



BOTTOM LINE

THE VOICE OF INDEPENDENT RETAILERS • VOL. 23, NO. 1 • JANUARY 2012

HAPPY NEW AFPD

New Branding, New Building, New Era



The new AFPD image represents our members, staff, community, and partners all working together, hand-in-hand, connected as one, for the mutual benefit of us all.



NO
high fructose
corn syrup

Just enough
natural sugar

From your
local trusted
dairy

Calcium plus
vitamins
A & D



TruMoo

Nutritious and Delicious!

Because TruMoo Milk is made with real, Fresh white milk, it has essential nutrients you need: calcium, protein, potassium, phosphorus, riboflavin and vitamins A, D and B12. Chocolate Milk is a truly good thing.

For more information on the Country Fresh TruMoo® Chocolate Milk, check us out online at www.enjoycountryfresh.com or on .

Scan code to find out more.



You can also visit www.trumoo.com, and tune in to



Country Fresh, Grand Rapids
800-748-0480

Country Fresh, Livonia
800-968-7980



DOUBLE-AGED
for a Smoother Taste

Dewar's
YEARS 12 OLD

ENJOY RESPONSIBLY. www.dewars.com

©2012 DEWAR'S AND THE DOUBLE-AGED LOGO ARE TRADEMARKS IMPORTED BY
JOHN DEWAR & SONS COMPANY, CORAL GABLES, FL. BLENDED SCOTCH WHISKY - 40% ALC. BY VOL.



Features

8 **New Branding, New Building, New Era**

AFPD unveils new logo and an expanded vision for 2012 and beyond.

21 **Get Updated on New BUSTR Regulations**

The Ohio Bureau of Underground Storage Tank Regulations has adopted several new rules to meet the Federal Energy Policy Act.

Departments

7 **AFPD Corner**

14 **Retailer Spotlight**

Waters Edge Market

18 **Safety Sense**

Ohio BWC Board Approves Credibility Changes

19 **Supplier Spotlight**

DTE Energy Supply

26 **Healthy Living**

Uninsured Detroiters Get Help from BCBSM

28 **Supplier Directory**

Columns

6 **President's Message**

The Power of Change

11 **Petroleum News & Views**

The Future of Fuel Marketing

12 **Political Action**

Leveling the Playing Field for Funding

16 **Communication Corner**

What the Community Expects from You

20 **Ohio Division of Liquor Control**

A Common Sense Business Climate

22 **Michigan Legislative Update**

2011 AFPD Legislative All-Star Team

24 **Michigan Liquor Commission**

MLCC Expects Modest Growth in 2012

Save the Date!



MONOPOLY

“In It To Win It”

AFPD invites you to join us for our
96th Annual Trade Dinner & Ball

February 24, 2012

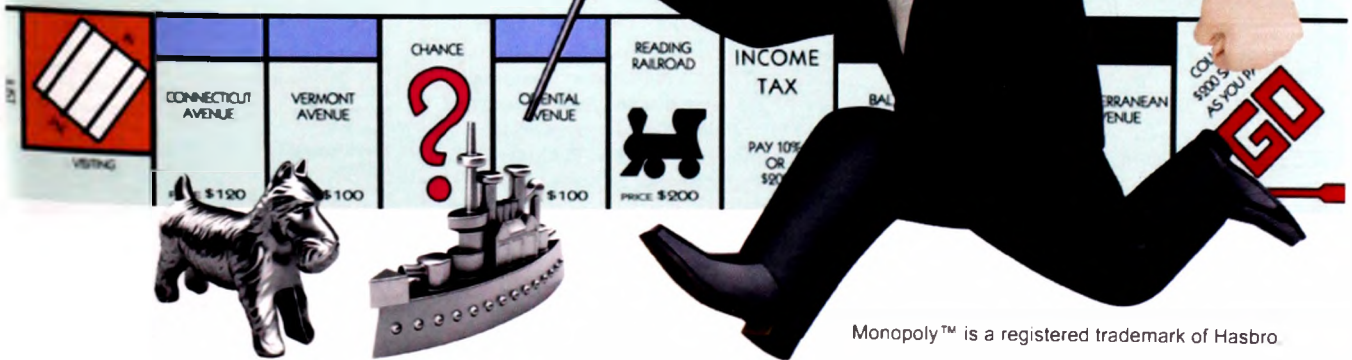
Diamond Center

Suburban Collection Showplace



Black tie, please

*Sponsorship opportunities are
available! For ticket information call
Tamar Lutz at (800) 666-6233
or visit www.AFPDonline.org.*



Monopoly™ is a registered trademark of Hasbro



Auday P. ARABO
AFPD President/CEO

President's Message

The Power of Change

There's a well-known adage: "Change is the only thing that remains constant in life." Certainly, change is not always welcomed or even understood. However, I prefer to view change through the lens used by Mahatma Gandhi when he said, "Be the change that you wish to see in the world."

The last few years have seen a number of changes at Associated Food & Petroleum Dealers, and 2012 is already making its own mark: a new logo emphasizing our acronym (getting away from our long name) and a new slogan for the association. Now, we are officially named AFPD—The Voice of Independent Retailers. The new logo was created by Jonn Shamoun of New Century Creative and symbolizes independent retailers standing side-by-side as a united front working together for the common good of the industry and the communities they serve. In today's business climate, individual retailers are climbing a steep hill as a snowball comes barreling toward them, growing in size and accelerating in speed. However, AFPD's credo is that there is nothing we cannot accomplish when we work collectively and strategically against the forces that work against us.

Another piece of exciting news: AFPD now owns a beautiful 6,000 square-foot building in the city of West Bloomfield, Michigan with spacious offices and a spectacular board room and kitchen. This means we can now host fundraisers, seminars—and yes, even our huge board meetings—at our new headquarters, which we hope to call home for the next 20 to 30 years. The most amazing part of the new office is that not only do we own the building, but also the space is twice as large as what we were leasing and our overhead costs are dramatically reduced. We hope you can drop by for a cup of coffee whenever you are in the area. As a member, you own a share of AFPD. AFPD is your association, and this is your office!

Also in the new year, the AFPD board of directors elects a new chairman and

executive officers. The challenges in Lansing, Columbus and Washington, D.C. will be front-and-center as we move into a heated presidential election year with a number of big statewide and local races. Stay tuned for announcements about AFPD PAC events where you can meet elected officials or candidates. Between the potential alcohol law changes in the State of Michigan and the CAT Tax changes we are vigorously fighting for in Columbus for our petroleum members, there will be no rest in 2012. AFPD is moving quickly and aggressively to protect the vital interests of its members.

Never forget that everything starts and ends with you, the AFPD member. We encourage you to donate to the AFPD PAC and get involved by attending our various events throughout the year. Help us recruit new members, who will thank you later. On their own, they will remain uninformed and out in the cold in 2012, especially without the information and insight AFPD has to offer. AFPD is the power of thousands of members working together, compared to the ineffective efforts of one or two stores on their own. We are talking about the survival of your small business, so now is the time to work together to protect our industry. As Malcolm X said, "if you do not stand for something, you will fall for anything."

Remember, AFPD is like a gym membership. Just paying your dues does not ensure results, but if you put in the time and effort, use the AFPD programs, get involved in our Day at the Capitol in Lansing and Columbus, and talk to your local and state representatives, you will see AFPD as an insurance policy and the best investment you have ever made.

The choice is yours! AFPD turns 102 this year, and we are only getting started. Join us as we work toward another 100-plus years of forging our industry's history with you, the small business owner, the AFPD member who always comes first in our book. ■■

EXECUTIVE COMMITTEE

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

EMERITUS DIRECTORS

Chris Zebari	Lipari Foods
Fred Dally	Medicine Chest
Ronnie Jamil	Mug & Jug Liquor Stores

REGIONAL DIRECTORS

Kenneth Atchoo	McK's Wine Shoppe, Region 1
Brian Yaldoo	Hills Fine Wine & Spirits, Region 2
Steve Honorowski	Pepsi Beverages Company, Region 3
Marvin Yono	Alpine Market Place, Region 5
Percy Wells, III	Coca-Cola Refreshments, Region 6
Harold McGovern	National Wine & Spirits, Region 7
Vickie Hobbs	Whitehall Shell, Region 9

FOOD & BEVERAGE RETAIL DIRECTORS

Frank Ayar	Walters Shopping Place
Jerry Crete	Ideal Party Stores
Phil Kassa	Saturn Food Center
Clifton Denha	Wine Palace
Al Jonna	Picnic Basket
Vacancy	Food & Beverage Retail Director

FOOD & BEVERAGE SUPPLIER DIRECTORS

Gary Davis	Prairie Farms
Jason Ishbia	Sherwood Foods
Marsha Keenoy	Diageo
Mike Rosch	Great Lakes Wine & Spirits

PETROLEUM / AUTO REPAIR DIRECTORS

Dave Freitag	Yorkshire Tire & Auto
Mike Koza	Highpointe Oil
Jim Mandas	Broadway Market & Cafe
Bill Michailidis	Delaware Market & Cafe
Vacancy	Petroleum/Auto Repair Director

ASSOCIATE DIRECTOR

Tiffany Otis-Albert	Blue Cross Blue Shield of Michigan
----------------------------	------------------------------------

STAFF & CONSULTANTS

Auday P. Arabo	President/CEO
Paul Condino	VP of Government Relations
Ed Weglarz	Executive VP Petroleum
Ron Milburn	Vice President—Ohio
Cheryl Twigg	Controller
Harley Davis	Coupon Manager
Carol O'Dea	Coupon Department
Tamar Lutz	Event Coordinator
Iman Secreto	Receptionist
Linda Milburn	Executive Assistant, Ohio
Kenny Ibrahim	Business Consultant
Dave Kribs	Michigan Business Consultant
Mark Shammami	Michigan Business Consultant
Bill Pirtle	Michigan Business Consultant
Steward Media	Business Development
Carla Kalogardis	Editor
Denha Media and Communications	Public Relations
James V. Bellanca, Jr.	Legal Counsel
Peppie & Waggoner, Ltd.	Legal Counsel
Karoub Associates	Legislative Consultant
Pat Gagliardi	Government Relations Consultant
Pat Gregory, UHY-LLP	Certified Public Accountant
Walt Kempinski Graphics	Graphics & Prepress

Federal

Congress Scrutinizes Marketing Campaigns Against Food and Tobacco



An Obama administration proposal that calls for restrictions on certain types of foods and beverages marketed to children has been delayed. When passing its version of a trillion-dollar-government spending bill, members of the U.S. House included language requiring a cost-benefit

analysis for the proposal, which seeks to reduce childhood obesity by restricting food and beverage marketing to products that provide a "meaningful contribution" to a healthy diet. Push-back from a food and beverage coalition has "forced deeper deliberation of the initiative and several delays." Congress also killed the use of federal dollars to fund so-called anti-obesity and "nutrition" campaigns. The legislation bans government-funded campaigns against legally sold products and goods, including tobacco. (NACS)

Convenience Store Companies Face Disability Claims

Denial of reasonable accommodation to disabled individuals violates Title I of the amended Americans with Disabilities Amendments Act of 2008 (ADAAA). "With the economy struggling and unemployment rates still at very high levels, we are seeing an increase in both EEOC and ADA lawsuits," said NACS Director of Government Relations Corey Fitze. "Fearful that they may not readily find new jobs, terminated employees are increasingly pushing back and exploring litigation as an option. It is important for you to train your managers on Title 1 of the ADA. It is also important to have a plan for how your frontline managers will handle Title 1 and how your building and operations managers will handle Title 3 of the 2010 ADA regulations when they go into effect on March 15, 2012." (NACS)

Michigan

Michigan Legislature Amends Youth Employment Standards Act

Effective October 18, minors who are 16 years of age or older and are students cannot work more than 24 hours in a week when school is in session. Other limits on the employment of minors include:

- Not working more than six days in a week
- Not working more than an average of eight hours per day during a week
- Not working more than 10 hours in any one day
- Not working more than 48 hours in a week (when school is not in session)
- Not working between the hours of 10:30 p.m. and 6 a.m. (except on Fridays and Saturdays, school vacation periods, or when the minor is not regularly enrolled in school; then the minor can work until 11:30 p.m.)

Previously, such minors were limited to a combined school/work week of not more than 48 hours.

Ohio

Ohio Minimum Wage Increases January 1

Effective January 1, Ohio's minimum wage increased by 30 cents to \$7.70 per hour for non-tipped employees. The minimum wage for tipped employees rose 15 cents to \$3.85 per hour. Automatic increases to the state's minimum wage are mandated by Section 34a of the Ohio Constitution, a provision which is tied to the Consumer Price Index for all urban wage earners and clerical workers as of the last day of September each year. Changes, if any, apply as of the subsequent January.



Complete BUSTR Training by August 2012

The Division of State Fire Marshall, Bureau of Underground Storage Regulations (BUSTR), recently enacted regulations requiring all owners and operators of underground tank systems to complete operator training by August 8, 2012. Training typically lasts four to five hours and may be obtained through private course sponsors or through BUSTR.

Ohio BWC Board Approves Credibility Changes

The Bureau of Workers' Compensation (BWC) Board has approved a maximum credibility of 53 percent for the July 2012 through June 2013 policy period. As a result, the maximum discount for Ohio's group rating program will increase from 51 percent to 53 percent over this same policy period. BWC's board also eliminated the "break-even factor" that was previously used in calculating rates for companies in group rating programs. We encourage members to complete the necessary paperwork and send it to AFPD's Third Party Administrator, CareWorks Consultants (CCL). Don't take a chance on missing out on this program for 2012.

New Branding. New Building. New Era

By Carla Kalogeridis

There's nothing like a healthy dose of confusion to spark needed change.

"AFPD has been effectively doing its great work for decades, but after several recent mergers, name and logo changes, and expansions in new areas, we found there was some residual confusion about who we are and what we do," says Auday Arabo, President and CEO. "The board decided it was time to communicate our mission under a new brand and image that would speak for itself."

The result was a new name and tagline: AFPD-The Voice of Independent Retailers. "We won't be using our spelled out name Associated Food & Petroleum Dealers anymore," explains Arabo. "It was awkward, too many words, and generally confusing to people outside the industry. From now on, the acronym AFPD will stand alone as our new name, and the new tagline captures the essence of our mission."

Of course, new branding needs a new logo, and AFPD called on Jonn Shamoun of New Century Creative to help. Shamoun presented several ideas, but the board agreed that his logo depicting a united front of retailers standing together in a position of strength was exactly the look they were going for. "The new logo is a quick read that communicates exactly what kind of organization we are," says Arabo. "It says that we are a force to be reckoned with."

Further, Arabo says the tagline choice — The Voice of Independent Retailers — was a deliberate decision by the board. "Using the word 'retailers' opens everything up

"AFPD is fulfilling its mission with the strength of its own headquarters and a new tagline that tells people exactly who we are."

—Jim Hooks, Metro Foodland

**Auday Arabo, President and CEO of AFPD—
The Voice of Independent Retailers**

"My goal for AFPD this year is to engage in recruiting and asking our members to get involved in leading one of the the best organizations in the United States."

—Paul Elhindi, Lyndhurst Valero

New Branding.

AFPD," he explains. "We already have restaurants and other businesses outside our industry and in 15 states joining AFPD because our programs give them so much money. Our core membership and mission to serve independent grocers, convenience stores, liquor stores, and gas stations remains the same, but why not open our doors a little wider for other retailers to join who can increase our strength in numbers? We will help any retailer, no matter where they are from."

All independent retailers, he says, can benefit from joining forces with AFPD because AFPD's number-one goal is to protect the little guys and make sure they don't get walked on by the bigger retail companies. Much of this work is done on the legislative front in Michigan and Ohio, where the lion's share of AFPD members reside, as well as some collaborative work in Washington, D.C. "Whether it's curbside comprehensive recy-

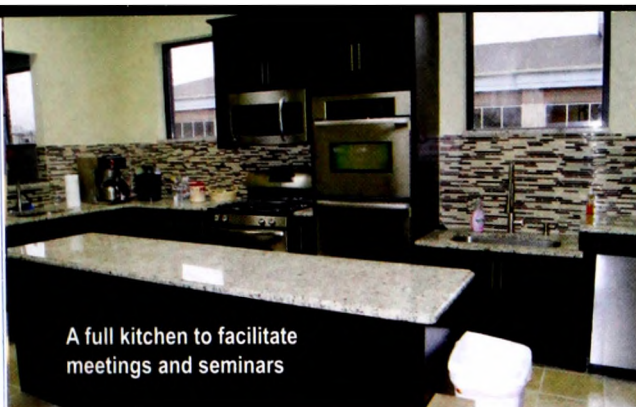


AFPD headquarters lobby, a work in progress

"The courageous new changes at AFPD will set us up for success in 2012 and many years beyond. We are making our mark in the industry and in state and national legislatures."

—Joe Bellino, Jr., Broadway Market





A full kitchen to facilitate meetings and seminars

New Building.

clinging in Michigan or the CAT tax in Ohio, our goal is to make sure our members are saving money and have a level playing field to compete," Arabo says. "Our small retailers are willing to go head to head with any competitor," he adds. "We're not asking for favors, and we're not afraid of anyone. But we need the rules of the game to be fair and equal for all the players. We all need to start from the same point in the race."

Securing the Future

With its new image and branding defined, Arabo says the next step was to further secure the organization's future. Always looking for ways to save AFPD money, Arabo investigated and determined that the association could actually cut back on its overhead by owning its own building. The quest for a new AFPD headquarters began over two years ago.

"As a nonprofit, once you secure the roof over your head, everything else follows suit," says Arabo. After an exhaustive search and engaging the board members on their opinions, the decision was made to purchase a new building on Maple Road in West Bloomfield, Michigan. "Our building committee looked at 90 different locations," Arabo says. "We are indebted to their thorough effort and determination to find the perfect permanent home for AFPD."

At 6,000 square feet, the new building is double the size of AFPD's previous office, which was leased space. The shell of the structure was complete, but AFPD was able to build out the inside according to its exact needs and specifications. Although Arabo is grateful for the opportunity to design the space to maximize AFPD's workflow and to choose the colors, flooring, trim and more, the most important benefit in his eyes is the ability to save the association so much money.



New Era.

"Due to the current situation in the Michigan real estate market, we are enjoying a much lower monthly overhead," he says. "In addition, we can finally have our board meetings at home instead of renting space at a restaurant or hotel to accommodate our 35-member board." The huge board room can also be configured for AFPD to host training seminars and other member meetings, political receptions, and so forth. "Every member of AFPD owns a piece of AFPD and a piece of this new building," he states.

Although 2011 was one of the most historic years in AFPD's history in terms of legislative victories, Arabo is excited about what 2012 will bring. "We are facing a number of challenges in 2012, but I'm hoping for a rewarding year," he says. "If you aren't an AFPD member in 2012, I feel sorry for you. You'll be in the dark."

"There are more compelling reasons than ever before to join AFPD," he concludes. "We are stronger and we are speaking with a clear voice. Together, there is no challenge that we cannot conquer." ■■■

Carla Kalogeridis is editor of AFPD Bottom Line.



A board room big enough for all—and new furniture to come



**Ed
WEGLARZ**
Executive Vice President, Petroleum

The Future of Fuel Marketing

I don't pretend to be a predictor of the future. Nor do I have a crystal ball. But there are some leading indicators that can give us a rather blurred, but perhaps reliable picture of the future of fuel marketing.

If we've learned anything over the past decade, we've learned that there is little, if any, margin selling gasoline. For some unexplainable reason, retailers feel the uncontrollable urge to give away their primary product in hopes that the motorist will come in the store and buy some item that actually produces some margin. I believe we will continue to operate within that marketing philosophy for the foreseeable future.

There will always be some marketer that wants a bigger piece of the constant—or even shrinking—retail gasoline pie. He will discount his product to increase his share, and when competitors respond with similar or even more dramatic price reductions, the downward spiral will begin. Motorists do not buy more gas because it's cheaper. They have no ability to store it. They don't drive more because

they paid less. But, like geometric axioms, irrational retail gasoline pricing appears to be here to stay.

So, here's what you need to know, so you can plan for the future and survive:

- There will be broader competition. More non-traditional outlets—grocery chains, even home improvement stores—will be competing for fuel business, and they can afford to use gas as a loss leader.
- Marketers will need to build their own brand. Some are abandoning branded gas to save several cents a gallon because of very slim profit margins. Motorists are also less brand-loyal and more price-conscious in today's climate of high unemployment. Younger drivers and leasing drivers subscribe to the philosophy that "gas is gas" and therefore consider price their primary motivator when purchasing fuel.
- Vending machines at the pump island are a consideration. C-stores are installing vending machines at the pump because 60-70 percent of customers who buy fuel never enter the store to buy higher-margin items. Soft drink machines are the most common, but some stores are promoting sandwiches and snacks. If the item seems a trifle goofy, don't discount it. You may just be on the brink of the newest phenomenon to sweep the industry. ■■■



For some unexplainable reason, retailers feel the uncontrollable urge to give away their primary product in hopes that the motorist will come in the store and buy some item that actually produces some margin.



**Paul
CONDINO**

AFPD Vice President, Government Relations

Political Action

Leveling the Playing Field for Funding

The past year brought little help from banks to retailers across Michigan and Ohio attempting to refinance their businesses or obtain funding to expand their stores. With the bi-partisan "super-committee" failing to cut spending from the federal budget, the domino effect is expected to cause low-interest bank loans to be more difficult than ever to obtain.

With big box retailers receiving more than their share of government give-aways, securing low-interest, small business financing in 2012 will take creativity and will power.

AFPD may be able to help with the ingenuity and creativity. President and CEO Auday Arabo directed the government relations team to examine funding alternatives for AFPD's retailers. As he puts it, "Our retailers can compete with anyone, any day—as long as the playing field is level." The AFPD government relations team has learned of some small business financing mechanisms that just may be the equalizer.

New Market Tax Credits for Grocers

The United States Treasury has dedicated \$275 million to support private sector financing for grocers offering healthy foods in economically distressed urban and rural communities through up to a 39 percent federal tax credit to qualified active low-income businesses. What businesses does this include? Generally, it means retail grocers serving in low income communities with at least a 30 percent poverty rate and unemployment that is greater than 1.5 times the national average. There are other criteria, as well, and the award process is quite competitive. However, any business selected for a New Market Tax Credit (NMTC) can use the credit to finance equipment and capital improvement, as well as real estate for new stores or expansion.

The MEDC and ODoD

The states of Ohio and Michigan both offer low-interest loan opportunities for small business retailers, although these are few in number and quite competitive.

Michigan's programs are through the Michigan Economic Development Corporation (MEDC), which operates by matching company needs with available financing programs. Further, its Small Business Capital Access Program allows businesses with less than 500 employees to access loans through more than 80 participating financial institutions in Michigan.

In Ohio, the Ohio Department of Development (ODOD) provides potential financing and loan programs to small businesses. The Ohio Capital Access program, along with the I66 Direct Loan program, are available for building acquisition, expansion or renovation, and equipment purchase.

Finally, we at AFPD know retailers are busy, with little time to research the few—yet vital—financial opportunities for capital improvements and development. That's why we are committed in 2012 to educating our members on the nuts and bolts of federal and state finance opportunities through a series of informative financing seminars. It's time to call out the federal and state agencies that have promised to treat small businesses with the same financing opportunities as big business, yet have rarely made good on those promises. Our members will provide the necessary desire; AFPD will provide educational opportunities that could level the playing field. ■■■



The AFPD government relations team has learned of some small business financing mechanisms that just may be the equalizer.



DTE Energy®

Lower Your Energy Costs Up to 30 Percent

An AFPD partnership with DTE Energy Supply is allowing members in Ohio, Pennsylvania, and Illinois to realize considerable savings in energy. The DTE Supply Energy Savings Program benefits members in several ways:

- Only a 24-month contract required.
- Average savings on energy bills range from 10-30 percent.
- Ability to achieve your target expenses.
- Opportunity to strategically plan for your energy expenses throughout the year.

AFPD member Bill Michailidis shared the results of his participation in AFPD's new energy program, stating that annual savings on his two locations totaled \$8,999.26 a year. "I highly recommend interested members to contact AFPD about this program," he says.

Likewise, AFPD member Jim Mandas, owner of Broadway Market and Café in Columbus, Ohio, congratulated AFPD on the new DTE Energy Savings Program. His electric savings amounts to \$3,904.09 annually. In addition, Mandas has invited members to contact him at (614) 989-0929 to discuss any questions they may have.

AFPD member Vickie Hobbs, owner of Whitehall Shell Car Wash in Whitehall, Ohio, says AFPD continues to develop programs to enhance the profitability of member businesses like hers. She could not believe her annual savings of \$3,334.70 annually as a result of signing up for the new DTE Energy Savings Program.

DTE Energy Supply, Inc., a subsidiary of DTE Energy Company, is a Fortune 500 company with more than \$20 billion in assets and a history spanning 150 years. DTE Energy Supply currently serves nearly 3 million utility customers.

To sign up for this exciting AFPD program, call Cindi Quinn-Ventura at (734) 887-2176 or email her at quinn-venturac@dteenergy.com. Be sure to let her know you are an AFPD member! Members with questions may also call the AFPD office at (800) 666-6233.

Program Available in
OH, PA & IL ONLY



Waters Edge Market: Unconventional Approach Creates Small-Town Success

Who among us hasn't had the following late-night conversation?

"We were talking one night, saying 'We're all really smart and good at our jobs, it would be good to not have to put all our effort into a job for somebody else,'" says Kathy Kaczan. "'It would be nice to do it for ourselves.'"

For the less entrepreneurial among us, the conversation might not have yielded anything tangible, but for Elizabeth and Kathy Kaczan—along with their brother Michael—it yielded Waters Edge Market and a family move to Kewadin, Michigan.

"We were just looking and this opportunity caught our eye. We were very open minded and looked at a lot," Kathy says. "We didn't know exactly what we wanted, but we saw this and it seemed like a good fit."

The family took on the c-store and gas station despite having no experience in running such an operation; but that was not the end of their unconventional approach. "We also bought the business across the street, the Waters Edge Resort," Kathy says.

The businesses are located in Michigan's Upper Peninsula, which was a conscious decision by the Kaczans. "We were looking at north and central Michigan. We have aging parents and our father didn't want to go back down to the Detroit area," Kathy says. "We wanted to bring them with us and care for them, but also be in an area that they enjoyed."

The small market serves residents and guests of the resort-heavy area with a three-page menu of fine quality foods from subs and pizza to hand-crafted soup and handmade meatballs, says Elizabeth Kaczan, heaping praise on her sister Kathy, whom the website refers to as the "Kitchen Goddess."

"Nothing comes out of a container, everything is from

scratch," she says. "She doesn't just do a little bit of this and a little of that; customers can take away a full menu."

Customers can grab a fully prepared pizza, or a take-and-bake pizza—but they can also grab a fully cooked "foam meal" out of the cooler and go home with dinner in hand.

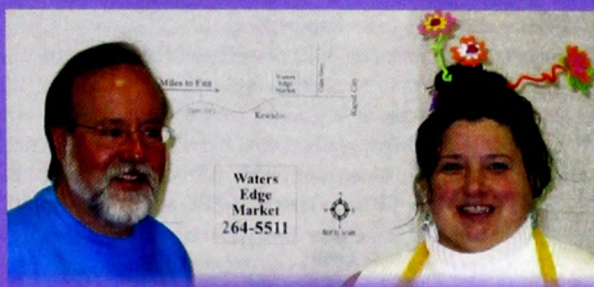
The sisters say they make sure working at Waters Edge is fun for their employees, describing the nicknames their staff come up with for each other and the silly notes they write. "We're all crazy," Elizabeth says.

The relaxed, inviting atmosphere is enhanced by above-and-beyond customer service. The Kaczans work hard to take care of their customers in the very small community, right down to helping a customer who was hosting a baby shower and didn't know where to begin.

"It's about knowing our customers. We know their names, their families, whether their kids play soccer, you name it," Elizabeth says. "We watch the calendars at school to make sure we have what they need right now."

As far as the lack of experience running a c-store operation? Understanding and following all the changes in laws and rules and regulations? "AFPD helps me," Elizabeth said. "It saves my butt."

Waters Edge joined in July, and says the investment has more than paid for itself in less than six months. They were initially attracted by the Chase Paymentech program, but truly appreciate the association's expertise and information. "I've found so much info in the *Bottom Line* publication that is useful, or helpful, or that has taught us something to pay attention to," Elizabeth says. "The magazine has been fabulous; it's totally saved me a few times." ■■■



Michael "Prez" Kaczan and Elizabeth "Princess Liz" Kaczan



Kathy "Kitchen Goddess" Kaczan and Michelle "Cookie" Cook

"It's about knowing our customers. We know their names, their families, whether their kids play soccer, you name it. We watch the calendars at school to make sure we have what they need right now."



\$1,500 SCHOLARSHIP



ACADEMIC SCHOLARSHIP PROGRAM

**For employees, their children AND customers
of AFPD members in Michigan & Ohio**

Apply online at aim.applyists.net/AFP or visit
www.AFPDonline.org for more information



Vanessa DENHA-GARMO

Founder—Denha Media and Communications

Communication Corner

What the Community Expects from You

Recently, I had a discussion with a local pastor who stated without hesitation that he and his church members do not shop at the independent store near their church. In fact, they travel to the suburbs to shop at Kroger.

You are probably asking the same question I did: Why? The store near his church is a well stocked, brightly lit, and attractive store with all (if not more) products available than at Kroger. His answer was, briefly: "We don't have a relationship with them." Of course, he does not have a relationship with Kroger either, but the mindset is that the independents are expected to have "relationships" with community leaders. Anyone who has operated a store in the urban areas knows firsthand that operating in Detroit is much different from the suburbs. What's expected of the independents is much different than what's expected of the chains.

As your association dedicated to its members, AFPD—The Voice of Independent Retailers is doing its part to build relationships and dispel myths. That entails educating others about AFPD and its members. For example, this past month AFPD unveiled a map displaying all the full-line grocery stores in the city of Detroit. This was our way to dispel a long-held myth that the region is a "food desert," a term meaning that there is a shortage of retail food locations in Detroit.

Actually, we have 86 full-line grocery stores in Detroit. AFPD knew that the only way to dispute this myth was to show people the truth. We realize that not

all stores are AFPD members. You can do your part in encouraging all businesses in Detroit to become AFPD members and benefit from the various programs. As ambassadors to AFPD, you can educate others on what AFPD is doing, including the creation of the map.

As we educate others on your business and enlighten them to the fact that your store does exist in Detroit, this will help build better relationships with community leaders and customers. Likewise, we hope you will renew efforts to get to know the community you serve on a deeper level.

Part of the on-going communication strategy for your business should be relationship building—not just with fellow AFPD members but also with organizations, church leaders, school administrators, and citizens who work and live near your store. People want to do business with others that they like and trust. Many of you do this well. You participate in block club parties, church festivals, and community groups. You know customers by name and know their family members. However, not all retailers truly understand the importance of the merchant-consumer relationship.

Start today and create a list of churches, community groups, and other organizations in the city near your store where you can establish a relationship. You might want to consider an incentive program for their members to shop at your store. The leaders will be able to encourage residents to patronage your business. Building your business starts with building relationships. ■■■

Vanessa Denha-Garmo is president of Denha Media and Communications and serves as AFPD's public relations contact.



Anyone who has operated a store in the urban areas knows firsthand that operating in Detroit is much different from the suburbs.



Turn up the savings for your business.

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

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

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



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

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

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

YourEnergySavings.com

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

10/21/09

**YOUR
ENERGY
SAVINGS**

DTE Energy



Ohio BWC Board Approves Credibility Changes

The Bureau of Workers' Compensation (BWC) Board approved a maximum credibility of 53 percent for the July 2012 through June 2013 policy period. As a result, the maximum discount for Ohio's group rating program will increase from 51 percent to 53 percent over this same policy period.

In addition to changing the maximum discount, BWC's board eliminated the "break-even factor" that was previously used in calculating rates for companies in group rating programs.

BWC introduced a new employer option called Destination: Excellence. This new risk management program is scheduled to become available July 1, and is intended to provide additional financial rebates and premium discounts to companies for successfully meeting claim management and safety related goals. More details

regarding the program will be communicated as they become available.



BWC Administrator Buehrer indicated that one of the agency's goals is to increase return-to-work rates for injured workers. The administrator stated this will be achieved by identifying process changes within BWC and by working with industry partners such as Third Party Administrators (TPAs), managed care organizations (MCOs), and medical providers.

CareWorks Consultants encourages this approach and will continue to manage claims with the objective of returning injured workers to work as soon as medically possible. For more information or questions about these recent changes, please contact CareWorks Consultants at (800) 837-3200. ■■■



Join the AFPD's Workers' Compensation Program to improve safety and lower your costs.

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

For employers who don't qualify for group rating, CareWorks Consultants can evaluate your best premium discount options. To learn more, contact CareWorks Consultants' Theresa Passwater, toll free, at 1-800-837-3200, Ext. 7248 or email theresa.passwater@ccitpa.com.



CareWorks
Consultants Inc.

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

©2011 CareWorks Consultants, Inc.

DTE Energy Supply: Sensitive to the Needs of Small Operations

As a small subsidiary of a well-established corporation, DTE Energy Supply is uniquely positioned to meet the needs of its customers—one of their primary obsessions and something their bigger opposition can be ill-equipped to handle.

"We are not 'one size fits all.' Some competitors roll things out that don't necessarily meet all the existing needs," says Dana Saucier, director of retail sales and marketing. "We are large enough, but also nimble enough, that if a particular type of challenge arises for a group, we can put together special offerings for them that make sense."

DTE Energy Supply, based out of Ann Arbor with an office in Dublin, Ohio, has been in the energy supply business for two years. Their parent company, DTE Energy, on the other hand, has been around for more than 100 years.

"We offer the best of both worlds between a Fortune 200 organization with rigorous risk management and process controls—not somebody working out of their garage or fly-by-night—but also a smaller, entrepreneurial organization within this company that offers personalized service," says George Deljevic,

director of retail operations. In summary: "A combination of a small, hungry company eager to win and keep your business, plus the stability of a large organization with assets, risk control and stability."

Saucier says the company puts the time in to understand their customers' unique needs. "We spend lots of time talking about what challenges the customer is facing. They are uncertain about energy costs, and shopping for energy is just not most people's forte. They are just trying to run their business," he says. "We also spend lots of time putting together products and services that achieve cost control and cost reduction and deliver it in a way that is easy for people to get their arms around. Then, they can go back to operating the other parts of their business."

Cindi Quinn-Ventura, DTE Energy Supply's business devel-



opment manager, says the DTE Energy Savings Program offered through AFPD is a great example of a product that offers both cost reduction and cost control.

"We have a price out there that they know is the 'worst case scenario' price. It still saves them money, but customers will often give me the opportunity to do a savings analysis," Quinn-Ventura says. After the analysis is complete? "Often the quoted price is lower."

DTE Energy Supply is sensitive to the needs of those small operations, which may not be part of a conglomerate that can take advantage of pricing breaks on things like energy. Two years ago, noticing that most energy suppliers were going after larger customers, DTE saw an opportunity and acted.

"We saw a niche here that seemed like smaller commercial users weren't getting what they should be getting," Quinn-Ventura says. "It was a good mix for us to service those customers."

Five hundred AFPD members in Ohio alone received personal emails, mail, and phone calls to make them aware of the DTE Energy Savings Program, with lots of help and promotion from AFPD, Quinn-Ventura says. The program is a good selling point to attract new AFPD members, she says, so the relationship has been quite beneficial.

"This partnership has been very intimate and very beneficial for both of us. It's a true partnership," she points out. "We piggyback on new members, AFPD sells our product, and we sell theirs. There's a lot of team selling there, if you will. I didn't expect that, to be honest. It is quite unusual to have an association work that hard for a supplier."

2012, much like 2011, will see DTE Energy Supply expand upon its midwestern foothold and continue its push into markets in the northeast. ■■



DTE Energy®



Bruce STEVENSON

Superintendent, Ohio Department of Commerce, Division of Liquor Control

Ohio Division of Liquor Control

A Common Sense Business Climate

While the Ohio Division of Liquor Control has achieved another year of record liquor sales and profits, it was common sense that made us truly successful in 2011.

Following the lead of Governor John R. Kasich, and working closely with Lt. Governor Mary Taylor's Common-Sense Initiative, our culture is now a more common sense approach to regulation. Improving customer service and cutting government bureaucracy are our main goals. We are working with those we regulate to make it easier to do business lawfully in Ohio, while preserving the safety and security of Ohio's citizens.

Here are some of the Division's exciting changes, new initiatives, and accomplishments from 2011:

- Eliminated costly regulations to allow Ohio non-beverage food manufacturers to purchase beer and liquor for their recipes from Ohio manufacturers and suppliers at wholesale prices and quantities.
- Developed a new procedure to help a grocery store manager get craft liquors from small batch distilleries to differentiate his store from the competition and help grow the business.
- Supported House Bill 243 to remove the limitation on the number of A-3a licenses for small craft or artisan spirituous liquor manufacturers to allow existing and future distilleries to expand and create jobs. This will create a secondary market for Ohio agricultural products, as the trend with many micro-distilleries is to locally source their ingredients.
- Helped the Toledo Mud Hens work through plans for growth and the regulatory requirements impeding their business operations, allowing them to expand.

These are just a few examples of how our new common-sense approach is helping create a better business climate in Ohio. And we're not done yet. There are many more improvements and new initiatives to come, including utilization of new technology, to help Ohio businesses achieve even greater success in 2012. ■■■

Save the date: 2012 Ohio Safety Congress & Expo

Congress: March 27 – 29; Expo: March 28 – 29

Mark your calendar for OSC12, the largest safety conference in the Midwest, presented by the Ohio Bureau of Workers' Compensation. Join more than 5,000 business representatives at the Greater Columbus Convention Center for dynamic keynote speakers, a variety of educational sessions, and displays of occupational safety and health products.

Well at home—Safe at work. That's what BWC wants for every business and worker in Ohio. OSC12 will help you foster a culture of safe and healthy behaviors both on and off the job by offering practical solutions to:

- Improve worker health and productivity
- Prevent workforce injuries and illnesses
- Reduce workers' compensation costs
- Identify solutions for hazardous situations
- Provide cost-effective, multidisciplinary training and professional development.

FREE registration opens in January.
Continuing education credits (CEUs) are available.



Get Updated on New BUSTR Regulations



By William Vedra

Following is a list of the Ohio Administrative Code (OAC) rules that were adopted to implement the federal law.

O.A.C. 1301:7-9-06, Design, construction, installation, operation, and maintenance for underground storage tank (UST) systems

Newly installed USTs must be equipped with secondary containment. In addition, if work is performed on more than 50 percent of an existing single wall piping run, double wall piping and containments must be installed.

O.A.C. 1301:7-9-07, Release detection methods and requirements for UST systems

Daily product inventory control with a monthly reconciliation of that inventory is no longer required. If, due to low fuel levels in the UST, a monthly passing release detection result cannot be obtained from an automatic tank gauging system, owners may use product inventory control as an alternative method of release detection for up to 90 days. Within this 90-day period, owners are to schedule a fuel delivery to increase the fuel level in the UST so the automatic tank gauging system will operate properly. In addition, if work is performed on more than 50 percent of containments, this rule requires the installation of sump sensors.

O.A.C. 1301:7-9-08, Operating requirements for UST systems

This rule was rescinded. The operating requirements are now included in rules

1301:7-9-06 and 1301:7-9-07 of the Ohio Administrative Code.

O.A.C. 1301:7-9-18, Delivery prohibition for USTs (new rule)

Following a BUSTR inspection, product deliveries to USTs that are not cathodically protected or are not equipped with spill, overfill, or release detection

equipment were prohibited after May 16, 2011. Fuel delivery to USTs may also be prohibited when the owner and/or operator fails to timely address violations related

to the operation or maintenance of cathodic protection, spill, overfill, or release detection equipment, or fails to obtain a Certificate of Coverage from the Petroleum UST Release Compensation Board.

O.A.C. 301:7-9-19, Underground storage tank operator training (new rule)

All UST owners and operators must designate and train Class A, Class B, and Class C operators for each of their UST sites by August 8, 2012. Although BUSTR intends to offer training in 2012, training is available primarily through private instructors. Please refer to the BUSTR website at www.com.ohio.gov/fire/bustrMain.aspx for the latest information on licensed private instructors and training dates.

- **Class A operators** ensure that appropriate individuals properly operate and maintain the UST systems; maintain appropriate records; respond appropriately to emergencies caused by releases or spills from UST sys-

tems at the facility; and make financial responsibility documents available to the State Fire Marshal's representative as required.

- **Class B operators** monitor, maintain, and ensure that release detection methods, recordkeeping, and reporting requirements are met; ensure all relevant equipment complies with performance standards; and ensures appropriate individuals are trained to properly respond to emergencies caused by releases or spills from UST systems at the UST site.
- **Class C operators** typically control or monitor the dispensing or sale of petroleum and are responsible for the initial response to alarms or releases associated with the UST system. A Class C operator must be present at an attended UST site during the operation of the UST system.



Numerous additional changes were made to the BUSTR administrative rules in 2011. All updated administrative rules can be found on the State Fire Marshal's website at www.comapps.ohio.gov/sfm/fire_apps/fire/petition/. The Bureau of Underground Storage Tank Regulations is a section of the Ohio Department of Commerce, Division of State Fire Marshal. ■■

William Vedra is bureau chief, Division of State Fire Marshal Bureau of Underground Storage Tank Regulation (BUSTR)



**Joseph
PALAMARA**

Associate, Karoub Associates

2011 AFPD Legislative All-Star Team

Without a doubt, 2011 was a very successful year for AFPD's legislative efforts in Michigan. Whether the issue was changes to the item pricing law, Sunday sales, or the liquor tax cut for SDD licensees, the year saw a number of legislators step up to the plate to make Michigan a better place in which to live and do business.

The senators and representatives highlighted in this article are all good listeners, and they are just a few — of many — who supported positive changes for independent retailers and consumers in Michigan. The best of the best, here is the 2011 AFPD Legislative All-Star Team.



**Senator Randy Richardville
(R-Monroe)**

Randy Richardville was elected to the Michigan Senate in November 2006. Upon re-election in 2010, he was selected as senate majority leader by his fellow Republican caucus members.

Prior to his election, Richardville worked in the business community and has 20 years experience with Fortune 500 companies. He served as the economic development director for

the Port and City of Monroe before being elected to the sen-

ate. Senator Richardville has been a leading advocate for making Michigan a better place to do business, as evidenced by his strong record of standing up for independent retailers.

For his efforts, AFPD is proud to name Senator Randy Richardville "captain" of the 2011 Michigan Legislative All-Star Team.



**Representative James
"Jase" Bolger (R-Marshall)**

Jase Bolger was elected to the Michigan House of Representatives in 2008, and in just his second term in the legislature, was voted by his peers to be speaker of the house. Prior to his election to the state house, Representative Bolger served as a Calhoun County commissioner and on the Michigan Works! Workforce Development board.

In the late 1990s, Jase Bolger founded a small business that has brought more than 20 jobs to Michigan. This past summer, Speaker Bolger did an excellent job as the keynote speaker at AFPD Foundation's Joseph D. Sarafa Scholarship Luncheon held at the Detroit Athletic Club, an AFPD event that raised thousands of dollars for college scholarships.

**These senators and representatives
are all good listeners, and they
supported positive changes for
independent retailers
and consumers
in Michigan.**





Representative Hugh Crawford (R-Novi)

Hugh Crawford was first elected to serve the people of the 38th state house district in 2008. Crawford is a long-time Oakland County political figure, serving as vice chair of the Oakland County Commission, Novi City Council member, and mayor pro tem before his election to the Michigan legislature.

In 2011, Representative Crawford was named chairman of the House Regulatory Reform Committee, to which significant legislation impacting AFPD issues is frequently referred. Hugh Crawford is also a U.S. Marine Corps veteran and a retiree of Xerox Corporation.



Senator Morris Hood III (D-Detroit)

Morris Hood III was elected to his first term in the state senate in 2010. Prior to joining the senate, Hood served six years in the Michigan House of Representatives, joining a legacy of family members. As a child, Hood watched his father (Morris Hood, Jr.) and uncle

(Raymond Hood) make a real difference in the lives of thousands by serving in the Michigan legislature.

During his tenure in the house and senate, Hood has served in a variety of important positions and currently serves on the powerful Senate Appropriations Committee. He previously served as the House Democratic Caucus chairman.



Senator Joe Hune (R-Hamburg)

Joe Hune was elected to serve the 22nd state senate district in 2010 and assumed office in January 2011. Prior to joining the senate, Hune served six years in the Michigan House of Representatives. With roots in Livingston County, Hune became the youngest serving member in the Michigan legislature when he was first

elected in 2002 at age 22.

Senator Hune is best known to AFPD members for his

sponsorship of SB 331, the legislation that levels the playing field on taxes paid to the state on spirits. This \$14 million tax cut for SDD licensees will take effect on October 1, 2012. Senator Hune serves on the Regulatory Reform Committee.



Senator Tory Rocca (R-Sterling Heights)

Tory Rocca was elected to the Michigan Senate in 2010, and in 2011 began serving as chairman of the efficacious Senate Regulatory Reform Committee. An independent voice for the citizens he represents, Senator Rocca has ably articulated the concerns of Michigan workers and job providers alike.

Prior to his election to the senate, Rocca served six years in the Michigan House of Representatives. Rocca continually fought for taxpayers, voting against increases in the personal income tax, and later helping to repeal the state's ill-conceived tax on services. Tory Rocca is the son of two former members of the Michigan House, Sue Rocca and Sal Rocca, with Sal himself a former chair of the Regulatory Reform Committee.



Senator Rebekah Warren (D-Ann Arbor)

Rebekah Warren was elected to the Michigan Senate in 2010, and in serving the 18th district, she represents the majority of Washtenaw county residents.

Prior to her work as a senator, Warren served the citizens of Ann Arbor as state representative for four years. During her very first house term, then Representative Warren received statewide

acclaim for the bipartisan passage of landmark water protection legislation that effectively banned the diversion of Great Lakes water.

As a member of the Senate Regulatory Reform Committee, Senator Warren has established legislative priorities that include preserving our natural resources and strengthening our economy. ■■





Andy DELONEY

Chairman, Michigan Liquor Control Commission

Michigan Liquor Control Commission

MLCC Expects Modest Growth in 2012

The Michigan Liquor Control Commission's (MLCC) fiscal year (FY) 2011 profit of \$164.25 million from liquor sales has been transferred to the general fund, up \$7.1 million from FY 2010.

The Commission acts as the wholesaler of spirits—purchasing from suppliers and selling to retailers. Preliminary numbers indicate gross sales of about \$978.5 million for FY 2011, up from \$940.2 million in FY 2010. All spirit products are marked up 65 percent on the price paid by the Commission and licensees receive a 17 percent discount off this marked-up price.

"We expect at least modest growth into fiscal year 2012," says Andy Deloney, chairman of the MLCC. "The future looks strong as we continue to approve new products

weekly. Currently, there are more than 5,600 products available for sale from Authorized Distribution Agents (ADAs) designated by the Commission. These ADAs, who have contracts with the various suppliers of spirits, are responsible for transmitting spirit orders to the MLCC, receiving and warehousing the merchandise shipped into the state, and delivering product to retailers."

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

To learn more about LARA, visit www.michigan.gov/lara. Follow us on Twitter www.twitter.com/michiganLARA, "like" us on Facebook, or find us on YouTube www.youtube.com/michiganLARA. ■■■



Edy's
Slow Churned
RICH & CREAMY
Vanilla

1/2 cup Fat

ENJOY A
DELICIOUSLY
**EASY
MEAL**
TONIGHT!



Nestlé
Good Food. Good Life

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



Stouffer's
lasagna with meat & sauce
FRESHLY MADE PASTA LAYERED BETWEEN A RICH MEAT SAUCE
AND TOPPED WITH REAL MOZZARELLA CHEESE

NO PRESERVATIVES

Why Local Tobacco Regs are on the Rise

By Thomas A. Briant

In 2011, local governments increased their consideration of ordinances to further regulate tobacco products, restrict tobacco advertising, and impose new local excise taxes on tobacco products. Aside from budget deficits prompting proposals to raise excise



It's important for retailers to understand that federal taxpayer dollars are being used by local governments to pass ordinances that restrict legal tobacco products.

taxes, there are two main reasons why local governments have been pursuing more restrictive laws and higher taxes on tobacco products.

First, the Family Smoking Prevention and Tobacco Control Act (the law enacted in 2009 that authorized the FDA to regulate cigarettes, roll-your-own, and smokeless tobacco products) states that local governments may "enact, adopt, promulgate, and enforce any law, rule, regulation, or other measure...prohibiting the sale, distribution, possession, exposure to, access to, advertising and promotion of, or use of tobacco products by individuals of any age." While local governments have always had this implied authority, including outright prohibition, the FDA law sanctions the ability of cities and counties to adopt such regulations.

Second, the federal stimulus program signed into law by President Obama in 2009 included hundreds of millions of dollars in grant funds, disbursed by agencies such as the Centers for Disease Control. The purpose of these grants to local governments is to support adoption of tobacco control measures, obesity awareness programs, and other wellness efforts. In other words, it's important for retailers to understand that federal taxpayer dollars are being used by local governments to pass ordinances that restrict legal tobacco products. ■■■

Thomas A. Briant is executive director of the National Association of Tobacco Outlets.



When it's Time to Look Your Finest



ANY DESIGNER TUX FOR ONLY \$99
Register your wedding by March 31st and get your complete package
MINIMUM 6 GROOMSMEN

SUIT SPECIAL
Get 2 suits FREE when you buy 1 for only \$599

20% OFF MERCHANDISE
Just mention that you saw this ad in the *AFPD Bottom Line*

TAILORING: Full service for women, men and children
MENSWEAR: Full dress and casual
TUXEDO: Rental and sales
SHOES: Sales and repair
REPAIR SERVICE: Shoes and all leather goods

AFPD MEMBERS GET 20% OFF



29437 W. Twelve Mile Road
Farmington Hills, MI 48334
(248) 477-4615
mynewtux@gmail.com
sammichaels.com

Store Hours
9:00 am - 6:00 pm Monday - Friday
9:00 am - 5:00 pm Saturday

Uninsured Detroiters Get Help from BCBSM

Blue Cross Blue Shield of Michigan (BCBSM) and St. John Providence Health System have partnered to broaden the safety net for local uninsured residents in two of metro Detroit's hardest hit areas of uninsured people: Southern Oakland County and the Northwest border of Detroit. The Michigan Blues is awarding Southfield-based St. Vincent de Paul Health Center, operated by St. John Providence Health System, a two-year grant totaling \$300,000 to increase specialty and primary care for local residents.

"This grant will give St. Vincent de Paul Health Center more resources to provide patients with valuable health education and chronic disease management," says Diane Valade, Blue Cross Blue Shield of Michigan director of Social Mission. "There is a growing uninsured population in the area, and the demand for primary care services is great."

The St. Vincent de Paul Health Center currently provides medical services for adults who are uninsured with income at or below 200 percent of the federal poverty level, translating to roughly \$21,000 annually for an individual and \$45,000 per year for a family of four.

"This partnership with Blue Cross will allow us to increase our outreach to patients and provide additional care for those in need at the St. Vincent de Paul Health Center," says Tammi Pollum, lead, St. John Providence Community Health. "Our future plans include increasing our medication program and specialty care services while exploring telemedicine opportunities and an electronic medical record system."

Many of the uninsured patients treated at the St. Vincent de Paul Health Center in Southfield have chronic conditions. A holistic approach to managing their care has proved helpful in improving health. Blue Cross Blue Shield is committed to increasing access to quality health care services and to improving the health status of all Michigan residents. St. John Providence Health System is committed to providing spiritually centered, holistic care, which sustains and improves the health of individuals in the communities it serves, with special attention to the poor and vulnerable. ■■

ONE IDEA

can **CHANGE** Your Business

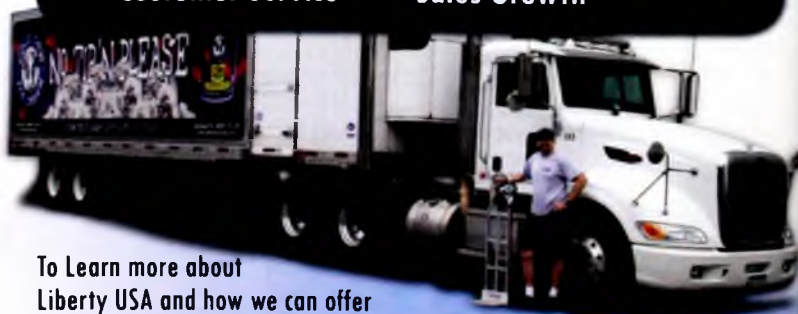
LIBERTY USA brings you "SOLUTIONS for your SUCCESS"

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

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

QUALITY SOLUTIONS PROVIDED BY LIBERTY USA:

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



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

P: 800.289.5872 • F: 412.461.2734

salesmarketing@libertyusa.com • www.libertyusa.com

LIBERTY

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





Smart entrepreneurs are risk-takers.
Except when it comes to health coverage.

Get exceptional value with small business health coverage from the Blues

Choosing health coverage comes down to one thing: value. The perfect mix of comprehensive coverage at an affordable price. With Blue Cross Blue Shield of Michigan, you get real value and the flexibility to choose exactly the right coverage for your business.

Healthy Blue LivingSM from Blue Care Network

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

Simply BlueSM from Blue Cross Blue Shield

A new PPO product that offers employees a comprehensive health plan at a competitive price. It's the coverage you've always wanted, that's now more affordable.

Healthy employees are good for business

And by offering first-rate coverage that you and your employees can afford, your business can thrive.



Learn more today. To sign up today or for more information regarding benefits and rates on Blues plans available to AFPD Dealers, call 248-671-9600.



Leading Michigan to a healthier future.™

SUPPORT THESE AFPD SUPPLIER MEMBERS

ASSOCIATIONS

AMR - Association Management Resources (734) 971-0000
Clean Fuels Ohio (614) 884-7336


ATM

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

BAKED GOODS DISTRIBUTORS

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

BANKING, INVESTING & CONSULTING

 **Lincoln Financial Group Advisors** (248) 948-5124
1 Source Capital Commercial Financing (858) 672-0105
Bank of Michigan (248) 865-1300
Flagstar Bank 1-800-945-7700
Huntington Bank (248) 626-3970
Louis J. Peters - Financing, Debt Negotiation, Turnaround (586) 206-9942

BEER DISTRIBUTORS & SUPPLIERS

Eastown Distributors (313) 867-6900
Great Lakes Beverage (313) 865-3900
Michigan Brewing/American Badass Beer (517) 521-3600
MillerCoors (248) 789-5831
O.K. Distributors (269) 983-7469
Tri County Beverage (313) 584-7100

BOOKKEEPING/ACCOUNTING CPA

Abro & Company CPA PC (248) 723-4545
Alkamano & Associates (248) 865-6500
Fahmi Abbo CPA PC (248) 357-6000
Garmo & Co. PC (248) 672-4105
Marcotin/EK Williams & Co. (614) 837-7928
R.A. Lizotte & Associates (586) 781-9171
Samona & Boogren, PC (248) 565-8907
Shimoun, Yaldo, Kashat & Associates, PC (248) 851-7900
UHY-US (248) 355-1040

BUSINESS COMMUNICATIONS

 ***Comcast** (248) 343-9348
Clear Rate Communications (248) 556-4537

CAR WASH CHEMICALS

National Automotive Chemical (740) 439-4699

CELLULAR PHONES & MOBILE MARKETING

 **Mousetrap Group** (248) 547-2800
 **Sprint Communications** (248) 943-3998

CHECK CASHING SYSTEMS

Secure Check Cashing (248) 548-3020

CHICKEN SUPPLIERS

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

CHIPS, SNACKS & CANDY

Anthony-Thomas Candy Co. (614) 274-8405
Better Made Snack Foods (313) 925-4774
Frito-Lay, Inc. 1-800-359-5914
Kar's Nut Products Company (248) 588-1903
Motown Snacks (Jays, Cape Cod, Tom's, Archway, Stella Doro) (313) 931-3205
T & J Brokers (beef Jerky) (586) 713-9429
Uncle Ray's Potato Chips 1-800-800-3286

COFFEE DISTRIBUTORS

 ***Folgers** (717) 468-2515
New England Coffee Co. (717) 733-4036
Standard Coffee Service (800) 962-7006


CONSTRUCTION, BUILDING & LANDSCAPING

Creative Brick Paving & Landscaping (248) 230-1600

CREDIT CARD PROCESSING

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



C-STORE & TOBACCO DISTRIBUTORS

 ****Liberty USA** (412) 461-2700
Bull Dog Wholesale 1-877-666-3226
H.T. Hackney-Grand Rapids 1-800-874-5550
S. Abraham & Sons (616) 453-6358
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
Sitte Signs (248) 399-0111

ENERGY, LIGHTING & UTILITIES

 ***DTE Your Energy Savings** 1-866-796-0512
 ****DTE Energy Supply** (OH, PA & IL) (734) 887-2176
Amenfirst Energy (Gene Dickow) (248) 521-5000
DTE Energy 1-800-477-4747
Murray Lighting Company (313) 341-0416
Walker-Miller Energy Services (313) 366-8535

FOOD EQUIPMENT & MACHINERY

Culinary Products (989) 754-2457

FOOD RESCUE

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

FRANCHISING OPPORTUNITIES

Buscemi Enterprises, Inc. (586) 296-5560
Kasapis Brothers/Ram's Horn Restaurants (248) 350-3430
Tubby's Sub Shops, Inc. 1-800-497-6640

GASOLINE WHOLESALERS

The Anderson's Inc. (E-85) (419) 891-64
Beck Suppliers, Inc. (419) 332-55
Central Ohio Petroleum Marketers (614) 889-18
CFX Management (937) 426-66
Countywide Petroleum/Citgo Petroleum (440) 237-44
Gilligan Oil Co. of Columbus, Inc. 1-800-355-93
High Pointe Oil Company (248) 474-091
Obie Oil, Inc. (937) 275-991
Reliable Oil Equipment (937) 665-121
Superior Petroleum Equipment (614) 539-121

GREETING CARDS

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



GROCERY WHOLESALERS & DISTRIBUTORS

Burnette Foods, Inc. (231) 264-811
Capital Sales Company (248) 542-444
Cateraid, Inc. (517) 546-821
Central Grocers (815) 553-885
Complimentary Foods (734) 545-379
D&B Grocers Wholesale (734) 513-171
General Wholesale (248) 355-090
George Enterprises, Inc. (248) 851-699
Great North Foods (989) 356-221
Jerusalem Foods (313) 846-170
Kap's Wholesale Food Services (313) 832-230
Spartan Stores, Inc. (616) 878-224
SUPERVALU (937) 374-760
Value Wholesale Distributors (248) 967-290

HOTELS, CONVENTION CENTERS & BANQUET HALLS

A & M Hospitality Services (586) 757-600
Hampton Inn - Commerce (248) 863-397
Hampton Inn - Shelby (248) 624-810
Holiday Inn Express - Commerce (248) 624-810
Farmington Hills Manor (248) 888-800
Petruzello's (248) 879-100
Shenandoah Country Club (248) 683-630
Suburban Collection Showplace (248) 348-580




ICE CREAM SUPPLIERS

 **Nestle DSD** 1-800-328-3397 ext. 1400
 ***Prairie Farms Ice Cream Program (Large Format)** 1-800-399-6970 ext. 21
Pars Ice Cream Company, Inc. (313) 291-721

ICE PRODUCTS

Arctic Glacier, Inc. 1-800-327-292
Home City Ice 1-800-759-441
U.S. Ice Corp. (313) 862-331

INSURANCE SERVICES: COMMERCIAL

 **North Pointe Insurance** 1-800-229-676
 ****CareWorks** 1-800-837-3200 ext. 711
 ***Cox Specialty Markets (North Pointe)**
(Underground Storage Tanks) 1-800-648-035
Beechtree Insurance (734) 452-911
Great Northern Insurance Agency (248) 856-900
Primeone Insurance (248) 536-077
State Farm Insurance (Agent Dawn Shaouni) (248) 879-830
Thomas-Fenner-Woods Agency, Inc. (614) 481-4361
UST/Lyndall Insurance (440) 247-373




indicates supplier program that has been endorsed by AFPD.

*** Indicates supplier only available in Michigan**

**** Indicates supplier only available in Ohio**

SUPPORT THESE AFD SUPPLIER MEMBERS


INSURANCE SERVICES: HEALTH

 BCBS of Michigan	1-800-666-6233
Gadaleto, Ramsby & Assoc.....	1-800-263-3784
Pro Care Plus, Inc.....	(313) 267-0300
Rocky Husaynu & Associates.....	(248) 851-2227

INVENTORY SERVICES

Target Inventory.....	(586) 718-4695
-----------------------	----------------

LEGAL SERVICES

 Belanca, Beattie, DeLisle	(313) 882-1100
 Pepple & Waggoner, Ltd.	(216) 520-0088
Cummings, McClorey, Davis & Aho, PLC.....	(734) 261-2400
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
Keskes, 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

LOTTERY

3Tech Corporation.....	(517) 272-3302
Michigan Lottery.....	(517) 335-5648
Ohio Lottery.....	1-800-589-6446

LOYALTY CARDS/DISCOUNT CARDS

RewardPal.....	1-800-377-6099
----------------	----------------

MAGAZINE & TRADE PUBLICATIONS

Detroit Free Press.....	(313) 222-6400
Detroit News.....	(313) 222-2000
IB 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
Roy & Sons.....	(810) 387-3975
Dairy Fresh Foods.....	(313) 295-6300
Span Foods.....	(586) 447-3500
Truett Market.....	(313) 875-5531
Shenwood Foods Distributors.....	(313) 659-7300
Weeks Food Corp.....	(586) 727-3535
Wolverine Packing Company.....	(313) 259-7500

MILK, DAIRY & CHEESE PRODUCTS

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

MISCELLANEOUS

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

MONEY ORDERS/MONEY TRANSFER/ BILL PAYMENT

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

OFFICE SUPPLIES & PRODUCTS

 LB Office Products	1-800-826-6865
 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 Kempinski Graphics.....	(586) 775-7528

PRODUCE DISTRIBUTORS

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

REAL ESTATE

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

REFRIGERATION & REFRIGERATION SOLUTIONS

La Costa Energy Efficiency Doors.....	(949) 350-5348
TGX Solutions.....	(248) 210-3768

REVERSE VENDING MACHINES/RECYCLING

TOMRA Michigan.....	1-800-610-4866
---------------------	----------------


SECURITY, SURVEILLANCE & MORE

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

SHELF TAGS

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

SODA POP, WATER, JUICES & OTHER BEVERAGES

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

SPECIALTY FOODS

Cousin Mary Jane.....	(586) 995-4153
-----------------------	----------------

TOBACCO COMPANIES & PRODUCTS

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

WASTE DISPOSAL & RECYCLING

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

WINE & SPIRITS COMPANIES

Beam Global.....	(248) 471-2280
Brown-Forman Beverage Company.....	(248) 393-1340
Diageo.....	1-800-462-6504
Ghost Vodka.....	(616) 835-4108
Heaven Hill Distilleries.....	1-800-348-1783

WINE & SPIRITS DISTRIBUTORS

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



indicates supplier program that has been endorsed by AFD.

* Indicates supplier only available in Michigan

** Indicates supplier only available in Ohio

The *AFPD Bottom Line* (USPS #2331; ISSN 0894-3567) is published monthly with one annual special edition by AFPD—The Voice of Independent Retailers, at 5779 W. Maple Rd., West Bloomfield, MI 48322. Material contained within *AFPD Bottom Line* may not be reproduced without written permission from AFPD.

Periodicals postage prices paid at West Bloomfield, MI and additional mailing offices.

The opinions expressed in this magazine are not necessarily those of AFPD, its board of directors, staff members, or consultants. Bylined articles reflect the opinions of the writer.

POSTMASTER: Send address changes to *AFPD Bottom Line*, 5779 W. Maple Rd., West Bloomfield, MI 48322.

AFPD works closely with these associations:



Calendar



—February 24, 2012—

AFPD's 96th Annual Trade Dinner & Ball

Diamond Center
Suburban Collection Showplace
Novi, MI



—March 27-29, 2012—

Ohio Safety Congress & Expo

Congress: March 27-29; Expo March 28-29
Greater Columbus Convention Center
Columbus, OH

—April 25, 2012—

AFPD Annual Food & Beverage Trade Show

Suburban Collection Showplace
Novi, MI

TAKE HOME A PERFECT PAIR

DINNER FOR TWO

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



©2011 Nestle. All other trademarks are owned by Société des Produits Nestlé S.A., Vevey, Switzerland.

INTRODUCING

SMIRNOFF® WHIPPED CREAM & FLUFFED MARSHMALLOW FLAVORED VODKA

SMIRNOFF® FLUFFED 50ML #40945
SMIRNOFF® FLUFFED 750ML #40949
SMIRNOFF® WHIPPED 50ML #40965
SMIRNOFF® WHIPPED 750ML #40962

AVAILABLE
NOW!

WHIPPED SUNSET

5 oz. SMIRNOFF® Whipped
Cream Flavored Vodka
1.0 oz. sour mix
1.0 oz. pineapple
50 oz. grenadine



FOR FURTHER INFORMATION,
PLEASE CALL 515-520-3208



DARK 'N FLUFFY

2 oz. SMIRNOFF® Marshmallow
Flavored Vodka
2 oz. Godiva® Dark
Chocolate Liqueur
1 oz. cream

Please Drink Responsibly.

SMIRNOFF Marshmallow Flavored Vodka. Distilled From Grain 30% Alc/Vol. ©2011 The Smirnoff Co., Norwalk, CT.
SMIRNOFF Whipped Cream Flavored Vodka. Distilled From Grain 30% Alc/Vol. ©2011 The Smirnoff Co., Norwalk, CT.

▶ BLUEPRINT FOR SUCCESS ◀



Succeeding in today's economy takes more than hard work and wishful thinking... it takes a plan – and support from strong and steady partners. That's why choosing Spartan is such a wise move. We offer nearly 100 different services to help your business succeed, including: advertising, research, category management, print and development and more. And that's on top of 40,000 competitively priced private label and national brands.

Call Jim Gohsman at 616-878-8088 or visit www.spartanstores.com to start your plan for success today.

Spartan
Stores