



AFPD

# BOTTOM LINE

THE VOICE OF INDEPENDENT RETAILERS • VOL. 23, NO. 7 • JULY 2012



## Craft Beers & Wines

Your Guide  
to Selling More  
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**Governor Snyder Visits AFPD**  
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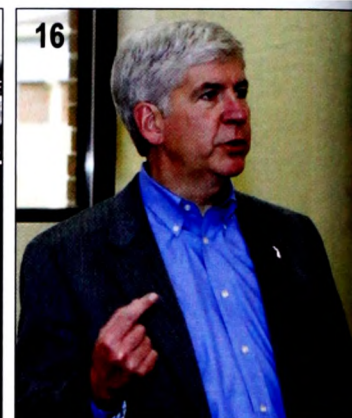
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# W

## **CABERNET SAUVIGNON (cab-er-NAY-soh-vee-NYOHN)**

Often called the “king” of red grapes, capable of being the most tannic and long lived of the reds. Complex and supple, aromas of concentrated blackberry and cassis.

Try **Louis Martini Sonoma Cabernet Sauvignon** with Steak

## **CHARDONNAY (Shar-doe-NAY)**

The most popular white grapes in the world. The styles range from rich, full and oaky to lean, crisp and flinty depending, with flavors of apples, melon, and tropical fruit gracing the palate.

Try **Kendall Jackson Chardonnay** with Lobster or Scallops

## **MALBEC (mahl-behk)**

Typically ripe fruit flavors of plums and blackberry give it a jammy characteristic. The tannins are typically a bit tight and the earthy, wood-like appeal makes for a fairly rustic, yet versatile wine.

Try **Trivento 'Amado Sur' Malbec** with Grilled Lamb

## **MERLOT (mehr-LO)**

Less tannic than Cabernet Sauvignon, it can be fresh and grapey with tender tannins and aromas of cherries or it can be deep, dense, and concentrated with massive mouth-feel.

Try **Blackstone Merlot** with Salmon or Burgers

## **PINOT GRIGIO (PEE-no-GREE-jo)**

A delightfully delicate sipping wine that quenches the thirst and refreshes the palate. Overall, it is very neutral and pairs with most foods. It can range from high-acid and mineral driven to fleshy, round, and aromatic with notes of lemon, apple, almond, or honeysuckle.

Try **Ecco Domani Pinot Grigio** with Seafood Linguine

## **PINOT NOIR (PEE-no-NWAIR)**

A difficult grape to grow but delicious with delicate and complex aromas cherries, earth, mushrooms.

Try **Mark West Pinot Noir** with Salmon

## **RIESLING (RIE-sling)**

Ranges from bone dry to intensely sweet. Can be delicate, perfumed, floral, and apricot and sometimes mineral.

Try **Chateau Grand Traverse Riesling** with Pork

## **SAUVIGNON BLANC (SAV-vahn-blawn)**

Intensely aromatic and acidic. Can be herbaceous, flint and green, to lemons.

Try **Rodney Strong 'Chardonnay' Sauvignon Blanc** with Oysters, Light Pasta

## **SYRAH (sih-RAH)**

Also known as Shiraz, this grape is full-bodied and alcoholic. Fruit-driven wine with rosemary, thyme, pepper.

Try **Rosemount Shiraz** with Beef

## **ZINFANDEL (ZIN-fan-del)**

A densely pigmented grape with extracted fruit flavors. Full-bodied and spicy, accentuated by pepper and spices.

Try **Ravenswood 'Vintner's Blend' Zinfandel** with BBQ ribs



# THE GUIDE

A F P D

## -no Nwahr)

When done right, the wines are  
telling flavors, good acidity and  
spices, or herbs.

Marguerite Pizza or Turkey

## -ling)

Very sweet. Very distinct with  
acidity with fresh apple, and  
dried petrol notes.

Semi-Dry Riesling with spicy foods

## OH-vee-nyohn-BLAHn)

Can range from grassy,  
notes of peach, fresh hay and

is Home' Sauvignon Blanc  
is, and Mild Cheeses.

is heavily pigmented, tannic,  
notes of blackberry, along  
with anise.

Same or Charred Foods

## n-dell)

High alcohol and highly  
acidic red with ripe raspberry fruit

## WHITE & RED BLENDS

One of the hottest trends on the market, blends take the best of  
each grape and put them all in one glass. The options are  
endless.

**WHITE:** Try **Cupcake Angel Food** with white cheddar

**RED:** Try **Ménage à Trois** with grilled meats or chicken

## ROSÉ

Pink wine made from red grapes. These are light, and refresh-  
ing wines, ranging from dry to sweet. Enjoy these chilled with  
light meals and grilling fare.

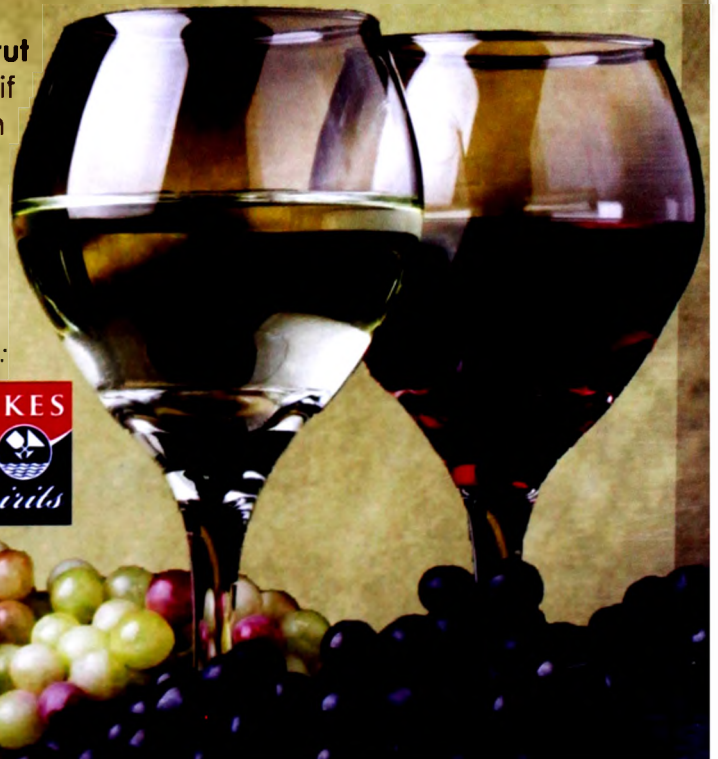
Try **Remy Pannier Rose d'Anjou** with any light fare

## SPARKLING WINE

Ranging from bone-dry to sweet, toasty to fruity, with the  
common theme of bubbles. For toasty, rich: **Champagne**.  
Crisp, refreshing with citrus: **Prosecco**. Sweet, and fruity:  
**Moscato d'Asti**.

Try **Korbel Brut**  
as an aperitif  
or even with  
French fries!

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## President's Message

### Without Vision, You Can't Find Your Way

**W**hy do people vote for certain elected officials? Why is there such distrust for government and people in public office nowadays? Why have certain cities like Detroit and Flint crumbled before our very eyes? The answer is vision—or lack of vision.

If you think about the great leaders of our past—whether from the political, corporate or even the sports world—they always had a vision for what they wanted to accomplish. It is easy to go through an entire day working in your business and then wonder at the end of the day where the time went. It's important to sit back once in a while and reflect on your vision for your company.

A great floor leader, a general, a corporate CEO—and yes, a store owner, too—all need to have a vision in place. The vision is the road map, but the execution is what most people focus on. However, without a roadmap, a lot of your effort will be wasted or underutilized.

A man who knows a lot about vision is Michigan Governor Rick Snyder. Last month, we had the privilege of spending some time with the Governor here at AFPD's headquarters. Whether you love him or aren't too crazy about him, what he's accomplished in less than two years is impressive. This includes eliminating the Michigan Business Tax (MBT); signing our spirits equalization bill (SB 331), which goes into effect October 1, 2012; eliminating item pricing; banning K2 and other synthetic drugs; signing the underground storage tank (UST) bill; the recent exemption of frozen foil pouches from the bottle bill; and tax equalization for roll-your-own tobacco. This successful businessman believes in having a vision, and he insists that everyone around him has vision as well. I heard he even asks his kids about their vision for certain projects around the dinner table.

It is pretty simple: You need to know

where you are going in order to get there. How will you ever know if you are successful if you do not have a vision? One cannot fly by the seat of his or her pants and expect to remain viable and cutting edge without a vision. For example, in this issue of *AFPD Bottom Line*, we celebrate the Midwest craft beer and wine industries. We salute those entrepreneurs who had a vision for growing grapes and creating a Midwest wine industry, as well as those who aggressively made our region's craft beer industry one of the best in the country. Please use the two pull out charts in this magazine to share information with your customers.

As we grow our membership base via membership programs and redefine our industry (as we did in the food stamp date-staggering change that the State of Michigan implemented because of our help), it's clear AFPD has a vision. We were the first in the country to stagger food stamp dates; now North Carolina has followed suit, and other states are talking about this major issue as well.

In AFPD's vision, we want to solidify the independent retailer community as we try to make changes to the CAT tax for gas stations in Ohio and push relentlessly for comprehensive curbside recycling in Michigan (and eventually, the removal of recycling from retailers completely.) AFPD will also be working to protect the interests of our members when it comes to changes in the Michigan alcohol system. The report from the Office of Reinventing Regulations Alcohol Committee has been released, and some of these recommendations were not even discussed by our committee. Nevertheless, we will be resilient in the face of any attacks on our industry that hurt our members.

As Helen Keller said, "The only thing worse than being blind is having sight but no vision." Does your company have a vision? ■■

## Does your company have a vision?

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## AFPD Wins Battle to Ban Synthetic Drugs

The dangers of the toxic and sometimes lethal compounds known as synthetic marijuana have been well documented in communities across Michigan. Families have been tragically tormented by the sale and use of these dangerous drugs. But there is now hope for the protection of children and their families in the newly created state laws recently enacted with the help of AFPD.



and non-members alike of the need to immediately pull these toxic substances off of their store shelves.

Thirdly, AFPD has partnered with the Michigan Legislature, Governor Snyder, and the Michigan State Police in creating state laws banning the sale of all forms of synthetic marijuana. On

June 19, Governor Snyder signed four bills into law that ban the sale of all forms of synthetic marijuana, including the compounds known as Spice or K-2. The Governor acknowledged AFPD and its member retailers for acting responsibly to remove these dangerous drugs. Moreover, the State Department of Community Health now has the legal authority to shut down any store selling these dangerous compounds.

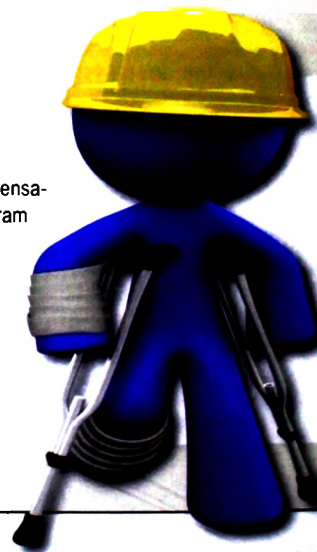
AFPD has been the leading retail association in a three-prong approach to ridding store shelves of synthetic marijuana in Michigan. Synthetic marijuana is sold in some retail locations under the name Spice, K-2, Zoom, and Tranquility, to name a few. Under the leadership of AFPD President and CEO Auday Arabo, AFPD has led an education effort concerning the dangers of K-2, Spice, and similar products for more than two years. In addition, AFPD has supported families and local municipalities by providing an 800 number where any member of the public can report the name and location of any retailer suspected of selling these toxic substances. AFPD staff members have paid visits to educate retail members

AFPD has long championed the protection of families and communities. "Doing the right thing is our mantra," says Arabo. "Failing to remove K-2, Spice, and all forms of synthetic marijuana from your shelves immediately will result in revocation of your AFPD membership and the likely lockdown of your store. Protecting children and their families is always more important than profits."

To report anyone selling K-2 or similar synthetic drugs, call the Michigan State Police tip line at (855) 642-4847, or AFPD at (800) 666-6233. To learn more, visit [www.michigan.gov/DesignerDrugs](http://www.michigan.gov/DesignerDrugs).

### BWC Safety Council Deadline

State-funded employers who wish to participate in the Ohio Bureau of Workers' Compensation's (BWC's) Safety Council Rebate Incentive Program for the 2012 policy year program must join a local safety council by July 31, 2012. Employers can earn a 2% premium rebate for meeting all eligibility requirements, and an additional 2% performance rebate by reducing either their frequency or severity of workplace injuries by 10%, or by maintaining both frequency and severity of workplace injuries at zero. Complete details are available on BWC's website [www.ohiobwc.com](http://www.ohiobwc.com) or by calling CareWorks Consultants at (800) 837-3200.





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# Art and Craft

Here's how (and why) Midwest retailers are enjoying such strong craft beer and wine sales this season.

By Carla Kalogeridis

The economy tanked in 2008, and still, people bought beer and wine. The economy had several harsh years in a row—few harder than the ones endured in the Midwest—and still, people bought beer and wine. And now that things are starting to pick up? They're buying even *more* beer and wine.

## Hop Ahead

Let's talk beer first—after all, the Michigan legislature did designate July as Michigan Craft Beer Month.

Much of the excitement in this space is coming from the meteoric rise in the popularity of craft beers. "Even during our bleakest years of 2008 and 2009, we experienced significant growth in the craft beer industry," says Travis Fritts, owner of the Detroit Brewing Company.

Why craft beer, and why now? Fritts believes that when things get tough, people rally around the local producer of whatever it is they are buying. "Midwest consumers are willing to give their dollars to local producers, even if the product costs a little more," notes Fritts. "There's been a groundswell of support. People love holding up a beer and saying, 'This beer in my hand is from Grand Rapids!' and they know it was probably brewed in the last few weeks instead of who knows when."

Consumers love the art of craft beer brewing, the creative, unexpected ingredients, and the story that each beer tells. "Craft beer is kind of the blue-collar wine," says Fritz. "People can talk about its flavors and subtleties without sounding arrogant because in the end, it's still just beer."

"Craft beer is an affordable luxury for consumers, and the only segment of the beer market that's growing," adds Haithem Sarafa, president of Frankenmuth Brewery. "Beer is the new wine. Consumers are more picky about their beers, and they're becoming more educated."

Sarafa says while much of the growth in craft beer sales is coming from the young generation of beer drinkers, many mature wine drinkers are switching to craft beers because it's cool, hip, and something new. "People are going to craft beer tastings, craft beer festivals, and even hosting their own craft beer dinners," he says.



"We're selling so much craft beer, more than you could ever imagine," confirms John Guilman, wine consultant and assistant beverage manager for Holiday Market, an upscale retailer in Royal Oak, Mich. "And it's just going to get bigger and bigger because the Midwest breweries are expanding."

Nathan Jamil, one of the founding owners of Bello Vino Wine/Music & Jug, also says his craft beer sales are going strong. "Younger men in their 20s and 30s have

almost stopped drinking mass-produced beer," he says. "Even though it's \$3-\$4 pricier per six pack, they love the art and style of it."

Sarafa agrees that the beer consumer's taste is changing, and it's trending toward craft beer. "People are looking for a change of taste," he says. "They love all the interesting craft beer styles."

Just how unusual and "artsy" are craft beer ingredients? They range from traditional German brews to beers made with hibiscus, gesho root, orange slices, chocolate, chilies, or Australian wattleseed, for example—with more than 85 recognized styles of craft beer, the list of ingredients is virtually endless. Still, even with all the exotica in the craft beer space, the most popular styles are still IPAs (India pale ale), Hoppy, and Oberon summer wheat.

Simply put, there are two tracks of brewers: Omm, the older



Craft beer festivals are rising in popularity.



erone class of brewers (in the world of craft beer, "older" might mean age 30), trained in Germany and educated to create traditional European style beers; and two, the experimental brewers, made up of younger people who are rapidly expanding their brewing businesses.

"Experimental beers are selling like crazy," says Fritts and these guys are having a blast. I heard of key lime pie beer made by a guy who grabs unwanted pies from the bakery down his street and throws them into his fermenter. The beauty of it is, no one can tell you it's wrong."

Another reason that retailers are high on craft beer is because the margin is so much higher than on mass-produced beers. People don't mind paying for quality and diversity," says Fritts. A quick comparison: a case of 24 cans of mass-produced beer might run \$26-\$33, while a craft beer is selling at \$10-\$15 for a six-pack.

"Craft beer drinkers are definitely willing to pay more," agrees Laura Bell, marketing director of Bell's Brewery, one of the largest breweries in the Midwest.

No doubt, the rise in craft beer sales has been nothing short of incredible during the last few years (see sidebar, "Snapshot of the Craft Beer Industry")—but how long will it last? "It's going to continue to go up for a long time," says Frankenmuth's Sarafa. "We're not even close to peaking."

"It's absolutely continuing to rise," agrees Bell. "Craft only has about a 5 percent market share right now. There is ample opportunity for more consumers to get on board—and that's what they're doing every day."

### Craft's Up, Too

Craft beer has the excitement of something new, but the wine industry continues to in-

novate and grow—no matter how popular beer gets.

In the popularity department, the wine counterpart to craft beer right now is Moscato. It's a less expensive, sweet white wine that retailers can hardly keep on their shelves this summer, says Jamil. "High-end wines are slower, but mescato sales are fantastic," he says. It's particularly popular with new wine drinkers, he notes.

Mike McNally, Midwest regional sales director for Treasury Wine Estates, is amused by the wild popularity of Moscato, a grape he says "has been around forever." Moscato sales have grown 30 percent since this time last year. "Every winery is getting into the Moscato business," he says. "It's light, refreshing, and sweet, and the category is still evolving. We now have a red Moscato and a pink Moscato. In July, we will begin offering a Moscato/White Zinfandel blend."

"Our best sellers are Moscato, a lot of California whites, and surprisingly, an Italian rose," says Holiday Market's Guilmet. "We've continued to see growth in the wine market all year long."

According to Jason Howard, vice president-retail wine for Great Lakes Wine & Spirits, the most popular wines this summer are still Chardonnay and Cabernet Sauvignon. The wines showing the most growth are red blends, Moscato, and Malbec; in the Moscato category, the reds and pinks are showing strong trends over the traditional white. Sparkling wine has regained its former popularity as well. He advises retailers to push Sauvignon Blanc, Pinot Grigio, and Moscato during summer months "at whatever price point most of your customers are comfortable with."

According to Treasury's McNally, the

## Snapshot of the Wine Industry

- For only the second time in two decades, wine (35 percent) basically tied beer (36 percent) as the top choice when U.S. drinkers are asked whether they most often drink liquor, wine, or beer. The 35 percent favoring wine is a near record-high for this beverage (Gallup, July 2011).
- 51 percent of female drinkers prefer wine (Gallup, July 2011).
- Dollar sales of table wine grew 4.1 percent to \$9.32 billion in U.S. food, drug, convenience, liquor, and other select channels in the 52 weeks ended December 12, 2011.
- Michigan wine sales have outpaced total wine sales for the past 11 years, doubling the Michigan wineries' market share to 6.5 percent.
- The Michigan Grape and Wine Industry Council added 11 new wineries to its roster over the last year—for a total of 92. Ohio has 124 wineries.
- Along with newly opened wineries in Michigan, expansion of several existing wineries has allowed for increased production to help meet the rising demand for quality wines made locally.
- The economic impact of wine and grapes on the Ohio economy is \$582.8 million (2008).
- The retail value of Ohio wine is \$51.9 million (2008).







Michigan vineyard

wine category may not be clipping along at the pace of craft beers but the industry is still very strong, growing 3 percent a year nationally and even stronger in Michigan and other parts of the Midwest. "Wine consumption is up in Michigan, with new consumers coming into the category," McNally says. The reason is because there are more outlets now that sell wine. "Counties that were dry are now wet, and there are new kinds of stores carrying wine that never did before."

In fact, McNally believes that wine will eventually become the number-one alcoholic drink in the United States. "Wine is on track even to catch up to beer," he says.

Great Lakes' Howard agrees. "The wine market is very healthy," he says. "We have not seen a loss in wine consumers while the craft beer market has taken off—it's the premium and sub-premium beer categories that are taking losses as their customer segment shifts toward craft beers."

Howard says his company is showing a 12-year growth trend, even through the recent recession. "The wine industry has been innovative in accurately assessing what consumers are drinking. Per capita consumption is on the increase."

The really good news for consumers, says McNally, is you can still get a great bottle of wine at \$15-25 a bottle. "With today's technology, there really isn't a bad bottle of wine out there," he points out. "Consumers are figuring out that you don't have to spend a lot of money to have nice wine with your meal."

"They start out with a \$4-\$5 bottle of wine, and then they say, 'I wonder what an \$8 bottle tastes like?'" That's the progression we try to get consumers on," he says.

Looking ahead, McNally notes that while wine prices have gone down recently, the news he's hearing is that the most recent harvest

yielded a lesser availability of grapes. "Prices will probably start to creep up over the next 12 to 18 months," he predicts.

### Know What You Sell

The key to selling more beer and wine begins with education. "As customers grow most accustomed to looking and asking for craft beers, retailers need someone trained in their store who can say, 'Here's what you can expect by trying this beer,'" advises Detroit Brewing Co.'s Fritz. "It's a great opportunity for small retailers to have a dialog with their customers."

"And if you don't have someone trained on craft beers in your store, you need to try the beers yourself and experiment with different tastes and food pairings," adds Frankenmuth's Sarafa.

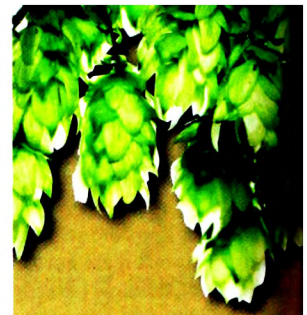
To learn more about craft beers, retailers should find out what education tools are available from their suppliers, as well as check out their local craft beer guild. "They'll tell you what's selling well and how to contact brewers," says Fritts.

"It really is imperative that retailers educate themselves on what they are selling," agrees Bell. "When someone walks into your store, you need to be able to help that customer feel more comfortable buying a craft beer that they have never tried before."

Selling more wine also comes down to education. "We don't make it easy for people to understand and embrace our industry," believes McNally. "People try to study and learn about different wines, but sometimes wines are named after the grape, sometimes the region, and sometimes it's just a made-up name."

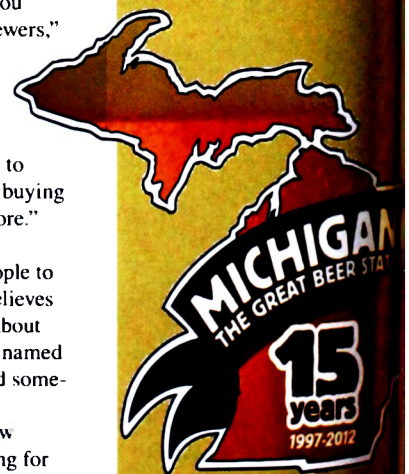
"Consumers are interested in trying new things," he continues, "but they are looking for

See ART AND CRAFT, page 14



## Snapshot of the Craft Beer Industry

- Craft brewers currently produce an estimated 103,585 jobs in the industry.
- Growth of the craft brewing industry in 2011 was 13 percent by volume and 15 percent by dollars.
- Craft brewers sold an estimated 11,468,152 barrels of beer in 2011, up from 10,133,571 in 2010.
- The craft brewing sales share in 2011 was 5.7 percent by volume and 9.1 percent by dollars.
- Craft brewer retail dollar sales in 2011 was an estimated \$8.7 billion, up from \$7.6 billion in 2010.
- As of March 26, 2012, the Brewers Association recorded 250 new brewery openings in 2011 (174 microbreweries and 76 brewpubs).
- Michigan's thriving craft beer industry contributes more than \$24 million in wages with a total economic contribution of more than \$133 million.
- In terms of overall number of breweries, microbreweries, and brewpubs, Michigan ranks fifth in the nation.





A F P D

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# BEER

## SPRING

*Enjoy refreshing, lighter-bodied beers. Spring season beers use less malt, yield a lower alcohol content, and offer a crisper flavor.*

**PILSNER**—golden lager with a light to medium body, assertive hop character, and brewed using extremely soft water and Czech Saaz hops.

Try Frankenmuth's Pilsener Lager, a great all-around, light golden German-style beer, with a floral aroma, hint of spices, and a crisp dry finish.

**MAIBOCK**—a lager that features more hop character than other bock beers, a moderately strong alcohol content, and a rich malt flavor.

**IRISH-STYLE RED**—St. Patrick's Day brings the release of this malty, red ale.

**IRISH-STYLE STOUT**—a classic dark ale that is the traditional St. Patrick's day choice. Full of dry roasted flavors, surprisingly low-bodied and lower alcohol.

## SUMMER

*Freshly harvested wheat and local-grow fruits create a variety of thirst-quenching brews in the hotter months.*

**HEFE-WEIZEN**—a German-style wheat beer brewed for a crisp, smooth flavor, and fruity/esters like banana and clove.

Try Frankenmuth's Hefeweizen Ale, a fruity brew with banana notes and a hint of clove and citrus. A refreshingly pale south German style wheat ale that is unfiltered and lightly hopped to achieve a smooth, pleasant flavor and signature cloudy appearance. Great with fruit, cheeses, seafood, and sushi.

**BELGIAN WIT**—wheat beer brewed with raw unmalted wheat, orange peel, coriander, and special Belgian yeast strain.

**SAISON**—unique French/Belgian style, characterized by a citrusy fruitiness, a slight peppery flavor, and a noticeable tartness. This beer is enhanced by wheat, spelt, honey, or spices.

**FRUIT BEERS**—if it's a local fruit harvested in Midwest summer, it has probably found its way into one of these light and refreshing beers. Two or more fruits can be combined for various effects.





# SEASON

## AUTUMN

*Ranging from amber to brown, the fall season's fuller-bodied beers have a slightly increased alcohol content and use fresh Michigan hops and a variety of holiday-inspired ingredients.*

**HARVEST ALES**—Pale Ales and IPAs in this category use fresh hops harvested right off the bine, offering a distinct hop character not found in dried or pelletized hops.

Try Frankenmuth's Batch 69 American IPA, a pale-golden, medium light-bodied beer with an intense hop aroma and flavor. With its tastes of citrus, flowers, and pines, this beer is the perfect complement to strong, spicy foods like chicken wings and ribs and bold, sweet desserts.

**OKTOBERFEST**—a malty, amber beer style that uses Vienna and Munich malts. It features a low to moderate hoppiness and is extremely flavorful and smooth.

Try Frankenmuth's Märzen style Oktoberfest lager, a copper beer with four different malts to give it a smooth barley flavor, balance, and a nice finish. This beer is perfect with hearty food like red meat, burgers, sausages, and even spicy foods.

**BROWN ALE**—specially roasted malts give this beer its dark color and toasted, nutty, and biscuit type flavors. Paired with a low- to heavy-hop character for a full-flavored, full-bodied brew.

**PUMPKIN BEERS**—using flavors of the season, these pumpkin and pumpkin pie spice beers yield distinguishable flavor and aroma.

## WINTER

*Stay inside and enjoy the craft beers that warm your soul. These brews are high in alcohol, heavily hopped, and often feature a rich, malty flavor.*

**STRONG ALES**—Barley Wine, Old Ale, and Winter Warmer are beers in this category that all use a lot of malt for a rich, heavy ale featuring higher alcohol content and varying levels of hop bitterness.

**HOLIDAY ALES**—brewers add a combination of spices reminiscent of the holiday season, as well as chocolate and honey to create a malty beer that perfectly complements a holiday meal.

**IMPERIAL STOUT**—biggest and richest of the Stout beers, this style is full of sweet and roasted malt flavors and offers a full-bodied, high-alcohol brew.

**DOPPELBOCK**—also called "double bock," this is the perfect transitional beer from winter to spring. Brewed for consumption during Lent, this lager is rich and malty, higher in alcohol, and features more calories and carbohydrates that sustained monks while fasting.

Try Frankenmuth's Munich-style Dunkel, a dark-brown lager with a smooth malty flavor, a balanced hop, and a toasted bread-like taste. Pairs great with stew, roasted meat, hearty meals, and chocolate!

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## Spirits Market Up in 2011

The Top 250 spirits brands grew 3.1 percent in total volume in 2011. According to data released by Technomic's Adult Beverage Resource Group, the Top 250 brands generate 88 percent of the total U.S. spirits volume of 199.7 million 9-liter cases and account for 89 percent of total 2011 retail spirits sales.

"Among the fastest-growing spirits brands, we see a definitive shift towards sweet and also spicy flavors, with flavored vodka, rum, and whiskey products gaining steam. This is a change from the savory flavor profiles that had been popular in recent years," says Donna Hood Crecca, senior director of the Adult Beverage Resource Group.

The largest brands of 2010 maintained their positions in 2011—Smirnoff, Bacardi, Captain Morgan, Jack Daniel's, and Absolut. On a category basis, vodka brands dominate the list, followed by entries in the cordials and liqueurs, rum, and straight whiskey categories.

Low-calorie maverick Skinnygirl



Cocktails, marketed by Beam Inc., outpaced all other Top 250 brands with a 388 percent gain to rank as the fastest-growing brand. Familia Camarena Tequila, marketed by E&J Gallo subsidiary Alto Spirits, achieved 233 percent growth. Other brands achieving triple-digit increases include Malibu Prepared Cocktails, Fireball Cinnamon Whisky, and Rokk Vodka.

Smaller brands grew swiftly in 2011, with the final 50 brands achieving 6.5 percent volume growth overall. "What's more, the expansion among brands not included on the Top 250 list outpaced that of these leading brands," notes Crecca. "These include small artisanal brands, new line extensions, and product launches that have ramped up following the recession." ■

## ART AND CRAFT

*Continued from page 12*

a lot of guidance. If the retailer at least takes time to educate himself or someone on his team, that's how they can sell more wine."

Holiday Market, for example, has a wine consultant on the floor at all times, confirms Guilmet. "And we always have a craft beer expert available," he says.

To sell more wines, the first thing retailers should focus on is making sure they are carrying the correct brands, adds Howard. "The industry is still brand driven, so name recognition is key."

McNally says retailers also need to keep their wine section refreshed, and Howard makes the same point as well. "Retailers are inundated with new items so they need to keep their vintages updated and fresh," says McNally.

"And it's important to stock a wide variety at competitive prices," adds Howard. "The consumer still wants to pay as little as possible for the best product in their price range."

Finally, Sarafa advises retailers to create a special display or store section dedicated to craft beers. "Open displays are very important to the marketing of craft beer," he adds. "Shelf space is hard to get but it's worth it. It will help you sell

more craft beer."

Merchandising the product is key, Howard emphasizes. "Make sure the area is well lit, clean, easy to find, and clearly labeled. Using point-of-sale tools such as signs and shelf-talkers that describe the wines, or offering food pairings and ratings can help the

indecisive consumer.

Bell says one way to build a good craft beer display is to tie it in to a certain season. She recommends that retailers host sampling events where craft beers are paired with specific cheeses and sausages, for example. "Most brewers can help retailers with this kind of event and provide guidance on what beer to pair with what food. We have that kind of information already on our website. The point is to get the beer into people's hands." Food-pairing sampling events are the "up-and-coming missing piece to better promotion of craft beers," she says.

Holiday Market uses the tasting model to sell wines as well, offering its customers two wine tastings every month, each one around a different theme, says Guilmet.

The bottom line is that retailers have the vendor support and available knowledge base to become very successful wine and beer sellers. Neglecting to aggressively market craft beers and from new wines to customers that are already seeking out these products would be a huge opportunity missed. ■

Carla Kalogeridis is editor of AFPD Bottom Line.



### Ready to Taste Michigan's Best Craft Beers?

**15th Annual Michigan Brewers Guild Summer Beer Festival**  
Riverside Park—Depot Town  
Ypsilanti, Mich.

Fri., July 27, 2012—5:00 pm to 9:00 pm  
Sat. July 28, 2012—1:00 pm to 6:00 pm

The festival takes place outside in a scenic riverside setting and features more than 450 different beers from 60-plus breweries around the state.

For more information, visit  
[www.michiganbrewersguild.org/events.html](http://www.michiganbrewersguild.org/events.html)



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# Governor Snyder Visits AFPD Headquarters

By Vanessa Denha Garmo

Inside the boardroom at the AFPD headquarters, President and CEO Auday Arabo thanked Michigan Governor Rick Snyder for several changes he has made since taking the top political position in the state. "I want to thank you for getting rid of the Michigan Business Tax; I want to thank you for working on the Personal Property Tax; I want to thank you for your recent MLCC appointments and for ridding the state of item pricing. Thank you for making this state not only viable, but also for making it a state the rest of the country can look at as a comeback state."

More than 60 people attended the fundraiser at AFPD offices in West Bloomfield, Mich. It is the second fundraiser AFPD has held since moving to the new headquarters; the other was for Michigan Senate Majority Leader Randy Richardville.

Governor Snyder reminded the independent retailers in attendance that he was once a businessman much like them, but now he is in a position to serve the community.

"Michigan was broken," said Governor Snyder. "We were at the bottom. The best days are not behind us. They are ahead of us. We just have to get our act together. This is about working as a team because we are one big team."

In responding to Arabo's comments about MBT, he said: "MBT was not easy to get rid of, but it was an easy decision to make. It was the dumbest tax in the United States."

Governor Snyder explained that his view of government is much like operating a business; success is dependent on customer service—not about spending money. "We are just another shopping choice," said Governor Snyder. "You are hardworking tax payers. You earned those dollars. We are a choice on how much safety you want to buy a how much education you want to buy, and we want you to feel you got what was worth the money you spent."

The focus of his administration is creating an environment of

success by allowing free enterprise to work, and that includes making the city of Detroit work.

Angela Sulaka wanted to know what role the state was going to play in public safety in Detroit. "There seems to be a lack of continuity in downtown," said Sulaka. "You have Midtown and Corktown and Downtown, but when you travel in between it is not safe."

The Governor points to lack of vision or strategy in the city of Detroit. "We need to find a vision for Detroit," he said. "We need to know what the city stands for, and why it is there. We need to get the word out on why it is going to be a great place and that we are working on it."

"I put a plan out there for Detroit, but they have not grabbed it," he added.

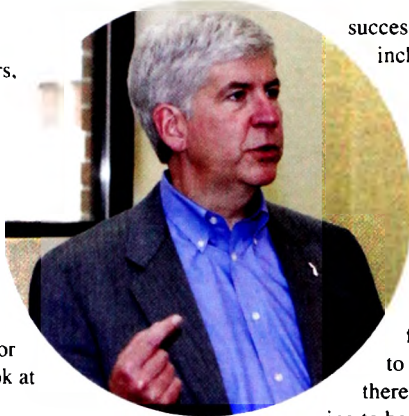
Recently, Governor Snyder was viewing maps of abandoned homes and the correlation to violent crimes. He is committed to demolishing those homes and plans to sport a pair of jeans while joining the demolition crew.

Anmar Sarafa, owner of Frankenmuth Brewery, wanted to know about decisions being made based on the Office of Reinventing Regulations Alcohol Committee, which Arabo was appointed to serve on by the Governor. Governor Snyder said his administration is looking at all areas of the state where regulations exist, and he plans to make necessary changes that will allow the state to run more efficiently.

The fundraiser served as an opportunity to not only thank the Governor for his work, but also to educate him on the work of AFPD.

"The Governor is relentlessly positive, much like we are here at AFPD. We stay positive to make sure the next day is better than the last for our members," said Arabo. ■■■

*Vanessa Denha Garmo is president of Denha Media, AFPD's public relations firm*



▲ AFPD President and CEO Auday Arabo, Steve Linder and Terry in conference with Governor Rick Snyder.

▲ AFPD Chairman Joe Bellino, Jr. talks shop with Governor Snyder and AFPD President and CEO Auday Arabo.



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When it comes to compliance for small business merchants, the cost and time required can seem insurmountable. However, there are six easy steps that can help you promote a secure payment environment while achieving PCI compliance.

- 1. Make sure you are using validated payment applications.** To ensure that your payment application has been certified as compliant by the PCI SSC, download the list of validated payment applications found on the PCI SSC website. If your current make and model is not found on this list, it is recommended that you switch to one that is.
- 2. Take the steps necessary to prevent device tampering.** This means keeping track of your inventory (serial numbers, terminal count, terminal locations, etc.) to ensure you know how to spot it if someone tries to swap or compromise one of your terminals.
- 3. Enforce strong passwords.** Choosing a strong password is one of the easiest and most important things to do when it comes to initiating compliance. A good password should be both easy to remember and hard to guess. It is often recommended that your password satisfies all of the following requirements:
  - At least 8 characters
  - Mixed case
  - Alpha-numeric
  - Special characters

Note: Your password should never include any form of or variation on the word password.

- 4. Always download the latest anti-virus protection software.** Request this from your Internet service provider (ISP). It is a free service and takes little effort to install.
- 5. Configure your computer to automatically receive patch updates.** This is as easy as going to your service provider's website (Microsoft, Netscape, Internet Explorer, etc.). There

they will have a detailed list of instructions (relevant to the chosen provider) to configure your system to receive patch updates. A patch is a series of code that will update the software you are running to fix any bugs, update security, and add any new features that were not previously available. Once activated, your system will then prompt you to install new security patches that are relevant to your software as they become available. There is nothing for you to do beyond the configuration process.

- 6. Always install a firewall.** A firewall acts as a control device to protect the information passed back and forth from the Internet to your business environment. It functions similar to a one-sided mirror that allows you to see out without the person on the other side seeing in. For example, if you were to initiate activity at another merchant location to order supplies for your business, that merchant location would have access to respond to you only because you authorized them to do so by initiating contact via the purchase of goods or services. In this respect, it protects your business environment from unwanted exposure.

Ultimately, it is best to remember that compliance is something that takes a proactive effort to both achieve and maintain. The steps mentioned above will not make your business fully compliant, but are cost-effective and time-efficient ways your business can initiate the process and increase protection against the most common forms of attack.

For more information on how Chase Paymentech can help your business, contact Account Executive John Wilcox at (888) 464-9902 ext. 70255, [john.wilcox@chasepaymentech.com](mailto:john.wilcox@chasepaymentech.com) or visit [www.chasepaymentech.com](http://www.chasepaymentech.com). ■■■

Compliance is something that **takes a proactive effort** to both achieve and maintain.







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**M. Scott  
BOWEN**

*Michigan Lottery Commissioner*

## Summer Heats Up with Giveaways

**S**ummer is heating up at the Michigan State Lottery and Player's Club is giving away a boat and cash during two huge promotions.

### **Summer's Ahoy! Giveaway**

Get ready, get set, and remind players to enter the Michigan Lottery's hottest summer promotion to win a 25-foot pontoon boat at the drawing on September 5, 2012.

There are three ways to win the *Summer's Ahoy!* giveaway. All entries must be received by August 31, 2012.

1. Player's Club members can earn automatic entries for every \$10 in non-winning Michigan Lottery tickets that are submitted online, which mirrors the way a player enters Play It Again™. Players enter by joining the Player's Club at [www.michiganlottery.com](http://www.michiganlottery.com).
2. Established Player's Club members can redeem 25 of their current Reward Points for an entry. They may enter as many times as their accumulated Reward Points will allow by visiting the Player's Club Rewards & Prizes catalog while logged into their Player's Club account at [www.michiganlottery.com](http://www.michiganlottery.com).
3. "Like" us on Facebook at [www.facebook.com/MichiganLottery](http://www.facebook.com/MichiganLottery) and fill out a short registration form. Players can enter their email address to gain entries once per day.

### **Blazing 500s Promotion**

Next, the Player's Club also turns up the heat with *Blazing 500s*. We are giving away \$500 an hour for 500 hours. Between July 13 at 2 p.m. and August 3 at 9 a.m., Player's Club members will win a total of \$250,000!

Player's Club members earn automatic entries for every \$10 in non-winning Michigan Lottery tickets submitted

online at [www.michiganlottery.com](http://www.michiganlottery.com). (Note: A player can only win once during this promotion.)

Between July 13 and August 3, players can also triple the power of their non-winning ticket. For every \$10 in non-winning Michigan Lottery tickets submitted online, players will receive **THREE** contest entries: one into Play It Again for the chance to be a \$1,000,000 finalist; an entry into the *Summer's Ahoy!* giveaway contest; and an entry into *Blazing 500s* for a chance to win \$500.

**Mobile Retail Outlet (MRO).** Remind players to visit the MRO to win Lottery merchandise prizes at these events:

- Ann Arbor Art Fair, Ann Arbor – July 18-21
- Labadie Pig Gig, Bay City – August 2-5
- Michigan International Speedway, Brooklyn – August 17-19
- Warren Birthday Bash, Warren – August 23-26
- Arts, Beats & Eats, Royal Oak – August 31-September 3

**New Instant Ticket.** The instant ticket scheduled to go on sale July 17 is *Powerball* (\$2). The release for this ticket is subject to change.

**Instant Tickets Set to Expire.** IG 442 *Lucky Mom* expires July 1. Tickets set to expire on July 2 include IG 394 *Let It Snow* (\$2), IG 403 *Red Line Bingo* (\$2), IG 404 *Decades of Dollars* (\$1), IG 407 *Casino Gold* (\$5), and IG 412 *Tax Free Winnings* (\$20). Remember, if you are still selling any of these tickets, be sure to tell your customers about the expiration date so any prizes they may win on the ticket can be claimed before it becomes invalid.

**Instant Ticket Activation.** Always activate instant game tickets before putting them on sale to ensure winning tickets can be redeemed by players.

For information on all Lottery games, please visit [www.michiganlottery.com](http://www.michiganlottery.com). ■■■



**Player's Club members  
earn summer treats for  
non-winning tickets.  
Game on and win!**





# Player's Club is **HOT HOT HOT!**

For a limited time, Michigan Lottery Player's Club members are automatically entered into **THREE** great contests for every \$10 in non-winning tickets they submit online.



**July 2 - August 31 • Drawing September 5**  
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**Second Chance Drawing for \$1,000,000!**  
Next finalist drawing August 8.



**July 13 - August 3**  
\$500 every hour for 500 chances to win!

**Tell customers to join Player's Club at  
[michiganlottery.com](http://michiganlottery.com) for triple the excitement!**



Chances of being selected as one of three finalists for the \$1,000,000 second chance Play It Again grand prize drawing depend on the total number of entries received by the deadline for each finalist drawing. Odds of winning one of five hundred (500) Blazing 500s second chance prizes depend on the total number of entries received by the deadline for each drawing. Odds of winning the 2013 Crest Savannah 250 CP3 Performance Plus Pontoon Boat depend on the total number of entries received by 8/31/2012. The image shown on all advertising is a likeness of the boat. The actual prize may look different. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.





**Joseph  
PALAMARA**

*Associate, Karoub Associates*

## Pouch Containers Excluded from Deposit

**H**ouse Bill 5660, sponsored by Rep. Jim Stamas (R-Midland) and recently passed by the Michigan Legislature, amends the Michigan Beverage Containers law to exclude alcohol pouch containers from the 10-cent deposit provision.

The Michigan Beverage Containers Act took effect in 1978 to reduce roadside litter and help clean up the environment. The voter-passed law established a 10-cent deposit on containers for soft drinks, soda water, carbonated natural or mineral water, other non-alcoholic carbonated drinks; beer, ale, other malt drink of any alcoholic content; or a mixed wine or spirit drink that is contained in an airtight metal, glass, paper, or plastic container, or a container composed of a combination of those materials.

Alcohol pouch containers, which are designed and intended to be frozen, are relatively new to the retail market. Generally speaking, these pouch containers are flexible, laminated-foil plastic pouches that resemble miniature bottles and are a popular way to sell pre-made mixed drinks and cocktails. They are not recyclable and currently do not have a 10-cent deposit.

At issue was a Department of Treasury interpretation that concluded the plain language of the statute would include pouch containers under the definition of beverage containers, making them subject to the 10-cent deposit. The Department of Treasury had given the Legislature until June 1, 2012, to weigh in on the issue before instituting its interpretation of the statute. The Legislature completed its work on the issue the second week of June 2012.

Many in the industry felt placing a deposit on the containers would present an undue hardship on business owners and create numerous logistical issues. AFPD joined in a coalition with a number of industry groups in advocating this common

sense measure. The coalition of businesses supporting the passage of HB 5660 includes:

Associated Food and Petroleum Dealers  
Michigan Retailers Association  
American Beverage Corporation  
Michigan Restaurant Association  
Bemis Company, Inc.  
Michigan Spirits Association  
Diageo  
Meijer, Inc.  
Distilled Spirits Council of the United States  
National Wine and Sprits of Michigan  
Michigan Beer and Wine Wholesalers Association  
Spartan Stores, Inc.  
Michigan Food and Beverage Association  
Walmart  
Michigan Grocers Association  
Wine Institute of California

Because HB 5660 amended a voter-passed initiative, it required a three-quarter majority vote of the Legislature. The bill passed both the House and Senate with a comfortable margin. Both bodies also passed the bill with immediate effect, before sending it to the governor for his signature.

AFPD is hopeful that an equally large coalition of industry groups can coalesce around a comprehensive plan to amend recycling initiatives in Michigan. AFPD would ultimately like to move the return of bottles and cans out of grocery and convenience stores to other recycling locations. In all likelihood, this could only be done if it was part of a larger, more comprehensive plan of improving recycling measures (and thereby improving our environment) in the entire state. ■■■



AFPD attended the signing of HB 5660 into law.

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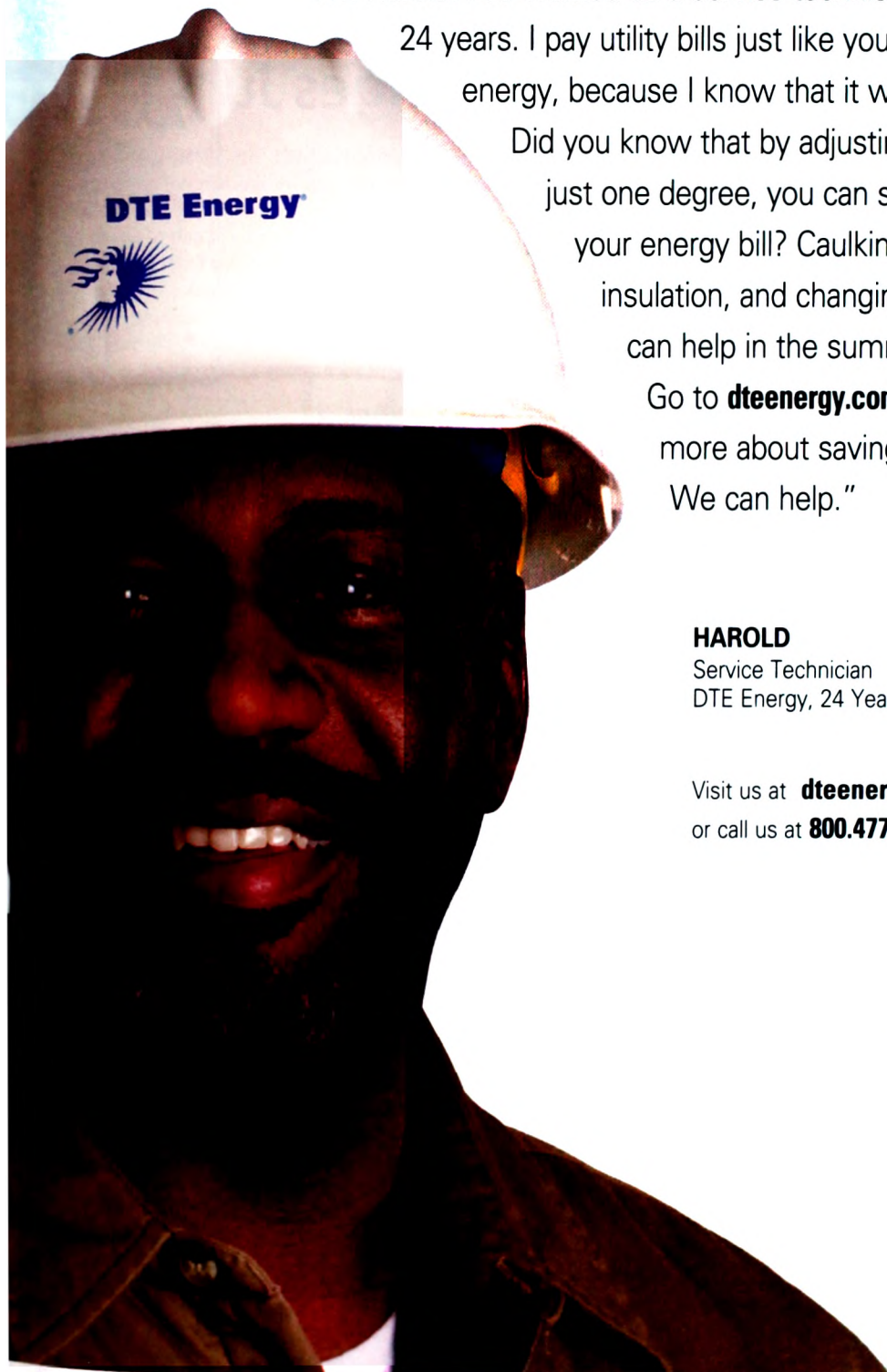
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**Andy  
DELONEY**

*Chairman, Michigan Liquor Control Commission*

## Application Process Changes July 1

**T**he procedure for submitting license applications to the Michigan Liquor Control Commission (MLCC), as well as obtaining approvals for licenses, changes July 1, 2012.

Approvals from local units of government are required only for the issuance of new licenses under MCL 436.1501. The Commission will take into account the opinions of local residents, the local legislative body, or local law enforcement agency with regard to the proposed business. The Commission will provide notice to the local legislative body of pending applications.

"We understand that communication is very important and the public is informed. While there is demand for the licensing process changes to be made immediately, we want to make sure we are doing our research and fully understand the challenges and problems in the current process," said Chairman Andy Deloney.

### Applications for New Licenses

- For a new on-premises license, submit the license application to the Commission, along with any license, permit, and inspection fees. The Commission will assign a request-identification (RID) number, review the application, notify the applicant of deficient items, and provide the appropriate local and police forms.
- The applicant is responsible to directly submit requests for approvals to the local unit of government. The Commission cannot proceed with the licensing process or consider an application until that application is "com-

plete," as defined in MCL 436.1525(6). A completed application must include information, records, approval, or similar item required by law or rule from a law enforcement agency or local unit of government.

- An application for a new license that has not been previously issued by the Commission requires approval of the local legislative body under MCL 436.1501(2). The application will not be considered complete until such approval is received.

### Transfer Applications

An application for transfer of ownership of an existing license, transfer of interest in an existing license, or transfer of location of an existing license does not require approval of the local unit of government.

### Permits

Applications for dance permits, entertainment permits, dance-entertainment permits, topless activity permits, and extended hours permits require approvals from both the local unit of government and local law enforcement agency, in addition to the Commission, under MCL 436.1916(10).

"We understand the importance of making sure that applicants are considered for licenses and permits as efficiently as possible, while making sure they are thoroughly vetted to the extent the law requires," stated Deloney.

For more information about the MLCC, visit [www.michigan.gov/lcc](http://www.michigan.gov/lcc). ■■■

**SAVE THE DATES! AFPD'S 14th Annual**

## **Holiday Food & Beverage Show!**



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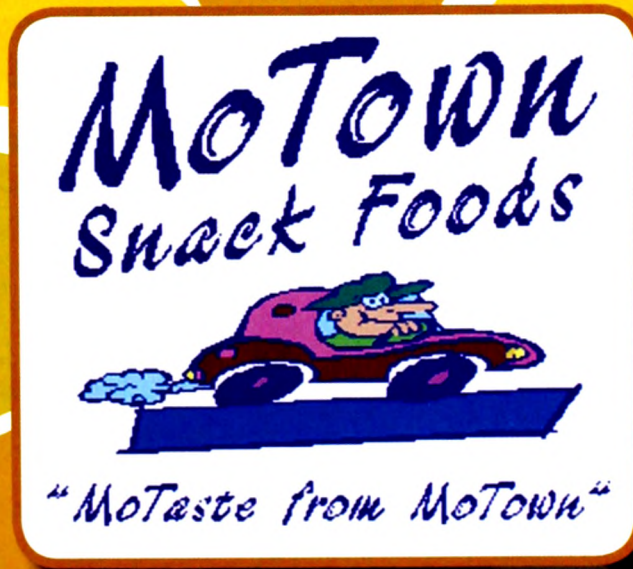
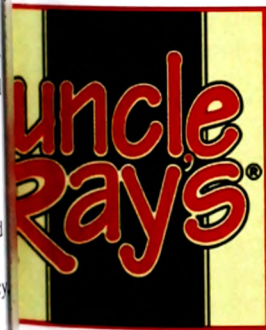
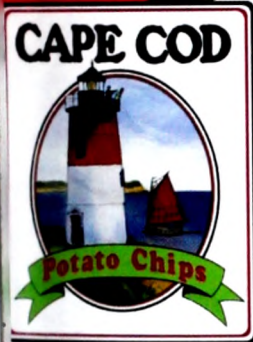
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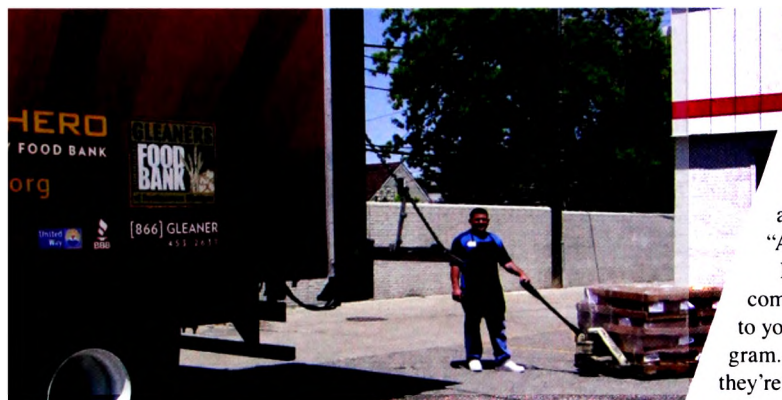
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# Ed Bahoura: Employ a Few, Help So Many



Gleaners Food Bank picks up pallets of meat donated by Save-A-Lot.

By Beverly Sturtevant

Ed Bahoura, co-owner of two Save-A-Lot stores, has a good reason for staying in business through a tough economy—and it isn't money. "It's gratifying to help people get through this economy and have money for other things," he explains. "They tell me all the time: If it wasn't for Save-A-Lot, I couldn't afford gas," he says. He especially remembers the tiny lady in her late 80s who grabbed his arm crying, "You'd better never close this store! If it wasn't for you I'd be hungry and homeless."

Bahoura's family emigrated from Iraq when he was eight years old and has owned c-stores and markets since 1974. Bahoura worked full-time with older brother Mike, while earning a bachelor's degree in marketing and economics from the University of Detroit. When Save-A-Lot franchises were just coming available in Michigan 18 years ago, the two opened their first store in a vacant location in Pontiac, followed 10 years ago by a second store in Madison Heights. The two stores currently provide 30 jobs, and although Mike is retired now, he remains a business partner in the stores. Bahoura says, "I am a hands-on owner. I manage and work both stores. Leading by example is the only way to succeed."

One of Bahoura's favorite store experiences is watching a first-time customer at the discount grocery, where savings of 40-50 percent are typical. "They fill their buggy with what looks like \$85 or \$90," he says, "and their jaw drops when it rings up at \$45 or \$50. They often ask if they can go back and shop some more."

"We have lots of competition," Bahoura says. "You have to treat your customers with extra respect. Our employees engage every customer, welcome them, help them find what they're looking for, and thank them repeatedly. I constantly get comments about our great staff. And I'm always in the aisles myself, because I love talking to customers, especially in the meat department. A large percentage of customers are looking for advice on the different cuts, how to cook them, seasonings, etc. When I turn them on to the

right things, they come back with 'Wow, that was incredible!'"

AFPD's coupon redemption is Bahoura's favorite program. He's been a member for more than 35 years, and says, "AFPD does a really good job at keeping us abreast of big issues for retailers. Item pricing, for example, saved us a ton of money, and AFPD also helped get rid of Michigan's MBT tax," he explains. "AFPD is truly the voice of our industry!"

Bahoura's advice to other retailers: Get involved in the community at large by choosing a program that's important to you. He supports the AFPD Foundation's scholarship program. "I believe in education," he says, "and kids can't learn if they're hungry. 'A child is like a plant,' he says. "Give it water and nutrition, and it will thrive. Without nutrition, it will die."

Summer is especially difficult because more than 90 percent of children who receive free lunches during the school year struggle to make up for those lost lunches during the summer. "And what is the cost to society if we fail them?" Bahoura says. "As business people, can't we see that we receive a greater return on our donation/investment in society by helping kids stay in school and become contributing members of our community, versus how many of our tax dollars are spent to lock people up for life in the prison system?"

Bahoura's own community work includes serving as chairman of the board of directors for Gleaners Community Food Bank last year. Personally, Bahoura has donated 261,000 pounds of food between 2008 and May of 2012. "If two stores can give that much," he says, "think what a difference everyone could make at very little cost." Bahoura also has been bicycling for people with multiple sclerosis (MS) for the last 12 years. He rides his bike 150 miles in two days and is consistently among the top 10 fundraisers out of 1800 riders. ■■■

Beverly Sturtevant is managing editor of AFPD Bottom Line.



Ed Bahoura and brother Mike

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Leading by example is the only way to succeed.  
—Ed Bahoura



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*Executive Vice President, Petroleum*

## AFPD Offers New UST Owner/Operator Training

### Ohio

By August 8, 2012, all owners and operators of underground storage tanks (USTs) and on-site employees will be required to be certified in the training mandated by the Federal EPA and promulgated by the Ohio Fire Marshal's office.

More than 100 AFPD members attended a half-day owner/operator training session at the Ohio Fire Marshal's central training facility, took the required test, and were certified as Class A and Class B owners/operators. Employees at sites with USTs must be trained as at least Class C operators. Class C operators can be trained in-house by Class A or B operators.

This training ensures that the underground storage tank operators possess the necessary knowledge regarding the proper operation of USTs.

AFPD staff members have successfully completed the Class A and B owner/operator training and have been certified by the State of Ohio.

AFPD has applied for accreditation to provide Class A, B,

and C owner/operator training. Lesson plan material and sample tests have been submitted to the State of Ohio for consideration, review, and approval.

We anticipate receiving favorable accreditation from the State of Ohio to provide training very soon. When accreditation is received, we will announce dates, times, costs, and locations for the AFPD-provided owner/operator training for members. Watch the weekly AFPD eblast for up-to-date information on this issue.

### Michigan

Owner/operator training in Michigan is being handled initially by a group formed by AFPD, MPA/MACS, and MMA. Class A and Class B owners/operators will need to enroll in a four-hour training class, and then register separately for, and successfully complete, a test administered by the International Code Council (ICC). Training class registration is being coordinated through the Michigan Manufacturers Association. UST owner/operators in Michigan should access [www.mma-net.org](http://www.mma-net.org) for information. ■

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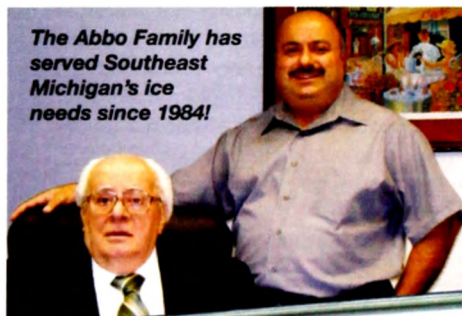
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**Bruce  
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*Superintendent, Ohio Department of Commerce, Division of Liquor Control*

## Innovative Ideas from the NABCA Conference

**C**ommerce Director David Goodman and I recently had the opportunity to participate in the National Alcohol Beverage Control Association (NABCA) annual conference. This year marked the NABCA's 75th anniversary of bringing together the 17 control states, alcohol industry representatives, and other stakeholders. The longevity of this organization is an affirmation of the success of the control state philosophy of finding the best practices to ensure the safe and responsible manufacture, distribution, and sale of alcohol products.

Working closely with NABCA helps the division stay in tune with changes in the industry and understand how they affect Ohio. This year's featured guest speakers included former Pennsylvania Governors Tom Ridge and Edward Rendell, and Tulane Business School Professor Peter Ricchiuti, who provided valuable expertise and insight on a variety of topics directly impacting the alcohol industry.

One topic of discussion was the changing landscape for control states, particularly the transition to a privatized system occurring in Washington state, and the on-going debate

over privatization in other states. Panelists discussed the impact of this issue on the liquor industry, the control states, and consumers.

We heard from industry experts about the importance of innovation, modernization, and collaboration between the industry and the control states. Speakers addressed myths about control state systems that illustrate areas where states could benefit from operational improvements. These include continuing to increase efficiency by working with manufacturers and suppliers; providing better selection of products in the right markets; locating stores/agencies in areas that are convenient for shoppers; and improving customer service with better employee training.

NABCA has been an invaluable resource for the Ohio Division of Liquor Control for many years. The information we've received and relationships developed through NABCA enables Ohio to be a leader in efficiency and innovation among control states and in the liquor industry. We're proud to be a member of an organization dedicated to helping us develop the tools to better fulfill our mission and serve all Ohioans. ■■

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- **Claims Management.** Experienced, well-trained claims consultants will handle all of your claims.
- **Appeals Review & Processing.** A thorough review of each determination ensures accuracy and maximizes savings. Provides assistance in recognizing which types of separation issues are good to challenge to a hearing.
- **Benefit Charge Auditing.** CCI has an auditing system that automatically checks for state errors, resulting in protests on erroneous charges submitted and tracked until a credit is received.
- **Hearing Representation.** Provides preparation and representation for telephone and in-person hearings.
- **Tax Rate.** Reviews your annual tax rate and voluntary contribution option.
- **Customized Management Reports.** Customized reports are a valuable tool to control and reduce your unemployment costs.
- **Account Reviews.** Your assigned account executive will review your unemployment experience and provide an in-depth analysis and solutions.

CCI also provides telephone consulting services to all AFPD group rating or group retrospective participants as a part of their enrollment. These members can also upgrade to the Full Service Program.

To learn more about the program, call the CCI Unemployment Compensation Department at (800) 837-3200, extension 7165, or email [Kammy.Staton@ccitpa.com](mailto:Kammy.Staton@ccitpa.com). ■■■



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

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



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**Ron  
MILBURN**

*Vice President, Ohio—AFPD*

## 10-Step Plan Required for Discount

**T**he 10-Step Business Plan is a framework developed by the Ohio Bureau of Workers' Compensation (BWC) to help businesses implement safety programs and develop a safety culture.

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- Communication
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- Written and communicated safe work practices
- Written safety and health policy
- Recordkeeping and data analysis

BWC requires implementation of the 10-Step Business Plan for some discount programs, including the 100% EM Cap Program. RiskControl 360° consultants can assist with determining program benefits and potential rebates and/or discounts. Call (877) 360-3608 or visit [www.riskcontrol360.com](http://www.riskcontrol360.com). ■■

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## Possible causes of memory loss

in young adults may include excessive stress, not enough rest, poor nutrition, brain or head trauma, and medications.

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# Four Steps to Help Increase Your Memory

Food, alcohol, stress, and sleep all affect your short- and long-term memory.

By Andrey Davis

Where are my keys? Do I have all three bags? Did I lock the door? I forgot my wallet!


According to an ABC News Report, "Research tracing the gradual decline of memory says that the process begins at the ripe age of 20 and brain cells slip away, gone forever, the chemicals that help the brain work efficiently are also not being produced in the same quantities as when we were a fast-thinking teen." It is further noted that some possible causes of memory loss in young adults may include excessive stress, not enough rest, poor nutrition, brain or head trauma, and medications (especially cholesterol-lowering medications).

Do not fret! Absent-minded professors of all ages can follow these simple steps that can help increase brain power and memory:

- 1. Eat your brain fuel.** There are several foods that can help increase brain function and memory, especially those including Omega 3 fatty acids. The American Heart Association recommends eating fish (particularly fatty fish such as mackerel, lake trout, herring, sardines, albacore tuna, and salmon) at least two times a week because these fatty acids in moderation can help your heart, too. Berries, strawberries, and spinach are also great brain foods.
- 2. Allow yourself time to unwind.** Both acute and chronic stress can affect brain functions, especially memory. Acute stress affects short-term and verbal memory specifically. Chronic stress affects concentration at work and at home, as well as causing sufferers to become less efficient and more accident-prone according to the University of Maryland Medical Center. Be sure to pencil some down time into your day. This may include stress-free exercise, reading a book, or even watching your favorite television show before a good night's sleep.
- 3. Be careful with the spirits.** Although one drink a day can be good for the body, anything much more than that can be responsible for affecting your memory. Irresponsible drinking can cause several types of forgetfulness. Alcohol consumption impacts the brain's capability to create and also maintain reminiscences. It generates a buffer pertaining to recollection enhancement as well as adversely influences our own capacity to think clearly. Loss of memory on the part of alcohol abuse can become a serious problem. If it continues to be untreated, alcohol addiction can cause brain damage, which will leave a negative impact on the brain's memory space.
- 4. Follow a healthy sleep schedule.** Last but certainly not least, a healthy sleep schedule has a huge affect on the brain and body. It is important to get enough rest. Ideally this would equate to 7 to 9 hours per day for adults ages 18 and up. Getting to sleep and waking up at the same time everyday is important to the body's natural cycle. Limiting night-time distractions during sleep (e.g., phones, televisions, and computers) can help add to this regularity by signaling the brain that it is time to relax. ■

Andrey Davis is a blogger for Blue Cross Blue Shield of Michigan.

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Kap's Wholesale Food Services	(313) 832-23
Nash Finch Company	(989) 746-08
Spartan Stores, Inc.	(616) 878-22
SUPERVALU	(937) 374-16
Value Wholesale Distributors	(248) 967-29

## HOTELS, CONVENTION CENTERS & BANQUET HALLS

A & M Hospitality Services	(586) 757-63
Farmington Hills Manor	(248) 888-81
Hampton Inn - Commerce	(248) 863-33
Hampton Inn - Shelby	(248) 624-42
Holiday Inn Express - Commerce	(248) 624-82
Petruszello's	(248) 875-11
Shenandoah Country Club	(248) 683-22
Suburban Collection Showplace	(248) 348-58

## ICE CREAM SUPPLIERS

	<b>Nestle DSD</b> .....	1-800-328-3397 ext. 148
	<b>*Prairie Farms Ice Cream Program (Large Format)</b> .....	1-800-399-6970 ext. 21
Pars Ice Cream Company, Inc.		(313) 281-1111

## ICE PRODUCTS

Arctic Glacier, Inc.	1-800-327-27
Home City Ice	1-800-759-44
Taylor Ice Co.	(313) 295-55
U.S. Ice Corp.	(313) 862-22













**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: COMMERCIAL

 North Pointe Insurance.....	1-800-229-6742
 **CareWorks.....	1-800-837-3200 ext. 7188
 **Cox Specialty Markets (North Pointe) (Underground Storage Tanks).....	1-800-648-0357
 Beechtree Insurance.....	(734) 452-9199
 Brown & Brown Insurance.....	(586) 446-3663
 Globe Midwest/Adjusters International.....	1-800-445-1554
 Great Northern Insurance Agency.....	(248) 856-9000
 State Farm Insurance (Agent Dawn Shaouni).....	(248) 879-8901
 Thomas-Fanner-Woods Agency, Inc.....	(614) 481-4300
 JST/Lyndall Insurance.....	(440) 247-3750















## INSURANCE SERVICES: HEALTH & LIFE

 *BCBS of Michigan.....	1-800-666-6233
 New York Life Insurance Company.....	(248) 352-1343
 No Care Plus, Inc.....	(313) 267-0300
 Rocky Husaynu & Associates.....	(248) 851-2227

## INVENTORY SERVICES

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

 *Bellanca, Beattie, DeLisle.....	(313) 882-1100
 **Peppe & Waggoner, Ltd.....	(216) 520-0088
 Cummings, McClorey, Davis & Aho, PLC.....	(734) 261-2400
 Colonna & Associates.....	(248) 265-4100
 Collins & Elias, PC.....	(248) 865-8400
 Cramer & Phillips, LLP.....	(858) 597-9611
 Fehrtz Schram, PC.....	(248) 335-5000
 Huppaya Law, PC.....	(248) 626-6800
 Kitch Attorneys & Counselors.....	(586) 493-4427
 Lane, Alton & Horst.....	(614) 228-6885
 Law Offices of Kassab & Arabo, PLLC.....	(248) 865-7227
 Alexander, Orow, Mekani, Shallah & Hinds, PC.....	(248) 223-9830
 Peppe & Waggoner, Ltd.....	(216) 520-0088
 Pomeroy, Kerkakes, Silver & Gadd, PC.....	(734) 354-8600










## LOTTERY

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




## MAGAZINE & TRADE PUBLICATIONS

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

## MEAT & DELI DISTRIBUTORS

 A & A United Meat.....	(313) 867-3937
 1 to 2 Portion Control Meats.....	(419) 358-2926
 Roy & Sons.....	(810) 387-3975
 Very Fresh Foods.....	(313) 295-6300
 Japa Foods.....	(586) 447-3500
 West Wholesale Meats.....	(313) 831-8126
 Diamond Foods Distributors.....	(313) 659-7300
 Meats Food Corp.....	(586) 727-3535
 Innovative Packing Company.....	(313) 259-7500




## MILK, DAIRY & CHEESE PRODUCTS

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


## MISCELLANEOUS

 Pyramid Sunglass Company.....	1-800-833-3996
 SureGrip Floor Safety Solution.....	(850) 264-8537
 Validator.....	(386) 308-2543
 Z Coil Comfort Side.....	(313) 407-4976

## MONEY ORDERS/MONEY TRANSFER/ BILL PAYMENT

 MoneyGram International.....	MI (517) 292-1434
 Western Union.....	OH (614) 878-1172
 Western Union.....	(734) 206-2605

## OFFICE SUPPLIES & PRODUCTS

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

## PAYROLL PROCESSING & HUMAN RESOURCES

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

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

 BMC - Business Machines Specialist.....	(517) 485-1732
 Caretek (Security, Credit Card, Point of Sale and more!).....	1-866-593-6100
 Silk Route Global.....	(248) 854-3409

## PRINTING, PUBLISHING & SIGNAGE

 Fisher Printing.....	(708) 598-1500
 International Outdoor.....	(248) 489-8989
 Michigan Logos.....	(517) 337-2267
 Proforma Commerce Solutions.....	(313) 207-7909
 Walt Kempinski Graphics.....	(586) 775-7528

## PRODUCE DISTRIBUTORS

 Heeren Brothers Produce.....	(616) 452-2101
 Ace Produce.....	(248) 798-3634
 Jemid Farms.....	(734) 992-2043
 Tom Macen & Son, Inc.....	(313) 568-0557

## REAL ESTATE

 American Business Broker.....	(614) 944-5778
 Centro Properties Group.....	(248) 476-6672
 Judeh Tax Appeal Team.....	(313) 277-1986
 Signature Associates - Angela Arcori.....	(248) 359-3838

## REFRIGERATION & REFRIGERATION SOLUTIONS

 Phoenix Refrigeration.....	(248) 344-2980
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## REVERSE VENDING MACHINES/RECYCLING

 TOMRA Michigan.....	1-800-610-4866
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## SECURITY, SURVEILLANCE & MORE

 Central Alarm Signal.....	(313) 864-8900
 Gulfcoast Loss Prevention.....	(727) 776-3429

## SHELF TAGS/LABELS/MARKETING

 egi Solutions.....	(586) 978-9630
 JAYD Tags.....	(248) 730-2403
 Saxon Inc.....	(248) 398-2000







## SODA POP, WATER, JUICES & OTHER BEVERAGES

 Arizona Beverages.....	(313) 541-8961
 **Buckeye Distributing (AriZona)....	(440) 526-6668
 **Intrastate Distributors (Snapple)....	(313) 892-3000
 Monster Energy Company.....	(586) 566-6460
 Nestle Waters Supermarket Program.....	(734) 513-1715
 7UP Bottling Group.....	(313) 937-3500
 Absopure Water Co.....	1-800-334-1064
 Coca-Cola Refreshments.....	Auburn Hills (248) 373-2653
 .....	Belleville (734) 397-2700
 .....	Metro Detroit (313) 868-2008
 .....	Port Huron (810) 982-8501
 Coca-Cola Refreshments - Cleveland.....	(216) 690-2653
 Faygo Beverages, Inc.....	(313) 925-1600
 Garden Food Distributors.....	(313) 584-2800
 Pepsi Beverages Company.....	Detroit 1-800-368-9945
 .....	Howell 1-800-878-8239
 .....	Pontiac (248) 334-3512
 RL Lipton Distributing.....	(216) 475-4150



## SPECIALTY FOODS

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

 Altna Client Services.....	(513) 831-5510
 Beamer Co (Hookah's & supplies).....	(248) 592-1210
 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
 Constellation Brands.....	(248) 349-5164
 Diageo.....	1-800-462-6504
 Heaven Hill Distilleries.....	1-800-348-1783
 Treasury Wine Estates.....	(734) 667-3515

## WINE & SPIRITS DISTRIBUTORS

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



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## Calendar



—July 11, 2012—

### 36th Annual Michigan "Angry Birdies" Golf Open

Warren Valley Golf & Banquet Center,  
Dearborn Heights, MI

—July 19, 2012—

### 8th Annual Ohio "Angry Birdies" Golf Outing

Weymouth Golf Club, Medina, OH

—July 24, 2012—

### Joseph D. Sarafa 4th Annual Scholarship Luncheon

Detroit Institute of Arts, Detroit, MI



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