim levels reflecting current marketing practices. An 1/8 inch trim best reflects current market practices at this time and information available in the nutrient database.

### Q: What are the minimum nutritional elements that have to be shown on the label?

A: The basic mandatory information: serving size, servings per container, calories, calories from fat, total fat, saturated fat, cholesterol, sodium, total carbohydrate, dietary fiber, sugars, protein, vitamin A, vitamin C, calcium, iron. The servings per container statement does not need to be provided for the "major cuts," but is required for ground and chopped products (servings per container may be stated as "varied" for random weight products like ground products). There are voluntary nutrients as well (§§317.309(c) and 381.409(c)).

#### Q: Is there a required format for the nutrition facts panel? For example, can information be presented in script?

A: Yes, the nutrition facts panel format is regulated. See 9 CFR 317.309(c)-(f) and 381.409(c)-(f). Meat and poultry products would probably qualify to use the simplified format. Additionally, if the total square inches of labeling space (for the entire package) is less than 40 square inches, then the tabular format may be used. Nutrition information cannot be presented in script because the regulations stipulate that letters in the nutrition facts panel should never touch.

### Q: Can a simplified nutrition facts panel be used for "major cuts" or ground or chopped products?



Retailers can submit questions concerning labeling through AskFSIS on www.fsis.usda.gov/ Home/index.asp.

A: Yes, a simplified nutrition panel is acceptable since singleingredient meat and poultry products do not generally contain carbohydrates.

#### Q: Does nutrition information have to be presented on top of the package, or can it be presented as a separate label on the bottom of each package?

A: No, the nutrition facts panel may be on the principle display panel (the front), or on the information panel (the first usable panel to the right of the principle display panel), which often is the back panel or the bottom of the package (see 9 CFR 317.2(m)). The panel may either be part of the overall printed label or applied as a separate sticker. A Guide to Federal Food Labeling Requirements for Meat and Poultry Products may be a helpful resource.

#### Q: Must the total carbohydrate value be listed on point-ofpurchase materials?

A: Yes, total carbohydrate is a core nutrient and must be listed on labels or point-of-purchase materials. For meat or poultry, total carbohydrates will generally be declared as "0"

### Q: Can the required nutrition facts panel be added with a sticker label or insert label as a permanent solution to being compliant?

A: Yes, nutrition facts can be added as a sticker or insert.

#### Q: Can a food-grade, coated nutritional panel label be inserted with the chicken before being shrink wrapped and a sticker label that carries weight, price, product name etc. applied to the product once it is wrapped?

**A:** Yes, as long as all the information remains visible at the time of purchase.

Q: To what extent do nutritional claims on point-of-purchase (POP) materials have to be supported with on-pack nutritional labeling? For example, if a retailer states "make lean beef part of your diet," does all the beef in the case have to be labeled as "lean" or do the POP materials or on-pack labels

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#### have to identify specifically which items are "lean?"

A: If you make a statement about "lean beef" on your POP materials, the materials would need to indicate which cuts of beef meet the lean definition. However, if a nutrition claim is made on POP materials, all of the format and content requirements of \$317.309 apply. If only nutrition information – and not a nutrition claim – is supplied on POP materials, the requirements of \$317.309 apply, but (i) the listing of percent Daily Value for nutrients (except vitamins and minerals in \$317.309(c)(8)) and footnote required by \$317.309(d)(9) may be omitted, and (ii) the POP materials are not subject to the format requirements.

#### Q: Is a "servings per container" statement required on single-ingredient, "raw products that are not ground or "chopped?

A: No, a "servings per container" statement is not required on the major cuts of single-ingredient, raw meat and poultry products. A "servings per container" statement is required on the labels of ground or chopped products. Because ground or chopped products are often random weight products, the servings per container may be listed as "varied."

#### Summary

In conclusion, single-ingredient raw products would meet the mandatory requirement by providing point-of-purchase materials rather than labeling individual products. For ground products, the individual packages will have to be labeled. In discussion with NGA's Government Affairs Committee, retailers and wholesalers indicate this will mandate significant changes in their meat department operations. Reports indicated that the regular meat labels would be expanded and additional labels may need to be added on the packaging. USDA stated that the label could be placed anywhere on the package.

Additional questions? Contact Tom Wenning, executive vice president & general counsel, (703) 516-8805 or twenning@ nationalgrocers.org or Greg Ferrara, director, government affairs, (703) 516-8811 or gferrara@nationalgrocers.org.



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H T Hackney-Grand Rapids	1-800-874-5550
S Abraham & Sons	(616) 453-6358
United Custom Distribution	(248) 356-7300
Who's Your Daddy Distributor	(248) 743-1003

#### DISPLAYS, KIOSKS & FIXTURES

Detroit Store Fixtures	(313) 341-3255
Rainbow Hi Tech	(313) 794-7355
ENERGY, LIGHTING & UTILITIES	
AFPD DTE Your Energy Saving	s 1-866-796-0512
Amenfirst Energy (Gene Dickow)	(248) 521-5000
DTE Energy	1-800-477-4747
Murray Lighting Company	(313) 341-0416
FOOD EQUIPMENT & MACHI	INERY
Culinary Products	(989) 754-2457
FOOD RESCUE	

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

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 WHOLESALERS

-AFPD Obie Oil, Inc	(937) 275-9966
The Anderson's Inc (E-85)	(419) 891-6491
Beck Suppliers, Inc	(419) 332-5527
Central Ohio Petroleum Marketers	(614) 889-1860
Certified Oil	(614) 421-7500
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**

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

#### GROCERY WHOLESALERS & DISTRIBUTORS

Burnette Foods, Inc	(231) 264-8116
Capital Sales Company	(248) 542-4400
Cateraid, Inc	(517) 546-8217
Central Grocers	(815) 553-8856
D&B Grocers Wholesale	(734) 513-1715
General Wholesale	(248) 355-0900
George Enterphses, 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

AFPD Nestle DSD1-	800-328-3397 ext.14001
AFPD *Prairie Farms Ice Crea	a <b>m Program</b> (Large Forma) .1-800-399-6970 ext.200
Pars Ice Cream Company, Inc	(313) 291-7277

#### ICE PRODUCTS

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

#### INSURANCE SERVICES: COMMERCIAL

AFPD North Pointe Insurance	1-800-229-6742
AFPD **CareWorks	
AFPD **Cox Specialty Markets (North (Underground Storage Tanks)	
Beechtree Insurance	(734) 452-9199
GLP Insurance Services	(248) 848-0200
Great Northern Insurance Agency	(248) 856-9000
Primeone Insurance	(248) 536-0791
State Farm Insurance (Agent Dawn Shaouni)	(248+879-8901
USTI/Lyndall Insurance	(440) 247-3750

#### INSURANCE SERVICES: HEALTH

-AFPD *BCBS of Michigan	n 1 <b>-80</b> 0-666-6233
Gadaleto, 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

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

### SUPPORT THESE AFPD SUPPLIER MEMBERS

#### INVENTORY SERVICES

Target Inventory	(586) 718-4695
a ger mentory	(500) 1 10 4000

#### LEGAL SERVICES

AFPD 'Bellanca, Beattie, DeLisle	(313) 882-1100
AFPD **Pepple & Waggoner, Ltd	. (216) 520-0088
The Abro Law Firm	(248) 723-4545
Denha & Associates	(248) 265-4100
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, Shallal & Hindo, 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

#### **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
apan Foods	(586) 447-3500
Piquetle 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

ATD Prairie Farms Dairy Co	(248) 399-6300
ATPD "Dairymens	
ATPD ** H Meyer Dairy	(513) 948-8811
AF(Y) "Modern Foods	(606) 255-6045
Country Fresh/Melody Farms	1-800-748-0480

#### MISCELLANEOUS

Course March	
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

-AFPD MoneyGram International .	
••••••••••••	. OH (614) 878-7172
Eurekal (bill payment)	1-877-374-0009

#### OFFICE SUPPLIES & PRODUCTS

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

#### **PAYROLL PROCESSING & HUMAN RESOURCES**

Total HR Services, LLC	(248) 601-2850
PIZZA SUPPLIERS	
Hunt Brothers Pizza	(615) 259-2629

#### POINT OF SALE

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

#### **PRINTING, PUBLISHING & SIGNAGE**

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

#### PRODUCE DISTRIBUTORS

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

#### REAL ESTATE

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 & REFRIGERATIO	ON 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
Fuddruckers of Rivertown	(313) 568-1000
Game Time Tavem	(313) 982-9800
Great Lakes Steak Venture/Still Water Grill	(810) 220-1990

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Game Time Tavem	(313) 982-9800
Great Lakes Steak Venture/Still Water Gnll	(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
Petruzello's	(248) 879-1000
Ponderosa #1012	(989) 386-9126
Ram's Horn Restaurant #36	(734) 285-0750
Ridley's Bakery Cafe	(248) 689-8638
Riverside Family Restaurant	(989) 695-5563
Rochester Mills Beer Co	(248) 650-2824
Sahara Restaurant - Farmington Hills	(248) 851-1122
Sahara Restaurant - Oak Park	(248) 399-7744
Sahara Restaurant - Sterling Heights	(586) 264-0400

(517) 351-DAWG

(810) 235-6550

#### REVERSE VENDING MACHINES/RECYCLING (517) 374-8807

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

SODA POP, WATER, JUIC OTHER BEVERAGES	CES &
AFPD Arizona Beverages.	
AFPD Nestle Waters Super	rmarket Program 
ATP1) Hansen's Beverage	(Monster Energy)
AFPD *Intrastate Distribute	ors (AriZona) (313) 892-3000
AFPD "Buckeye Distributi	ing (AriZona) (440) 526-6668
AFPD "RL Lipton Distribut	ing (AnZona) (216) 475-4150
7UP Bottling Group	(313) 937-3500
Absopure Water Co	1-800-334-1064
Coca-Cola Refreshments	
	Aubum Hills (248) 373-2653 Belleville (734) 397-2700 Metro Detroit (313) 868-2008 Port Huron (810) 982-8501
Coca-Cola Refreshments - Cleveia	nd (216) 690-2653
Faygo Beverages, Inc.	(313) 925-1600
Pepsi Beverages Company	Detroit 1-800-368-9945 Howeli 1-800-878-8239 Pontiac (248) 334-3512

#### **TOBACCO COMPANIES & PRODUCTS**

Altria Client Services	(513) 831-5510
Beamer Co. (Hookahis & 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

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

#### **WINE & SPIRITS COMPANIES**

Beam Globa	(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 & Spints	(313) 867-0521
Heaven Hill Distillenes	1-800-348-1783
National Wine & Spirits	1-888-697-6424
	1-888-642-4697

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What Up Dawg? Restaurant & Tavern

YaYa's Flame Broiled Chicken

#### Calendar



-September 20 & 21. 2011-AFPD's 13th Annual Holiday Food & Beverage Show Suburban Collection Showplace

-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

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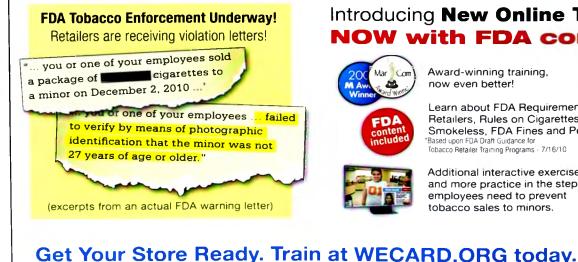
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### Can you be fined for selling tobacco to a 25 yr. old?

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



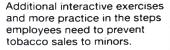
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# New Dairymens Refreshing Iced Tea

- 3 Exciting New Tastes
- Brewed Sweet Tea
- Green Tea with Ginseng and Honey
- Tea Cooler: Half Tea/Half Lemonade
- Popular 64 oz. Size
- Naturally Flavored
- No High Fructose Corn Syrup



Dairymens Brewed Sweet Tea UPC-0-72804-00960-2

Dairymens Green Tea with Honey and Ginseng UPC—0-72804-00962-6 Dairymens Tea Cooler UPC---0-72804-00961-9

REEN TEI



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