


AFP D

# BOTTOM LINE

THE VOICE OF INDEPENDENT RETAILERS • VOL. 23, NO. 11 • NOVEMBER 2012



# Super Savers

**How to Cut Costs and  
Make More Money—  
Right Now**



**Also Inside:  
Help AFPD  
Foundation Get  
6,000 Turkeys to  
Needy Families  
in Michigan and Ohio!**



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## Features

### 10 Super Savers

*Cut costs and make more money starting right now.*

### 20 14th Annual AFPD Holiday Food & Beverage Show

*Best one in years!*

## Departments

#### 8 AFPD Corner

News and Initiatives from Your Association

#### 16 Express Lines

Industry-wide Items of Interest

#### 26 Retailer Spotlight

Clarence Cardwell

#### 34 Safety Sense

Save Money by Choosing the Right Group Saving Program

#### 38 Supplier Spotlight

S.Abraham & Sons, Inc.

#### 42 Healthy Living

Beans a Boon for People with Diabetes

## Columns

#### 6 President's Message

The AFPD Gratitude List

#### 18 Public Safety

Public Supports Michigan's Alcohol Regulation

#### 24 Political Action

A Legacy of Political Influence

#### 28 Michigan Lottery

Michigan Lottery Honored at 2012 Lottery Summit

#### 32 Ohio Division of Liquor Control

A Banner Year

#### 36 Petroleum News & Views

Red Tag Removal Will Bring Penalties

#### 40 Ohio Report

Stage II Rewrite Moves Forward



## FOODSERVICE

Lipari Foods, an industry leading food distributor, has partnered with Eastside Deli, a proven fresh sandwich manufacturer, to bring fresh, extensive and service sandwich convenience stores. We

Strongly believe in the high quality of PREMO® convenience stores. Customers won't settle for just any sandwich, they want a sandwich with PREMO® taste. We have a complete program of delicious, high quality sandwiches to satisfy every taste at a great value. Discover what over 1000 convenience store owners already know - That the big taste of PREMO® adds up to bigger profits.

### Why We Are Unique:

- Next Day Delivery Programs
- Turn Key Solutions
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- Direct Store Delivery
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- Training Support



- Next Day Delivery
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## Chairman's Message



**Auday P. ARABO**  
AFPD President/CEO

## The AFPD Gratitude List

**D**edication and commitment are two words I use to describe the members of AFPD's board of directors who volunteer their time, resources, and yes, donate money to make sure AFPD is one of the best (if not the best) independent retailer associations in the country. We have members who serve on the board of directors who drive three-and-a-half hours each way to attend monthly meetings. We have board members who continuously work on ideas for new programs to benefit our members. We have board members who attend various fundraisers and donate to the AFPD PAC, and we have board members who go the extra mile and recruit new members and help expand some of our events like the AFPD Foundation High Five Turkey Drive (the new name is a credit to Marsha Keenoy's marketing skills).

We have so many things to be thankful for this Thanksgiving season—our health, our family, just the ability to have a warm meal—but you should also be thankful for the unselfish volunteers that serve your interests on the AFPD board of directors and the AFPD Foundation!

Speaking of the board of directors, ballots for AFPD board positions have been mailed out, so make sure your voice is heard. If you are interested in serving on the AFPD board of directors, please contact me at the AFPD office, and I will explain the simple procedures.

We are also thankful for hiring the new AFPD chief operating officer, Maria DeLourdes Cabadas-Ferguson. She comes with a wealth of experience and knowledge in the fields of human resources with a special emphasis on

customer service. We want to make sure every member receives the best levels of customer service from everyone they come into contact with from AFPD. From a phone call to a visit from one of our business counselors, we want you know how much we appreciate the privilege of representing you. Maria, who goes by Mary Lou, is a very welcomed addition to our team that has one goal in mind—and that goal is to serve you, the AFPD member.

The CAT tax issue is heating up in Ohio and we have begun raising money for our big push in Michigan to remove the recycling of bottles and cans away from retailers. We definitely need your help on both issues. Underground storage tank training and TIPS alcohol training are important and necessary trainings for members to take advantage of. AFPD is also proud of the Meat Sanitation Training Video we recently completed, which was funded by the Michigan Department of Agriculture. You can view this video on YouTube. In addition, call the AFPD office for a free DVD and booklet, which every store with a meat department should reference and keep on hand.

Remember, the individual fingers on your hand are not as powerful alone as they are when you make a fist and strike with force. AFPD is this collective force, and together we make the impossible and overwhelming a reality. An AFPD membership is the cheapest and best insurance policy out there. If there is something you would like us to do for you, please contact us. We encourage ideas from the membership; after all, AFPD's sole purpose is to represent our independent retailers and help solve your problems. ■■

**We have board members who continuously work on ideas for new programs to benefit our members.**

### EXECUTIVE COMMITTEE

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**Najib Atisha**  
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Vice Chair Government & Legislative Affairs  
Indian Village Market/Lance's Hometown Market  
**Paul Elhindi**  
Petroleum/Auto Repair  
Vice Chair Government & Legislative Affairs, Region 6  
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Treasurer • 8 Mile Foodland  
**Bobby Hesano**  
Secretary • D&B Grocers Wholesale

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**Chris Zebari** ..... Lipari Food  
**Ronnie Jamil** ..... Bella Vino Win

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**Brian Yaloo** ..... Hills Fine Wine & Spirits, Region  
**Steve Honorowski** ..... Pepsi Beverages Company, Region  
**Marvin Yono** ..... Alpine Market Place, Region  
**Percy Wells, II** ..... Coca-Cola Refreshments, Region  
**Harold McGovern** ..... National Wine & Spirits Corp., Region  
**Vickie Hobbs** ..... Whitehall Shell, Region

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**Frank Ayar** ..... Walters Shopping Pla  
**Clifton Denha** ..... Wine Pala  
**Jim Garmo** ..... Shoppers Valley Mark  
**Al Jonna** ..... Picnic Bash  
**Jim Nader** ..... Plumbs Marke

### FOOD & BEVERAGE SUPPLIER DIRECTORS

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**Jason Ishbia** ..... Sherwood Foo  
**Marsha Keenoy** ..... Diag

### PETROLEUM/AUTO REPAIR DIRECTORS

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**Dave Freitag** ..... Yorkshire Tire & Au  
**Mike Koza** ..... Highpointe  
**Jim Mandas** ..... Broadway Market & C  
**Bill Michailidis** ..... Delaware Market & C

### ASSOCIATE DIRECTOR

**Tiffany Otis-Albert** ..... Blue Cross Blue Shield of Mich

### STAFF & CONSULTANTS

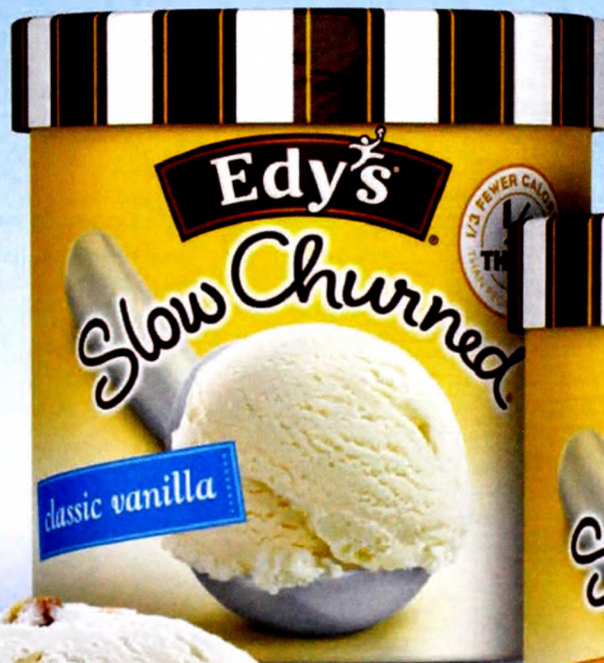
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**Iman Secreto** ..... Reception  
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1/2 THE FAT.**



\*1/2 the fat, 1/3 fewer calories than regular ice cream  
All trademarks are owned by Soci   des Produits Nestle S.A., Vevey, Switzerland.



Good Food. Good Life.



## Federal



### What Healthcare Requirements Mean for You

In June, the U.S. Supreme Court upheld the health-care reform law as constitutional. Although some uncertainties remain, looming deadlines are driving companies to step up their compliance efforts now to mitigate the potential for

unforeseen tax liabilities. To help retailers understand the requirements, Ernst & Young, legal counsel for the Employers for Flexibility in Healthcare (EFHC) coalition, has summarized the major employer requirements. The 19-page booklet is available through NACS at [www.nacsonline.com](http://www.nacsonline.com).

### OSHA Booklet Available at [AFPDonline.org](http://AFPDonline.org)

The Occupational Safety and Health Act, passed in 1970, is an extremely detailed and complicated body of federal law. The complexity of the standards and regulations tends to create numerous, potentially costly traps for an unwary employer. The law firm of Fisher & Phillips has provided a 28-page OSHA booklet intended to provide readers with general knowledge about the scope of the regulations and the potential liability for non-compliance. The booklet is designed to help you more effectively recognize potential problem areas within your facility, and is available at [www.afpdonline.org](http://www.afpdonline.org).



### U.S. Postal Service Announces New Prices and Services for 2013

Beginning early next year, the Postal Service will increase the price for a First-Class Mail single-piece

letter by one penny. The new 46-cent Forever stamps will allow customers to mail letters to any location in the United States. New pricing and services for shipping, critical, express, and priority mail will also be available in January.

## Michigan

### Sixth Circuit: Severance Payments Not Subject to FICA

The FICA treatment of severance payments has typically been a subject of contention between the taxpayers and the IRS. In general, both the employer and the recipient incur FICA taxes related to severance payments. Recently, the Sixth Circuit US Court of Appeals upheld a Michigan district court case that certain severance payments are not subject to FICA.

As a result, employers that have made severance payments related to reductions in work forces may have the opportunity for a refund of the FICA taxes they incurred related to those payments. You should note the Federal Circuit has reached a contrary result, and the IRS may appeal the current case to the Supreme Court.

If you are headquartered in the Sixth Circuit (Michigan, Ohio, Kentucky, and Tennessee) and have paid or received supplemental unemployment compensation benefit (SUB) payments, you should review whether FICA taxes were remitted on those payments. You may request refunds for those amounts based on this decision. If you are headquartered outside of the Sixth Circuit, you should consider whether you might benefit from filing a protective claim for refund. Payroll tax years 2009 and forward are still open for such claims. (Randall Denha, Denha & Associates, PLLC, [www.denhahlaw.com](http://www.denhahlaw.com))

## Ohio

### Minimum Wage Increase 2013

The Ohio Department of Commerce has announced a 15-cent per hour increase in the state's minimum wage effective January 1, 2013. For non-tipped employees, the rate will increase from \$7.70 to \$7.85 per hour. The rate for tipped

employees will go from \$3.85 to \$3.93 per hour.

A 2006 constitutional amendment ties annual increases in Ohio's minimum wage to inflation. The amendment exempted smaller businesses, which are subject to federal minimum wage requirements for their employees. As such, the new Ohio rates will apply to employees of businesses with annual gross receipts of more than \$288,000 per year. Other businesses must pay the federal minimum wage of \$7.25 per hour for non-tipped workers. || ||





# MADE IN MICHIGAN

We Carry  
Over 3,000  
Products  
Grown and  
Produced in  
Michigan.

## Cluck.



**Enjoy Michigan Sunny Side Up.**  
Sunrise Acres Egg Farm in Hudsonville, Michigan has been producing and packaging eggs for over 25 years! They employ 135 Michiganders. In addition, their hens are fed Michigan soybeans and corn, which supports other Michigan farmers.

## Mama Mia.



**Thatsa Michigan.  
Grill Some Up Tonight.**  
Cole's was founded as a neighborhood bakery in 1943 by L. Carroll Cole. In the early 1970s, Cole's launched the first frozen garlic bread, which ultimately created the frozen garlic bread category.

## Hydrate.



**Make a Splash in Michigan's Economy. Buy Michigan.**  
Absopure Water Company's commitment to recycling has created hundreds of Michigan jobs through its two Michigan Clean Tech facilities, Absopure bottling centers, and its bottle manufacturing center.

## Creamy.



**Spartan Indulgent Creations Ice Cream**

Our thick, creamy, premium ice cream is available year-round in four flavors. Look forward to special seasonal flavors like Honey & Caramel, Michigan Blueberry, Peaches & Cream, White Christmas, Café Mocha, Black Cherry, Brownies & Fudge, and Apple Pie.

# Home Grown.



**Buying Michigan Grown is 1,000 Miles Fresher.**

Local food is better for you. The shorter the time between the farm and your table, the less likely it is that nutrients will be lost from fresh food.

## Buy Michigan.



Look for these tags  
throughout the store for  
Michigan's Best Items.



# Crunchy.



## Say Good Morning with Michigan Goodness.

The Kellogg brothers discovered the ready-to-eat cereal industry in 1906 out of Battle Creek, Michigan. Now, over 100 years later, they sell products in more than 180 countries around the world, making Battle Creek the cereal capital of the world.

# Juicy.



## Get Juiced with Michigan's Best.

The Old Orchard story began as a humble farming operation over twenty-five years ago in Sparta, Michigan and has since grown to offer over 100 different products available at stores across the nation and around the globe.



THE VOICE OF INDEPENDENT RETAILERS

Spartan  
Stores

# MICHIGAN'S BEST

# Roasted.



## Spartan Gourmet Coffee

Arabica beans grown, harvested, and processed under the highest standards guarantee a consistently exceptional cup of coffee. Our special blends and flavored coffees are sure to delight your senses.

# Restore.



## Get a Healthy Dose of Michigan Wellness.

Perrigo Company is located in Allegan, Michigan and is the world's largest manufacturer of OTC pharmaceutical products for the store brand market, including our Top Care brand.

# Crisp.



## Buy an Apple a Day the Michigan Way.

Local food is better for you. The shorter the time between the farm and your table, the less likely it is that nutrients will be lost from fresh food.

# Families.



## Michigan Money Supports Michigan Families.

Keep money in our economy. If each family spent \$10 per week of their grocery bill on Michigan products, we'd keep more than \$37 million in Michigan each week.

(Source: Michigan Department of Agriculture)





## AFPD Foundation Annual Turkey Drives

As the holiday season approaches, the AFPD Turkey Drive Committee has pledged to put a turkey on the Thanksgiving table of more than 6,000 families throughout Michigan and Ohio that may not otherwise enjoy this special meal.

This is the AFPD Foundation's 32nd Annual Michigan Turkey Drive and 3rd Annual Ohio Turkey Drive, and each year the list of charitable groups asking for turkeys grows. There are more requests than we could ever fill. Local charities desperately need our help!

Thanksgiving is a time to reflect, give thanks, and help those who are less fortunate. We are asking you to pitch in. A \$240 donation to the AFPD Turkey Drive will provide turkeys for 20 families. When you consider that each turkey serves about 12 people, that equals enough Thanksgiving turkey for 240 people! **You can also donate durable products above and beyond or in lieu of your monetary donation.** Please call for information on how to send these goods.

**This is a charitable event and all donations are 100% tax deductible!** Receipt available upon request.

It's truly heartwarming to be a part of our Annual Michigan Turkey Drive. To donate, please complete the form below and send your contribution to AFPD Foundation.

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

*Donations are 100% tax deductible. Please see your tax advisor for guidance on your specific tax situation.*

- ☐ Please use my contribution toward the **MICHIGAN** Turkey Drive  
☐ Please use my contribution toward the **OHIO** Turkey Drive

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ St: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Business: \_\_\_\_\_

I want to provide Thanksgiving turkeys for:

- 10 families at \$120 ☐ 250 families at \$3,000  
20 families at \$240 ☐ 500 families at \$6,000  
40 families at \$480 ☐ Other (goods or products)  
100 families at \$1,200



AFPD FOUNDATION TAX ID# 38-3457246

**Payment method:**

**Online:**

[www.AFPDOnline.org/foundation-turkey-drives.php](http://www.AFPDOnline.org/foundation-turkey-drives.php)

**By Check:**

*Make check payable to: AFPD Foundation*

**By Credit Card:**

Circle one: MC Visa AMEX Discover

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

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

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



# Super Savers

Participation in AFPD's money-saving programs increases your earnings and covers the cost of membership.

No matter how well your business is doing, a store's bottom line is always on the retailer's radar. There are basically two ways to make money: (1) raise revenue or (2) cut costs. However, as we've seen from the recent recession, raising revenue is not always a strategy you can control. Cutting costs? Now that one has a little more leeway—if you know how.

AFPD-The Voice of Independent Retailers structures its programs so that a retailer can usually pay for the cost of membership with the money saved from program participation. What follows is a description of some of the cost-cutting programs that AFPD members can use strategically to strengthen their balance sheets right away. (Editor's note: These AFPD-endorsed programs appear in alphabetical order.)



## 1 Source Capital: Money to Grow On

It is amazing what you can do with money, and 1 Source Capital™ can help you get it. Credit is still tight, and banks are not making lines of credit available to certain kinds of businesses. Many retail operations fall into those categories.

1 Source's industry-leading technology matches you with lenders who have funds available for exactly what you need.

1 Source Capital's offerings include:

- Unsecured credit lines, a program that is endorsed by AFPD.
- Excellent commercial financing for purchase, refinance, and construction.
- Asset-based lines of credit.
- Equipment and monetized leasing.
- Accounts receivable and purchase financing.
- Business acquisition or partner buyouts.

1 Source Capital is part of a network of more than 500 proven lenders that provide commercial financing solution to small- and mid-size businesses. Lenders typically give zero to 2.99 percent interest rates for six months.

"The AFPD 1 Source program can even help members with credit score issues get on the right track so they are financeable again, and provide capital to those who qualify and need it now," says Jim Olson, financial consultant and principal at 1 Source Capital.



Jim Olson

For more information, call Jim Olson at (888) 447-7892 or email [jim@1sourcecapital.com](mailto:jim@1sourcecapital.com).

Isn't it amazing what you can do with money...  
1 Source Capital™ will help you get it!

**LENDING PROGRAMS AVAILABLE**

- Commercial Real Estate Loans
- Lines of credit (Unsecured & Asset Based)
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- Business Acquisition Or Partner Buyouts

1 Source Capital™ is your connection to a national network of lenders with proven business models. We will help you secure financing that you want and need.

As an AFPD endorsed provider, we are here to help. Our interest is to make your situation a better one!

**1 Source Capital**  
Call Today: 1.888.447.7892  
Contact: JIM OLSON  
Email: [jim@1sourcecapital.com](mailto:jim@1sourcecapital.com)

A Proud Supporter  
**AFPD**



"Jim Olson gives small businesses the opportunity to grow by providing what every small business needs: initial capital. Giving small businesses this necessary tool creates the opportunity for long-term growth and stability. I suggest any small business in pursuit of capital connect with Jim Olson and 1 Source Capital."

—Wally Jamil, president,  
Green Health Stores, Inc.

"If you are looking for commercial financing, the services of 1 Source Capital and Jim Olson are a great resource to have."

—J. Genian, CPA





**Blue Cross  
Blue Shield  
Blue Care Network  
of Michigan**

## Blue Cross Blue Shield of Michigan: Cut Costs, Improve Outcomes



Rocky Husaynu

Good health means a healthier bottom line. Blues health plans include wellness resources that support employees in achieving wellness goals—at no additional cost to the retailer or the employee.

Designed for small- and medium-sized businesses, AFPD's Blue Cross Blue Shield of Michigan (BCBSM) partnership offers access to numerous lower-cost plans. AFPD members also have access to dedicated claim and customer service, with an exclusive, toll-free customer service number manned by dedicated AFPD personnel.

BCBSM offers more provider choices with an unmatched state-wide network. Employees have the flexibility to choose from a wide variety of doctors and hospitals to meet their individual health care needs. With BlueCard® production, coverage extends across the country and around the world.

BCBSM's programs are lowering costs, leading to a healthier future through hospital collaborations. For example, during a three-year period, four programs sponsored by BCBSM to im-

prove the quality of common medical procedures produced \$232.8 million in healthcare cost savings and lowered complication and mortality rates for thousands of patients.

"As a lifetime BlueCross/Blue Shield member, I've checked around with many other insurance companies. I feel the rates and services offered by AFPD's BCBSM program are very competitive, and I'm confident my agent, Rocky Husaynu, looks out for my best interests.

—Brian Valdoo, Hills Fine Wine & Spirits



"There's nothing better than Blue Cross/Blue Shield. I've been with them for years and won't look at anything else. I've known Rocky Husaynu for years, and he has always been there for me to answer questions or help with anything I need. I must mention how helpful Robin Hartzog has been. Rocky is lucky to have her.

—Wilson Boji, Frazho Market

For more information or to sign up for this program, call Rocky Husaynu at (248) 851-2227 or Paul Jaboro at (586) 291-6022.



## Testimonial



**"I believe in the effectiveness and spirit of the staff and members of this organization. I recommend that all members read the AFPD mission statement to get a sense of how important it is for everyone to promote membership."**

—Paul Elhindi, Lyndhurst Valero, Lyndhurst OH





CareWorks  
Consultants Inc.

## CareWorks Consultants: Saving Money on Workers' Comp

The Ohio Bureau of Workers' Compensation (BWC) recently implemented the Grow Ohio Incentive Program to attract new employers to Ohio. Grow Ohio allows new Ohio employers to join a group rating program like AFPD's CareWorks Consultants (CCI) program as soon as their policy is active with the BWC. They can immediately receive the maximum workers' compensation premium discount—currently 53 percent—throughout their first year.



Theresa Passwater

For current members, CCI's Group Retro programs continue to outperform expectations. After four years of filing group retrospective rating programs, CCI has seen huge growth in the number of participating employers, and the projected three-year refund for 2012 is \$27,460,000—an average of \$25,550 per employer. CCI works aggressively and proactively to help group retrospective rating clients prevent injuries

and control costs to maximize the benefits of the program for all participants. CCI is beginning to evaluate employers for the July 1, 2013 program.

"I receive great savings through AFPD's CCI Workers' Compensation Group Rating Program. Whenever I have a question about group rating or any of the alternative discount programs out there, I know I can call my Careworks representative and discuss the different programs. I appreciate having such a valuable resource available whenever I need them."

—Vickie Hobbs, Whitehall Shell



**For more information on CCI's 2013 Group Retrospective Rating Programs and a free evaluation for all AFPD members, email Theresa Passwater at [theresa.passwater@ccitpa.com](mailto:theresa.passwater@ccitpa.com) or call (800) 837-3200 ext.7248.**

**CHASE**   
Paymentech

## Chase Paymentech: Here for the Long Haul

Every business needs a trusted payment processing partner that offers knowledge, innovative technology, and excellent customer service to help meet their business goals. AFPD's Chase Paymentech partnership program gives retailers the ability to process customer payments—but that's just the beginning.

Chase Paymentech is a division of JPMorgan Chase & Co. and the number-one payment provider for the Internet Retailer Top 500. Chase Paymentech's program can help retailers find the most cost effective way to get the most out of payment options for themselves and their customers.

AFPD's Chase Paymentech program includes these benefits:

- Savings through low, exclusively negotiated pricing.
- Month-to-month contracts.

- No-hassle integration and setup.
- Special rates for MasterCard®, Visa®, and Discover®.
- Solutions to help retailers comply with PCI rules, combat credit card fraud, and secure data.

Special offer: If Chase Paymentech does not meet or beat your current credit card processing agreement (subject to the compatibility of your current POS system), you will receive a free one-year AFPD membership.



John Wilcox

**For more information, email John Wilcox at [John.Wilcox@chasepaymentech.com](mailto:John.Wilcox@chasepaymentech.com) or call (866) 428-4966.**

## DEGC: Financial Help to Revitalize Detroit

The Detroit Economic Growth Corporation (DEGC) manages the redevelopment of city-controlled properties throughout Detroit, with significant projects in the greater downtown, along the Detroit River, in two industrial parks, and other districts.



The Green Grocer Project is the culmination of the Detroit Fresh Food Access Initiative that was formed to address

Detroit residents' access to quality food retail. The project aims to stimulate renewed investment in Detroit neighborhoods while providing improved fresh food access to Detroit residents. The Green Grocer Project believes that putting grocery stores at the heart of development efforts will bring about a lasting systemic change in the way fresh food is marketed in the city.

The Green Grocer Project offers:

- The Grocer Clearinghouse for existing store operators provides industry information, connects retailers to resources and assists with permitting and other regulatory issues.
- Technical assistance to help participating grocers address physical and operational challenges and store development needs.
- Funding for store improvements to assist Detroit grocers find alternative financing sources for improvements identified through the technical assistance program.

For information, visit [www.degc.org/business-services.aspx/grocer-project-ggp](http://www.degc.org/business-services.aspx/grocer-project-ggp) or email the Green Grocer Program Manager at [mpiedl@degc.org](mailto:mpiedl@degc.org). Detailed information on business financial help programs, including tax incentives and loan assistance, is available at [www.degc.org](http://www.degc.org).



# Super Savers



## Comcast Business Class: Look Like a Big Business

AFPD's Comcast Business Services program offers a discount to members on products including high speed Internet, video, and digital voice. In addition:

- New Comcast Business Service customers receive one free month per year (three months free) of service on Comcast Business Class Triple play with a three-year contract for Business Class Internet—Phone—Television.
- Current Comcast customers can receive this special program by signing a new contract with additional features.
- Free standard installation (\$350-\$3,500 value).
- 10 percent discount on Spotlight cable advertising packages.
- Triple Play programs start at \$99 per month, with one month of free service per year of the applicable contract, free standard installation up to \$3,500, and a 10 percent discount on Comcast Spotlight services (cable advertising).
- Three free web pages, plus other benefits.

The offer of three free web pages is important because an online presence is critical for a small business. Although 90 percent of a retailer's customers look for products and promotions online before they shop, only 60 percent of small

businesses own a website. With Comcast Business Class, a simple template builder walks retailers through creating a professional-looking website without expensive web designer costs.

PRI services offers switched voice trunk services and enables a business to have 24 phone lines that connect digitally into a PBX. Users can lower monthly spending and utilize bandwidth more efficiently by bundling voice service with Internet and cable TV. Comcast Business Class also offers fiber-based services for customers with more than 100 employees and larger bandwidth needs.

Comcast provides 24/7 customer service and a dedicated, local account executive for each city and organization. Watch for new, money-saving benefits soon.



Rick Wagner

To sign up for this program, contact Rick Wagner at (248) 310-0278 or email [Richard\\_Wagner3@cable.comcast.com](mailto:Richard_Wagner3@cable.comcast.com).

## DTE Energy



## DTE Energy Supply: Sensitive Small Business Needs

DTE Energy Supply has been in the energy supply business for three years. The company is a subsidiary of DTE Energy Company, a Fortune 500 company with more than \$20 billion in assets, a history spanning 150 years, and nearly 3 million utility customers.

Cindi Quinn-Ventura, DTE Energy Supply's business development manager, says the DTE Energy Program offered through AFPD is a great example of a program that offers cost reductions. "DTE's price guarantees a savings over the utility," she says.

DTE Energy Supply is sensitive to the needs of small operations and offers a custom sales analysis to maximize the savings. Benefits to AFPD members include:

- Only a 24-month contract.
- Savings on energy bills from 10-30 percent on average.
- Budget certainty and strategic planning.
- Ability to achieve target expense.

AFPD's DTE Energy program also covers customers in Ohio that are served by Duke Power, First Energy, AEP, and DP&L.

DTE is looking forward to the release of a new product that will benefit members in Michigan and Ohio, both at their businesses and residences. Watch for the announcement in an upcoming AFPD newsletter.

For more information or to sign up for the DTE Energy Supply program, email Cindi Quinn-Ventura at [quinn-venturac@dteenergy.com](mailto:quinn-venturac@dteenergy.com) or call (734) 887-2176.

"My savings on two locations totaled \$5,900 a year, and I would highly recommend interested members contact DTE."

—Bill Michailidis,  
Delaware Market &  
Cafe, Hamburger Inn



"I could not believe my annual savings of \$3,335 as a result of signing up for the new DTE Energy Savings Program AFPD has available for its members."

—Vickie Hobbs,  
Whitehall Shell



Cindi Quinn-Ventura





# Super Savers

**BELLANCA  
BEATTIE & DELISLE**  
A Professional Corporation  
ATTORNEYS AND COUNSELLORS

## Legal Services: Good Advice to Prevent Problems



James V. Bellanca

James V. Bellanca, Jr. is a business and corporate lawyer with the firm of Bellanca, Beattie & DeLisle, P.C., general counsel to AFPD for more than 32 years. As each new member joins the AFPD family, the firm welcomes them with a letter offering an opportunity to seek advice concerning problems or issues that might give rise to litigation.

Retailers are challenged at every corner. In addition to the typical decisions businesses have to make regarding personnel, contracts, and collections, a retailer is faced with issues regarding government licensing, sales tax, and inspections from various governmental agencies.



Glenn Waggoner

Members are given the opportunity to have AFPD's retained lawyer and law firm available to them for questions. The free service is limited basically to a telephone call or short meeting, but during the course of that short meeting, a problem can often be avoided or solved. "It is unfortunate that more members don't take advantage of the service," Bellanca says. "Our goal is to provide preventative legal advice in advance of any

problem. It often has proven to save time and money—potentially thousands of dollars—in unnecessary litigation or other expenses."

If it becomes necessary to hire a lawyer, Bellanca, Beattie & DeLisle, P.C. will offer reduced rates to AFPD members (approximately a 10 percent discount). There is no obligation to hire the firm simply because it started with a free telephone call. The choice of lawyers and the relationship that exists between an attorney and a client go beyond a single telephone call.

For Ohio members and those members with petroleum-related issues, a similar service has been provided by Glenn Waggoner of Pepple & Waggoner for almost 30 years.

**AFPD's Michigan members can email James V. Bellanca, Jr., Esq. at [jbellanca@bellanca.com](mailto:jbellanca@bellanca.com) or call (313) 882-1100.**

**AFPD's Ohio members can email Glenn Waggoner, Esq. at [gwaggoner@pepple-waggoner.com](mailto:gwaggoner@pepple-waggoner.com) or call (216) 520-0088.**

**Lincoln**  
Financial Group®

Lincoln Financial Advisors offers estate planning, retirement planning, and business succession planning services. Through AFPD's Lincoln Financial Advisors program, members receive a complimentary consultation as well as 20 percent discount on financial planning fees.

Chartered Retirement Planning Counselor John Bussa says the Lincoln Financial team spends all day answering two questions: "Will I make it?" and "Do I have any financial blind spots?"

"Most people have never defined what 'make it' means," he says. A solid financial plan can provide answers to those questions plus more:

- Are you paying more than your fair share of taxes?
- Will your business stay in the family after you die?
- Will you outlive your retirement savings?
- Will your family suffer financially if an accident or illness leaves you unable to work?
- If you die unexpectedly, could your family maintain its current standard of living?
- Who will get more of your estate: your heirs or estate taxes?

Bussa and the Lincoln Financial team have been helping AFPD members with their business succession, estate planning, and financial planning concerns for more than 20 years. "We take a 360 degree look at your financial and business situation to determine if anything has been overlooked that could cause harm to you, your family, or your business," he explains.

"Most of our clients are business owners, so we focus on investment and insurance strategies that minimize taxes, preserve assets and earnings, and create new capital for families outside of their businesses.



John Bussa

**For information, call John Bussa at (866) 625-9108 or email [John.Bussa@lfg.com](mailto:John.Bussa@lfg.com).**





## Michigan Saves: Power with Less Energy

AFPD has teamed up with the nonprofit Michigan Saves on a financing program to help AFPD members lower their utility bills. Michigan Saves' Business Energy Financing helps businesses save energy and money.

In many cases, the financing can be structured so the monthly payment is offset by the energy savings. Here's what's available:

- Financing from \$2,000-\$150,000 with below-market rates and terms from 2-5 years.

Sign up at [www.michigansaves.org](http://www.michigansaves.org).

For more information, call Todd O'Grady at (734) 494-2126 or email [togrady@michigansaves.org](mailto:togrady@michigansaves.org).

- Available for energy-efficient lighting, refrigeration, heating and cooling, equipment, and more.
- Hassle-free credit approval (1-2 business days).
- Combine financing with special rebates from Michigan Saves and utilities.



Todd O'Grady

Business Energy Financing comes with benefits, including lower operating costs and improved cash flow, quick ROI, and streamlined processes.

"Michigan Saves is a very good program. I think all retailers should take advantage of it. I financed a new roof, insulation, and high-efficiency motors and gaskets.

—Sam Bahoura, Liberty Foods

# STAPLES

that was easy.™

## Staples: We Make It Easy

Being a member of AFPD's Staples partnership means a retailer has the buying power of many. Through a Staples Advantage account on the AFPD program, retailers save on average 15-20 percent off the standard price on the items they need every day. Program benefits include:



Dan Behrendt

- Significant, automatic, and consistent savings. (Note: The benefit of this program is only realized through Staples Advantage. Program benefits are not realized through direct mail ordering or retail store purchases not linked to a business account.)

- Consolidated billing.
- Dedicated account management and world-class customer service.
- Easy-to-use online ordering system.
- More than 30,000 items available, most with free, next-business-day delivery.
- Complete vendor consolidation for all business needs such as break room supplies; towel and bathroom products; coffee and water programs; soaps and dispensers; cleaning supplies; furniture (chairs, desks, cabinets); print, copy and promotional services; and technology (tablets, laptops, printers, shredders).

"AFPD's Staples program has allowed Great North Foods to switch from multiple vendors and consolidate the vast majority of its purchases to utilize one vendor that provides quality service and products, along with massive savings. Great North Foods has attained significant savings on technology items, print materials, and furniture."

—Michael Cherney, buyer, Great North Foods

For more information, call Dan Behrendt at (800) 693-9900, ext.584 or email [Daniel.Behrendt@staples.com](mailto:Daniel.Behrendt@staples.com).



## MEDC: Helping Michigan Companies Grow

The Michigan Economic Development Corporation (MEDC) is a public-private partnership serving as the state's marketing arm. It is the lead agency for business, jobs, tourism, and overall economic growth.

Founded in 1999, MEDC offers a number of business assistance services and capital programs to attract and accelerate business development. MEDC also developed and manages the state's popular Pure Michigan brand.

Pure Michigan Business Connect (PMBC) is a public-private initiative developed by the MEDC to connect Michigan companies with opportunities to help them grow and expand. By participating, companies can find procurement resources to expand their supply chain, find new business opportunities, access a new business-to-business network, and receive business assistance with legal, accounting, and other services at little to no cost.

The PMBC business-to-business (B2B) network links Michigan companies with collaborators and private-sector procurement opportunities. Companies such as DTE Energy and Consumers Energy have made major commitments to increase their procurement spending, and other companies are signing on with similar commitments. In addition, MEDC is recruiting out-of-state businesses to explore supply chain opportunities for Michigan businesses. As the B2B network grows, registered small businesses can use the system to support purchasing needs. Companies in the B2B marketplace can be buyers or sellers.

The B2B portal is free to all Michigan businesses. Register for the B2B system at [www.puremichiganb2b.com](http://www.puremichiganb2b.com).







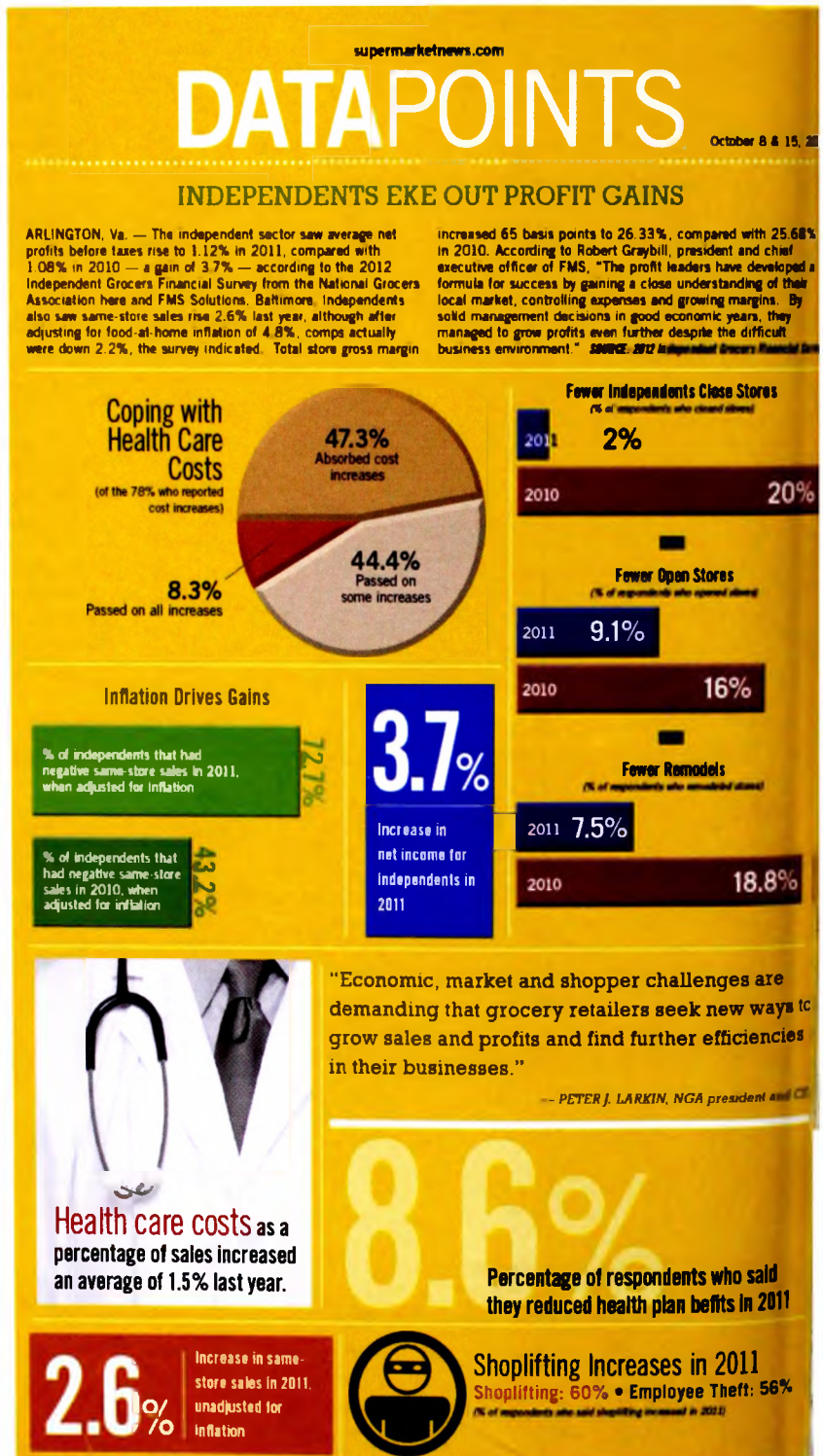
## Brush Up on Your Bourbon Facts

In honor of National Bourbon Heritage Month in September, Forbes.com recently ran an article titled "6 Things You (Probably) Didn't Know About Bourbon." Here is a summary of the six interesting facts:

- 1. Bourbon is heavily regulated.** Unlike whiskey, it's illegal to supplement bourbon with added color or flavoring. In addition, bourbon must be made in the U.S. from at least 51 percent corn, and aged in new charred-oak barrels.
- 2. Popular scotches often contain bourbon, too.** Because bourbon has to be aged in new barrels, distilleries send the once-used barrels to scotch companies so they can be used again. Approximately three-five gallons of bourbon remain trapped in the wood.
- 3. What's in a name?** Did the name "bourbon" come from Bourbon County, Kentucky or Bourbon Street in New Orleans? Depends on where you're from. The debate rages on.
- 4. Age doesn't matter.** Distillers say bourbon ages three to four times faster than scotch, and hits its peak in 9-12 years. Because that's very young compared to a good scotch, bourbon makers don't brag much about age. Most people don't understand the comparison.
- 5. Born in the USA.** Almost all bourbon distillers are based in Kentucky, but the law says it simply must come from somewhere in the USA.
- 6. Bourbon or whiskey?** All bourbons are whiskey, but not all whiskeys are bourbons.

## Supermarket News: Independents Eke Out Profit Gains

According to this infographic from *Supermarket News*, the independent sector saw average profits before taxes rise to 1.12 percent in 2011, compared with 1.08 percent in 2010—a gain 3.7 percent.







THE VOICE OF INDEPENDENT RETAILERS

## TEMPORARY AUTHORIZATION TO REVIEW INFORMATION

TO: EMPLOYER SERVICES DEPARTMENT  
Ohio Bureau of Workers' Compensation  
c/o CAREWORKS CONSULTANTS INC.  
5500 Glendon Court  
Dublin, OH 43016  
800.837.3200  
FAX 888.837.3288  
[www.careworksconsultants.com](http://www.careworksconsultants.com)  
[info@ccitpa.com](mailto:info@ccitpa.com)

FROM: Policy Number

Company:

DBA:

Address:

This is to certify that CAREWORKS CONSULTANTS INC. (ID NO. 150-80) and the Buckeye WC Alliance / Associated Food & Petroleum Dealers, Inc. (57000, 2013/2014, Code 11/14) including its agents or representatives identified to you by them has been retained to review and perform studies on certain workers' compensation matters on our behalf.

This limited letter of authority provides access to the following types of information relating to our account:

- (1) Risk files
- (2) Claim files
- (3) Merit-rated or non-merit rated experiences
- (4) Other associated data

This authorization does NOT include the authority to:

- (1) Review protest letters
- (2) File protest letters
- (3) File form *Application for Handicap Reimbursement* (CHP-4);
- (4) Notice of Appeal (I-12) or  
*Application for Permanent Partial Reconsideration* (IC-88);
- (5) File self-insurance applications
- (6) Represent the employer at hearings
- (7) Pursue other similar actions on behalf of the employer

Understand that this authorization is limited and temporary in nature and will expire on April 30, 2013 or automatically nine months from the date received by the Employer Services or Self-Insured Department, whichever is appropriate. In either case, length of authorization will not exceed nine months.

Telephone Number	Fax Number	E-mail Address	
Print Name	Title	Signature	Date



Completion of the Temporary Authorization (AC-3) allows a third-party administrator (TPA) limited authority to view an employer's payroll and loss experience. By signing (form AC-3), the employer grants permission to the Ohio Bureau of Workers' Compensation (BWC) to release information to the employer's authorized representative(s). The Temporary Authorization allows a third-party representative to view an employer's information regarding payroll, claims and experience modification.

### **Attention Private Employer Group-Rating Prospects:**

- Employer may complete the AC-3 for as many TPA or group rating sponsors as they feel are necessary to obtain quotes for a group-rating program.
- Group sponsors must notify all current group members who have made application for the next group-rating year if they will not be accepted. The deadline for this notification is December 1<sup>st</sup> of each year.
- All potential group rating prospects must have:
  - Active BWC coverage status as of the application deadline;
  - Active coverage from the application deadline through the group-rating year;
  - No outstanding balances;
  - Operations similar in nature to the other members of their group.
- Any changes to a group member's policy will affect the group policy. Changes can result in either debits or credits to each of the members.

### **Note:**

**For complete information on rules for group rating, see Rules 4123-17-61 through 4123-17-68 of the Ohio Administrative Code or your third-party administrator (TPA).**

**All group-rating applicants are subject to review by BWC Employer Programs Unit.**



## Can You Make Spirits for Personal Use?

The short answer? Not without paying federal excise tax and filing federal paperwork. Unlike wine and beer, federal law does not permit the production of distilled spirits for personal or family use.



In order to produce distilled spirits for beverage use or industrial purposes, you must first qualify with TTB under the requirements of the Internal Revenue Code of 1986. You must also qualify under the Federal Alcohol Administration Act if you are producing or bottling distilled spirits for beverage use. The requirements include:

- Paying a special tax
- Filing an extensive application
- Filing a bond
- Providing adequate equipment to measure spirits
- Providing suitable tanks and pipelines
- Providing a separate building (other than a dwelling)
- Maintaining detailed records and filing reports

All requirements are listed at [www.ttb.gov/spirits/regs/27cfrpart019.htm](http://www.ttb.gov/spirits/regs/27cfrpart019.htm). There are significant civil sanctions and criminal penalties for the unlawful production of distilled spirits.

In addition, you should check with your state alcohol regulator to determine the applicable state law requirements. A federal qualification to produce distilled spirits does not exempt you from complying with state law requirements. ■■■

## AFPD Food Safety Video

The Centers for Disease Control and Prevention estimates that food-borne illness kills about 3,000 Americans each year. How many of you—and your employees—are properly trained to work in a meat room, where small steps can make a big difference when it comes to food safety?

AFPD has produced a sanitation education video focusing on food safety in the meat room.

An excellent training tool, the video is available on the AFPD YouTube Channel at [www.youtube.com/afpdtube](http://www.youtube.com/afpdtube). The video was funded by a grant from the Michigan Department of Agriculture.

To order a copy of the video, call the AFPD office at (800) 666-6233 or log onto the website at [www.afpdonline.org](http://www.afpdonline.org).



## All Natural Premium Blends



**New premium mixes designed for discriminating consumers**

- Healthier, all natural snacks with nutritional value



**Deliciously addictive, instinctively good snacking blends**

- Cherries, Cranberries, Blueberries, Dark Chocolate, Premium Pecans



**Clean packaging, natural branding that delivers a healthy message to consumers**

- No trans fats, no cholesterol



**Unpriced packaging allows for optimum profit margins**



**A new premium brand from Kar's Nuts**

**Ask your route sales representative for details!**







**Pat  
GAGLIARDI**

*Former Michigan Liquor Control Commissioner (2003-2011)*

## Public Supports Michigan's Alcohol Regulation

**T**he AFPD Board is to be commended for its long history and continued promotion of the regulatory standards Michigan imposes on the sale of alcohol. The 84-year history of alcohol regulation in Michigan has shown that the public is best served by a cooperative relationship between the regulated community and the state. As a former MLCC commissioner, I witnessed firsthand the productivity of a positive working relationship between the regulators and business.

Alcohol is not pop and potato chips, and it must be regulated to protect the public safety. The state—through its obligation to protect the health, safety, and welfare of its citizens—has established a framework in which alcohol sales are regulated. This framework is not static; it is continually evolving with input from both the regulated community and the public.

The public generally agrees that the regulation of alcohol is necessary. A March 2012 bi-partisan poll of likely Michigan voters indicated that most are satisfied with the current regulations and standards for alcohol. When asked whether it was more important to retain strong safeguards that protect the public regarding the sale of alcohol, or to reform Michigan's outdated regulations that tie up local producers and small businesses, voters indicated by a 2-to-1 margin that strong regulatory safeguards must be retained. The same poll indicated that 76 percent of those asked felt that Michigan's rules and regulations regarding alcohol are either "about right" or "too lenient." Such strong public support for alcohol regulation indicates a deep understanding of the uniqueness of alcohol as a product and its potential impact.

Those who seek to change Michigan's regulatory climate regarding alcohol should understand that the industry is

doing well and setting records under the state's regulations and laws. Neither access (94 percent of likely voters reported having easy access to alcohol in their community) nor revenue to business has suffered from the current regulatory scheme.

The MLCC reports that:

- There are currently more than 16,000 licensed retailers in Michigan, making it a top-ten state in number of licensees.
- In 2011, Michigan set a record for gross sales of alcohol products of \$5.2 billion.

Further, Michigan liquor sales are doing well while maintaining availability and choice. The MLCC reported that, as of July 2011:

- 725 wine suppliers from Michigan and across the United States are licensed by the state to ship directly to Michigan residents
- 154 Michigan winemakers produce wine in-state
- 95 craft brewers make beer in Michigan
- 674 suppliers of beer and wine from outside the state bring products into the state
- 802 new wines and 47 new brands of beer entered in the Michigan market in June 2011 alone

These statistics illustrate that Michigan's beverage alcohol industry is strong and growing. On balance, the current regulations have not unduly hindered business growth.

Clearly, AFPD supports efforts to build the business climate in Michigan. At the same time, the association has historically understood that these efforts are not exclusive of the public safety concerns presented by the sale and use of alcohol. Nationally, alcohol claims 79,000 lives each year, and 345,000 are injured each year in alcohol-related accidents. Hats off to AFPD for working to make Michigan safer while succeeding to grow economically. ■■■



**The industry is  
setting records**  
under the state's  
regulations and laws.



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THE VOICE OF INDEPENDENT RETAILERS  
**ENDORSED SUPPLIER**



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14th Annual AFPD

# Holiday Food & Beverage Show— Best One in Years

DEAL or NO DEAL

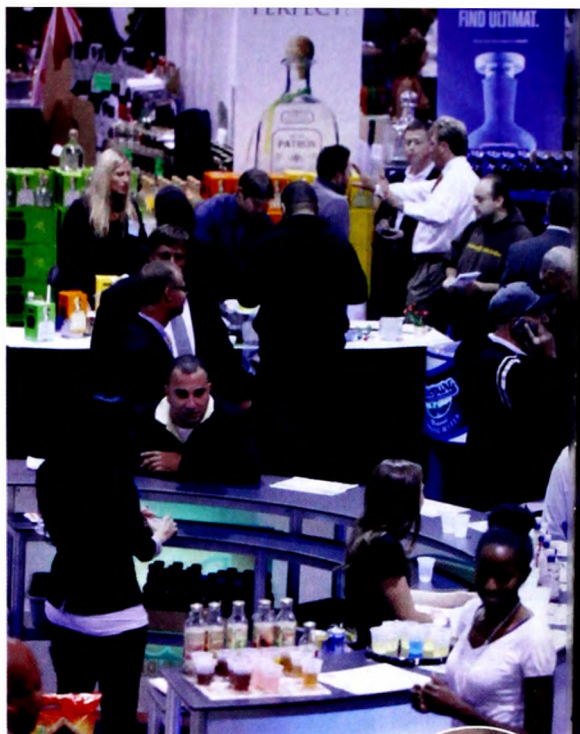
Attendees to AFPD's recent Holiday Food & Beverage Show at the Suburban Showplace in Novi, Mich. could feel the energy and excitement of an industry heading into its biggest selling season of the year. More than 2,000 people explored the 137 booths looking for great deals and the next hot item for their shelves.

"It's definitely more of a buying show this year than we've seen in the past couple of years," says Auday Arabo, president and CEO of AFPD—The Voice of Independent Retailers. "People came here to spend money, and that's exactly what they did."

At the heart of the excitement was the Deal or No Deal themed suitcases located at the center of the exhibit hall. After placing an order at a booth, an exhibitor stamped the attendee's game card. Once the retailer had collected 20 stamps, he or she was eligible to pick a numbered suitcase and open it for a prize. The prizes ranged from flat screen TVs to DVD players, wine and liquor, laptop computers, iPod and iPhone music systems, digital cameras, wireless headphones, video cameras, gas grills, food processors, gift certificates, and much more.

"Everyone loved the suitcases game," Arabo says. "They got great prices on products they need to stock their stores for the holiday season and then the fun of opening a suitcase for a terrific prize on top of that."

**S** SUBURBAN COLLECTION  
SHOWPLACE



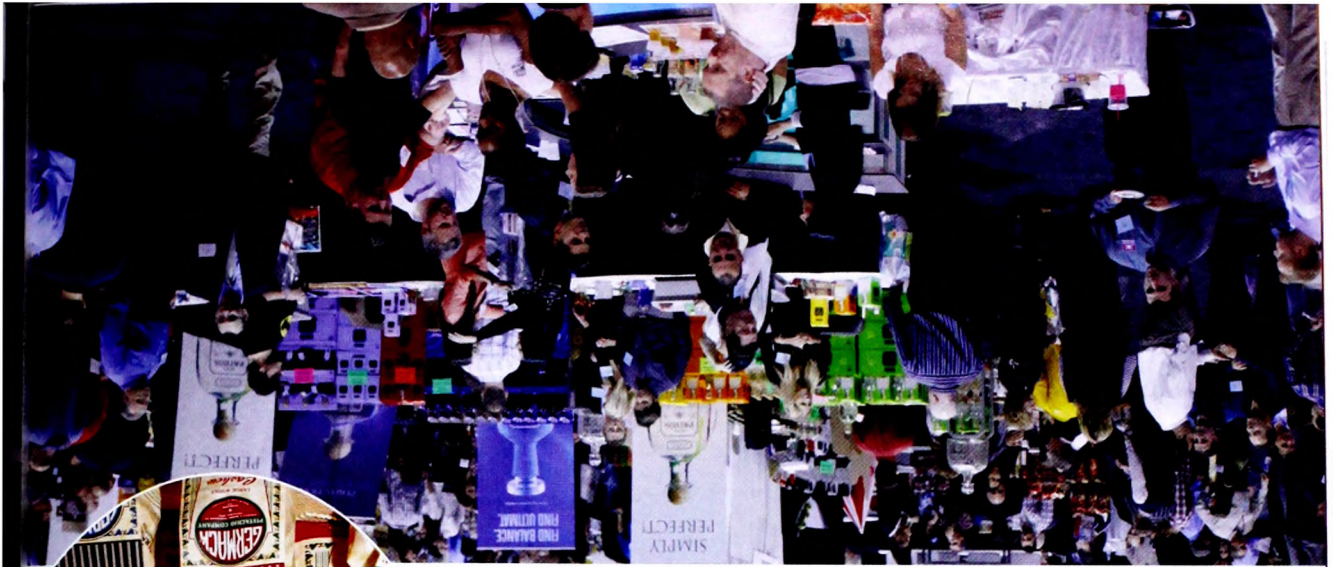




Be  
**“In It to Win It!”**  
By Spinning the Prize Wheel!











Thank you to the AAFP and their members for another successful year!

*Beam*

*Crafting the Spirits that Stir the World*





**Paul  
CONDINO**

*AFPD Vice President, Government Relations*

## A Legacy of Political Influence

**B**y now we have all heard that Michigan and Ohio were key battleground states, essential to electing the next president of the United States. Because of their political influence, retailers in Michigan and Ohio have been pursued, prodded, and cajoled for votes by both President Obama and Governor Romney. Meanwhile, the legacy of political influence by AFPD's retailers in Ohio and Michigan is really just beginning.

AFPD is leading the way to make progressive policy changes that will improve the lives of consumers and retailers alike for generations. In Michigan, this political influence focuses on replacing the bottle bill with a statewide recycling plan. In Ohio, AFPD is working to replace the Commercial Activities Tax (CAT) on motor fuel, with a fair and equitable replacement plan.

Michigan is one of only ten states with a bottle-deposit law requiring sticky, dirty, and often bacteria-laden bottles and cans to be brought into retail stores—the same stores where we buy our fresh foods and produce. There is a reason our store owners place hand sanitizer in the areas where these containers are deposited by consumers. Moreover, despite the bottle bill, Michigan's overall recycling rates are well below the average of any of our neighboring Great Lakes states (*Michigan Recycling Coalition*). For these reasons, AFPD is the lead association seeking to bring Michigan into the 21st century by taking bottles and cans out of our stores, and into a statewide, comprehensive recycling plan.

In Ohio, independent gasoline retailers often pay CAT tax on petroleum products two or three times before the products reach the consumer. This tax inequity is closing the doors of our stores in Ohio at alarming rates. AFPD has been the lead

voice for independent Ohio retailers by advocating for a legislative fix for this job-killing tax. We have drafted legislation with the help of Senate President Tom Niehaus and Speaker of the House William Batchelder. Now, two of Ohio's leading legislators are ready to introduce AFPD-proposed legislation that moves the motor fuel tax to a single point of taxation—the rack—thus eliminating the payment of this tax at multiple points of gasoline distribution. Both Representative Ron Amstutz and Senator Frank LaRose will do their best to help AFPD implement this important change—hopefully before the end of the year.

### Political Influence Requires Political Spending

No AFPD retailer, whether in Ohio or Michigan, is successful without the necessary financial investments in their businesses. Similarly, bringing comprehensive recycling to Michigan or an amendment to the CAT on motor fuel in Ohio requires investment to help elect legislators who will support these vital policy changes. To effectively make these changes requires more than just voting. It takes the collective action of donating to a Political Action Committee (PAC).

By pooling small political contributions from our members in the PAC, AFPD can contribute to the candidates who support our issues with greater impact than any single individual, thus assuring our voice is heard.

AFPD has separate PACs for Michigan and Ohio. All member donations to the AFPD Michigan or Ohio PACs are used solely for candidates either seeking or holding office. A PAC donation will continue AFPD's legacy of political influence in both Michigan and Ohio.

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



AFPD is leading the way to make progressive policy changes that will **improve the lives** of consumers and retailers alike for generations.



# "Save energy and save money."

"I'm Harold. I've worked as a service technician for DTE Energy for 24 years. I pay utility bills just like you. So, I do things to save energy, because I know that it will save me money.

Did you know that by adjusting your thermostat just one degree, you can save 3 percent on your energy bill? Caulking windows, adding insulation, and changing your furnace filter can help in the summer and in the winter.

Go to **dteenergy.com/saveenergy** to learn more about saving energy and money. We can help."

## **HAROLD**

Service Technician  
DTE Energy, 24 Years

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or call us at **800.477.4747**

**DTE Energy**





# Clarence Cardwell: Convenience Stores Sell Time

It was a challenging start to a new career, but Ohio native Clarence Cardwell is a man who considers himself “aggressive and confident”—qualities that would help him build successful businesses in three locations.

Cardwell spent 17 years in the plaster contracting field before taking on a “marginally successful” convenience store across the street from his home in a rural area of Pickaway County, Ohio in 1990. “I figured I could do it better—relate to the customer better—because we were the customer,” he explains. Eight months later, the 1,000-square-foot store burned to the ground, thrusting him into “an interesting time with a steep learning curve.” Fortunately, his “incredibly important” business continuation insurance paid the bills while he rebuilt a larger, more modern store. “I just wouldn’t quit,” Cardwell says. Instead, he bumped the store to 4,800 square feet by 1996, and became the town’s post office in 2009.

In 1996, Cardwell purchased Tarlton Market, a 4,800-square-foot store with a fresh meat department and the post office for the town’s 300 residents. And in 1999, he acquired Baltimore Market and added gasoline.

“A lot of people ask how I manage three store locations,” Cardwell says. “It comes down to great people.” His wife of 30 years, Valerie, handles payroll and all of the government reporting. The company’s vice president of operations has been there for 16 years. The newest store manager has been on the job for nine years, and the other two more than 15 years each. “We’re a major employer here,” Cardwell explains, “and most of our full-time people have been around forever.” Without that management team, making a circle between three locations 45 minutes apart would be more than challenging, he admits.

“Seeing how the industry was changing, we became the first IGA Express stores in Ohio in 1996 and branded our gas as IGA gasoline. We carry everything, and offer tremendous specials and deep discount pricing, especially on pop. In 2010, our three stores sold 120,000 cases

of Pepsi alone,” Cardwell adds. “We have the advantage of fresh produce and meat, deli items, and the IGA label at lower prices. You can come in here and buy your whole dinner, right down to a bottle of wine.” One constant is the customer’s need to get in and out in a timely manner, according to Cardwell: “Always remember the convenience store business sells time—something everyone needs.”

The recession brought some benefits, Cardwell says. “We spent countless hours looking at every expense to determine what it would take to cut the cost. We took advantage of lower interest rates, decreased our insurance and workers’ comp premiums, and cut telephone and trash expenses,” he says. Surprisingly, the poor job market created stability, he adds. “Turnover—especially part-time—is down because there are fewer jobs available.”

Cardwell has been an AFPD member for five years, and has enjoyed several trade shows and events. His insurance company, Thomas Fenner Woods, is a North Pointe Insurance carrier, and he uses preferred vendors such as Dairymens and Nestle Water. “We changed our workers’ compensation carrier to CareWorks,” he says, “and saved significant money in each store.”

Cardwell says the Ohio CAT tax is the biggest issue facing gasoline retailers. “This tax must be moved to the rack to create an even playing field,” he says. “I credit AFPD with working tirelessly to make state government aware of this issue.”

“In retail, if all things are equal, the one advantage an independent owner has is their community involvement,” Cardwell says. He partners with G&J Pepsi of Columbus to gather food for local food pantries, works with Baltimore United Methodist Church’s Sending Love Over There program that sends care packages to soldiers in Iraq and Afghanistan, and each store participates in the Dr. Pepper Bicycle give-away benefiting local food banks. “We support as many local causes as we can,” he says.





# MoTown Snack Foods

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**M. Scott  
BOWEN**

*Michigan Lottery Commissioner*

## Michigan Lottery Honored at 2012 World Lottery Summit

**T**he Michigan Lottery's \$100,000 *Cashword* instant ticket is popular with more than just Lottery players. The \$3 ticket was selected as the North American Association of State and Provincial Lottery's Best New Instant Game in North America. The award was announced at a ceremony during the World Lottery Association's 2012 summit in Montreal. In addition, the Michigan Lottery's television show "Make Me Rich!" took a NASPL award for Best Promotion.

With the everyday hard work of Lottery retailers, together we have achieved tremendous success. We make a great team.

The *Cashword* ticket, which launched January 31 and is still on sale, features an interactive component and extended play through the Lottery's Web site, [www.michiganlottery.com](http://www.michiganlottery.com), or a smartphone app. The WebPlay™ program features a custom app developed by Pollard Banknote Ltd., the Lottery's instant ticket printing company.

There were one million *Cashword* interactive games played in the first six months of the program, according to Lottery Chief Deputy Commissioner and Commissioner of Marketing Tom Weber, who consider the interactive program a huge success.

The interactive component has also spurred sales. The WebPlay program was responsible for a 52 percent



Michigan Lottery wins Best New Instant Game award. (l to r) Lotto Quebec President of Operations Robert Ayotte; Michigan Lottery Public Relations Director Andi Brancato; Michigan Lottery Deputy Commissioner of Marketing and Chief Deputy Commissioner Tom Weber; Pollard Banknote Marketing Manager Donna Preziotti; Caixa Economica Federal of Brazil Vice President Fabio Cleto; and Michigan Lottery Commissioner M. Scott Bowen.

increase in average weekly sales of the *Cashword* family of games, from \$2.3 million to \$3.5 million. Of course, this equates to more commissions for our retailers!

\$100,000 *Cashword* is the Lottery's second Best Instant Ticket award. The *Lucky Dog* ticket, which won in 2006, holds first place.

The Lottery's "Make Me Rich!" television show, hosted by former "Brady Bunch" star Christopher Knight, featured various second-chance giveaways conducted before a live studio audience. "Make Me

Rich!" aired in eight episodes between October 2009 and January 2012. It featured 96 contestants who won more than \$27 million in cash prizes, two cars, one motorcycle, and \$1,300 worth of Lottery tickets. The Lottery also awarded a total of \$40,000 to television viewers who participated in a "text-to-win" component of the show.

### New Instant Ticket

No new tickets are being released in November.

### Instant Tickets Set to Expire

November 5 is the expiration date for IG 427 *Cash @ Go* (\$1), IG 429 *Bingo Bolt* (\$2), IG 431 *Bag O'Cashword* (\$2), and IG 441 *Lucky Millions* (\$10).

Thank you, retailers, for your crucial role in our success and honors. We are proud to have you as our partners. ■■■



The Michigan Lottery was honored with Best Special Promotion award at World Lottery Summit. (l to r) Michigan Lottery Commissioner M. Scott Bowen; Michigan Lottery Public Relations Director Andi Brancato; Ontario Lottery and Gaming Vice President of Lottery Marketing and Sales Wendy Montgomery; and Michigan Lottery Deputy Commissioner of Marketing and Chief Deputy Commissioner Tom Weber.





**Oh What Fun!**



'Tis the season to stock up on Michigan Lottery holiday instants. Cheerful games that give your customers chances to win up to \$500,000 instantly and your business a jolly seasonal boost. Little wonder these tickets make everyone's season so merry and bright.



Overall odds of winning Holiday Millions: 1 in 4.76. Overall odds of winning Gifts Galore: 1 in 4.05. Overall odds of winning Sweet Winnings: 1 in 2.88. Overall odds of winning Holiday Treats: 1 in 3.42.

If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7717 for confidential help.



# The Basics of Payment Processing

As a merchant, you've probably wondered what happens from the time you accept your customer's credit card to the time you receive payment. There are three main processes: Authorization, Settlement, and Funding.

## Part 1: Authorization

It's important to understand authorization, because without it, you won't be able to accept your customer's credit card for payment—and that could mean lost sales.

Authorization is the process of confirming whether your customer's credit card is valid and has sufficient credit to purchase goods or services from you. You can obtain authorizations through a point-of-sale (POS) terminal, ecommerce website, or via phone.

Authorization follows these steps, generally within a matter of seconds:

1. Your customer presents his or her credit card in person, over the phone, or via your e-commerce website.
2. You transmit the information to Chase Paymentech.
3. Chase Paymentech forwards your request to the appropriate card payment brand.
4. The payment brand sends your request to the bank that issued the card to the customer.
5. The issuer approves or declines the transaction and sends this response to the payment brand.
6. The payment brand sends the response to Chase Paymentech.
7. Chase Paymentech forwards the response to you (either via your point-of-sale device, ecommerce website, or verbally over the phone), so you can complete the transaction.
8. The card is either approved and you receive an authorization number, or it is declined, or referred (see below).

## Approvals, Declines and Referrals

- **Approval:** An approval means that the dollar amount you specified will be reserved from the cardholder's available credit limit for future settlement.
- **Decline:** A decline means that the customer's card cannot be used to complete the purchase. As a merchant, what matters is whether your customer is able to use his or her card or not. It is not your responsibility to explain to your customer why his or her card was declined.

- **Referral:** A referral is a request for additional information before an authorization can be issued. If an issuer sends a referral request as a security measure, we will contact the issuer directly and request an authorization on your behalf. The issuer may request to speak with you or the customer/cardholder by phone to confirm the legitimacy of the transaction. This typically occurs if the cardholder is using his or her card more than usual in a short amount of time, or has reached the credit limit.

## Part 2: Settlement

You've made the sale. Your customer considers the sale complete. But the transaction is still in process and must now be settled.

Settlement is the process of managing electronic payment transactions so they clear and fund. Here's how it works:

1. You submit your transaction information to us using your point-of-sale device to trigger—or batch—a settlement.
2. We forward your settlement request to Visa, MasterCard, or the appropriate payment brand for confirmation with the cardholder's issuing bank.
3. The payment brand receives the settlement request and does two things:
  - a. Issues a credit to Chase Paymentech so we can reimburse you for the amount of the settled transaction. The issuer then pays Chase Paymentech for the transaction.
  - b. Issues a debit to the issuer to charge them for the settled transaction.
4. The issuer then posts the transaction to the cardholder's account and sends the cardholder a monthly statement at the end of the billing period.
5. The cardholder receives statement and pays the bill to the card issuer.

## Part 3: Funding

The funding process—when Chase Paymentech deposits money into your bank account to compensate you for transactions processed—is an extension of settlement. Sometimes the terms "settlement" and "funding" are used interchangeably.

For additional information, 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).



Wonder what happens  
from the time you accept  
your customer's credit  
card to the time  
**you receive payment**





# PAYMENT PROCESSOR MAKING YOU PAY TOO MUCH?

## Let Chase Paymentech assess your current processing costs for free.

Ever wonder if you're receiving the best overall cost from your payment processor? Let one of our industry specialists show you what you're paying to accept debit and credit cards today and what you could be saving with Chase Paymentech. It only takes a few minutes, and there's no obligation to switch. You've got nothing to lose!

- Save with low, exclusively negotiated pricing
- Month-to-month contracts
- No-hassle integration and setup
- Manage transactions with simple, online reporting tools
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### Free Cost Comparison

Contact a representative for a review of your account today.

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THE VOICE OF INDEPENDENT RETAILERS

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**CHASE**  **Paymentech**





**Bruce  
STEVENSON**

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

## A Banner Year

**I**t's shaping up to be a banner year for the Ohio Division of Liquor Control as breweries, wineries, and spirit suppliers produce new products and special gifts for the holidays to excite customers.

### Beer and Wine Made In Ohio

To find evidence of Ohio's good business environment and improving economy, one need look no further than our state's strong growth in alcohol beverage manufacturing. There are currently 75 breweries operating in Ohio, with a dozen pending applications for new businesses. More than a dozen new breweries have opened in each of the past two years. Many of those are small, craft breweries making unique products that consistently receive high marks in tasting competitions all over the world. Ohio's wine industry is also doing very well, with 174 wineries producing world-class wines, and applications for 11 new wineries pending. The wine industry has added more than 20 new businesses in each of the past two years.

Spirituos liquor manufacturing in Ohio has experienced significant growth this year. At the end of 2011, there were 13 distilleries and only two micro-distilleries. Thanks to legislation supported by Ohio's Common Sense Initiative, Ohio now has a dozen micro-distilleries and pending applications for 11 more. They produce a relatively small quantity of spirits (less than 10,000 gallons per year), but the quality is second to none. These

innovative companies are always releasing new items made from locally sourced ingredients. For example, Watershed Distillery in Columbus recently unveiled its new Bourbon and Bourbon Barrel Gin. We are very proud of the quality Ohio-made products and excited about the new businesses, jobs, and economic growth they bring to Ohio.

### Holiday Spirits

Specialty gift items are a long-standing holiday tradition in the liquor industry, and for 2012, we have selected 70 specialty spirituous liquor items and gift packs (40,000 cases worth) for Ohioans celebrating the season or looking for unique holiday gift ideas. There are 50 holiday gift packs available, totaling more than 25,000 cases of different types and brands. These are the same quality spirits we carry year-round, but the gift packs include distinctive accessories and other collectables such as glasses, snifters, shakers, flasks, and decanters—most at no additional cost. Twenty different holiday gift-wrap spirituous liquor items, totaling more than 12,000 cases, are also available. Prices range from approximately \$12 to \$140. Quantities are limited, and distribution of holiday items to the 460 Contract Liquor Agencies is determined by past sales and special requests for particular products. Please contact the Division at (614) 644-2380 for more information, or visit the website at [www.com.state.gov/liqr](http://www.com.state.gov/liqr). ■■



**Holiday  
Gift Packs**  
include distinctive  
accessories and  
collectables.





*Attention Alcohol Licensees:*

## Don't Lose Your Liquor License Because...

- an employee sells to a minor
- an employee sells to an intoxicated person
- an employee does not check identification

*Training your employees is the best protection!*

# TRAINING FOR INTERVENTION PROCEDURES

AFPD offers TIPS training seminars, which will teach you how to sell alcohol for off-premise consumption – within the law. *Upon completion of a short test you will be TIPS Certified.*

The benefits of becoming TIPS certified are numerous. The Liquor Control Commission looks favorably upon stores with TIPS trained personnel. Trained employees can reduce or limit your liability. And you can reduce your liquor liability insurance premiums if at least 75% of your staff is certified.

The two and half hour training seminar is taught by a certified instructor and includes an audio visual presentation, a question and answer session and take home material.

Powered by:



THE VOICE OF INDEPENDENT RETAILERS

### COST

AFPD Members:

\$30 per person\*

Non-Members:

\$45 per person\*

\* Books and tests included

**Do you have a group of 10 or more employees who need training? We will come to your location!**

**CALL US TODAY!**

To enroll or if you have questions, please call the AFPD office at 1-800-666-6233 or email [info@AFPDonline.org](mailto:info@AFPDonline.org).



# Save Money by Choosing the Right Group Rating Program

At this time each year, you may be approached by several Ohio workers' compensation group rating programs encouraging you to apply for their program. Choosing the right workers' comp savings program can be a difficult task for an employer already busy running their business. Picking a program with high savings is important, and your business should be reviewed for all available savings programs.

## Why Do Employers Need Group Rating?

Group Rating is one avenue for significant savings on your workers' compensation premiums. CareWorks Consultants' (CCI) group rating programs have saved participants more than \$2 billion in workers' compensation premiums since group rating began in 1991. In 2012 alone, more than 200 AFPD members are projected to save \$430,000 on their premiums. For every \$1 spent in fees to participate in a CCI group rating program, the average participant saved \$10 in workers' compensation premiums, a 1,000 percent return on investment.

## Group Stability

Currently, 32,000 companies participate in a CCI-administered group rating program. We are one of the largest TPAs in Ohio. It is important to belong to a large group rating program because the larger the group, the less vulnerable it is to projection fluctuations. Last year, our projected rates averaged within two percentage points of the actual rates.

## Administrative Services

Administrative services are an important aspect to review when choosing a group rating program. When you join a CCI group rating program, you are hiring a team of experts to manage your claims

and contain claims costs. Incurring excessive claims may cause an employer to be removed from a group rating program.

Some TPAs may offer maximum savings, but provide less-than-adequate claims service. Therefore, a company may save the maximum one year, but incur a few claims which are not properly managed, and subsequently be removed from group rating altogether the next year.

CCI offers claims representation, rating analysis, hearing representation, and unemployment consultation to all group rating members. We are involved in the everyday account management of your workers' compensation needs. We go the extra mile, employing powerful cost-control techniques that help our clients continue to qualify year after year.

## It Pays to Compare

All companies should annually review their group rating status. If your company is currently enrolled in another group rating program or did not qualify for group rating last year, we encourage you to take a look at the AFPD group. A company that did not previously qualify due to penalty rating may qualify this year.

## How Do I Enroll?

Contact AFPD/CCI Program Manager Theresa Passwater at (800) 837-3200, ext. 7248 or by email at [Theresa.passwater@ccitpa.com](mailto:Theresa.passwater@ccitpa.com).

You can also visit [www.careworksconsultants.com/groupratingapplication/AFP](http://www.careworksconsultants.com/groupratingapplication/AFP) to obtain a group rating application. Your no-cost, no-obligation analysis of potential premium savings through the AFPD group will be mailed to you within a week. The deadline to join the AFPD group is February 24, 2013. ■■■



CareWorks Consultants' group rating programs have saved participants **more than \$2 billion in workers' compensation premiums** since group rating began in 1991.





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## Steve GALVAN

Field Metrologist, Michigan Department of Agriculture  
and Rural Weights and Measures Program

# Red Tag Removal Will Bring Penalties

**W**eights and Measures inspectors from the Michigan Department of Agriculture and Rural Development are charged with protecting consumers and businesses while maintaining equity in the marketplace. The program monitors all consumer products sold by weight, measure, or count, as well as ensuring the accuracy of commercial devices used in the marketplace.

Device inspections range from retail motor fuel dispensers to large capacity truck scales, as well as many other types of commercial devices. When a device is determined to be correct and accurate, it is sealed by Weights and Measures with an approval seal. However, in the event large errors, leaks, or other serious equipment failures are observed, a red condemnation tag is placed on the device to indicate that the device cannot be used until repaired.

Red condemnation tags are very important for state weights and measures officials to ensure repairs are done correctly and in a timely manner. For that very reason, condemnation tags can only be removed by a registered service person or with the authorization of an inspector. While repairs such as worn hoses and illegible display digits generally do not impact the device accuracy, and may be repaired by the operator, authorization to remove the red tag still must be obtained before removing the tag.

### What to Do if Device is Removed from Service

First, be aware that the department's inspector will leave detailed reports explaining what was found and what needs to be repaired. This is important for both the operator and their service agent to better understand what needs to be done. Maintain all service records to serve as proof that the proper repairs are completed.

Secondly, ask questions and call either the inspector or their supervisor to ensure you do not inadvertently create a more serious situation.

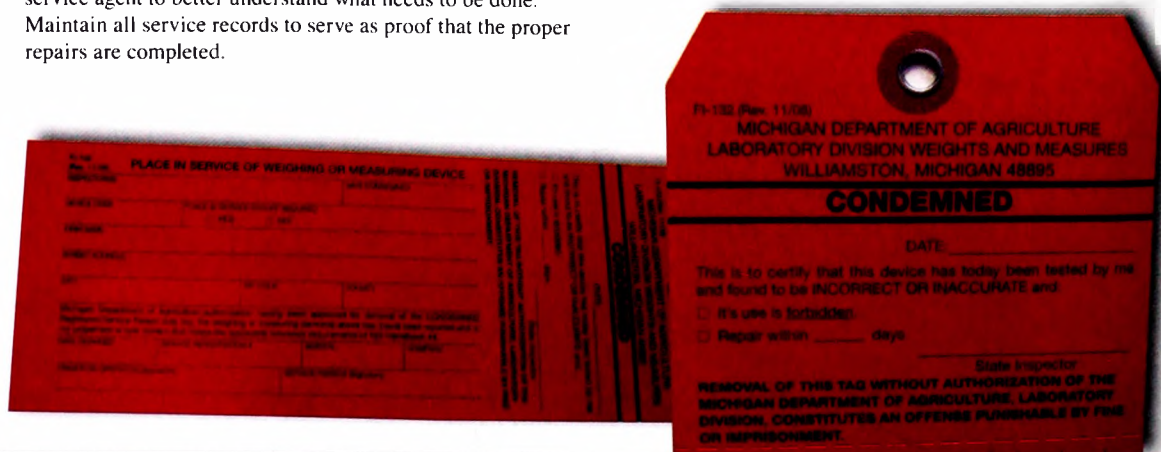
Lastly, follow the instructions you have been given. If you are going to attempt to enact repairs yourself, make sure you know all the rules that apply. Using a service company that is registered in Michigan is generally the best advice for a commercial device operator/owner.

### What to Do if Red Tag is Removed Without Approval

Red tags are securely affixed to the device in question. They do not fall off, and under the law the operator is accountable. The unauthorized removal of a red condemnation tag is a violation of state law. Illicit removal of the tags is punishable by criminal charges ranging from misdemeanors to felonies, with penalties and civil fines ranging from \$1,000 to \$10,000 for misdemeanors and \$1,000.00 to \$20,000 for felonies. The removal of red condemnation tags without permission is strictly prohibited.

The continued cooperation of operators and registered service technicians is critical to the Weights and Measures Program's ability to ensure the best service possible to our stakeholders and industry professionals, while maintaining equity in the marketplace and protecting consumers.

Find us on the web at [www.michigan.gov/wminfo](http://www.michigan.gov/wminfo) or call us at (517) 655-8202. The Weights and Measures Offices are located at 940 Venture Lane, Williamston, Mich. ■■







## UST OWNER / OPERATOR CLASS "A" and CLASS "B" TRAINING

Training and Certification classes for retail stations and UST operators will be offered by AFPD. These sessions will satisfy the US EPA training requirements for Class "A" and Class "B" Operators. Training sessions will review the information required to be certified as a Class "A" & "B" Owner / Operator, to be followed by a test that, when successfully completed, will certify the trainee as required by the US EPA.

Dates are available Michigan and Ohio. Visit our website at [www.AFPDOnline.org](http://www.AFPDOnline.org) or call (800) 666-6233 for detailed date and time information.

<b>COST:</b>	Member:	<b>\$70.00</b>
	Non-Member:	<b>\$85.00</b>

### REGISTRATION

NAME: \_\_\_\_\_

COMPANY: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ ST: \_\_\_\_\_ ZIP: \_\_\_\_\_

PHONE: \_\_\_\_\_ EMAIL: \_\_\_\_\_

AFPD MEMBER? ☐ YES ☐ NO MEMBER ID#: \_\_\_\_\_

### PAYMENT METHOD:

**YOU MUST PRE-REGISTER. SPACE IS LIMITED!** Please return payment with this registration form.  
Please make checks payable to "AFPD"

Please return by fax to (866) 601-9610 or mail to the address below.  
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AFPD Ohio Office • 5132 Deerskin Drive • Westerville, OH 43081

MICHIGAN/Ed Weglarz (800) 666-6233 | OHIO/Ron Milburn at (614) 496-8937



# S. Abraham & Sons: Exceeding Expectations, Delivering Solutions



Abe Abraham

As chairman Abe Abraham celebrates his 100th birthday, S. Abraham & Sons, Inc. continues its growing tradition as a broad line distributor focused on meeting the needs of retailers in the convenience industry. "All our energy is directed to providing the independent retailer with the tools to build a profitable business," says Dick Minor, regional vice-president of sales for Michigan.

With headquarters and a distribution center in Grand Rapids, and another in Greenfield, Indiana, the 85-year-old company known as SAS provides more than just food. One company goal is to help customers consolidate their vendors, saving a busy business owner time and money. "SAS distributes more than 12,000 items to 3,600 customers in nine states," Minor explains, "and we offer marketing, promotions, and technology programs to make your life easier."

"Our customers expect great prices on Uncle Ray's and Flavor Mill chips, Bareman's milk, Blue Bunny ice cream, Gonzo candy, meat snacks, pastries, and cooler door beverages. And with a new emphasis on foodservice, SAS has several new categories of the fresh, better-for-you, convenient foodservice products your customers are asking for," says Minor. The company's proprietary Fruit Ridge Farms brand includes freshly-made wedge sandwiches, subs, deli and entrée salads, cinnamon rolls, pies, and cakes. Nathan's Famous hot dogs are featured in SAS's Hot Off the Grill program.

The company holds foodservice showcases to help retailers choose the right products and learn how to operate and maintain foodservice equipment, and provides setup and training at the store level on most of their proprietary programs. "When you're ready to jump into foodservice," he says, "SAS offers equipment at all levels of investment, and we've negotiated with most of our major vendors to include free product to help offset the cost of foodservice equipment to the retailer."

SAS complements its own product range by partnering with traditional DSD vendors. "Shipping their products with ours reduces cost for our retailers," Minor explains. The company also offers Space-man and customized planograms to help with in-store merchandizing. Customers look forward to the annual Trade Show in February, and the Fall/Winter catalog makes it easier for retailers to plan ahead. "SAS is one of the few wholesalers that still emphasizes the holiday seasons, with a vast assortment of special offerings for Valentine's Day, Easter, Halloween, and Christmas," he says.

Information technology is critically important in today's economy, and SAS offers NEXGEN, a powerful order management system that combines procurement, logistics, and technology. "Using a hand-held device, retailers can place orders, manage inventory, track purchase history, view promotions, and access SYNERGY, the SAS web portal that provides access to invoices, price changes, and communications," Minor explains.

"Awesome Achievers is one of our most successful programs and is exclusive to SAS," Minor says. "Retailers qualify and earn chances to win a trip based on their purchases over a five-month period. In the past, they've traveled to the Caribbean, Spain, Ireland, and Alaska."

Abe Abraham and his brothers built their business on servicing the customer, and focus on the customer has been a core value for 85 years. "We know our business, and we understand your business," Minor says. "We listen to your needs and follow through with our commitments." The company believes its strengths are its alliances with their retail customers and their commitment to providing exceptional quality, value, and service. "We work to exceed expectations because we believe in our Customers First motto," he adds.



**We know our business, and  
we understand your business.**





**ORDER  
2013  
ITEMS NOW**



# Information Technology

## Marketing & Merchandising

## Convenience Foods

## Product Selection

**CORPORATE HEADQUARTERS  
AND DISTRIBUTION CENTER**

DISTRIBUTION CENTER



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# CUSTOMERS *First*

## Delivering Solutions Exceeding Expectations

**www.sasinc.com**





## Glenn Waggoner

*Legal Counsel, Ohio, Pepple & Waggoner Ltd.*

# Stage II Rewrite Moves Forward

**T**he Ohio Environmental Protection Agency is moving ahead with a rewrite of regulations that require installation and maintenance of Stage II vapor recovery systems on fuel dispensers in counties where these are required by clean air regulation. A draft is being circulated. The draft provides that by June 30, 2017, fuel dispensing facility operators shall decommission their Stage II recovery systems, and replace them with dripless dispenser nozzles and low permeation dispenser hoses.

Further, under the revised regulation, the Stage II vapor recovery requirements would not apply to new or rebuilt gasoline dispensing facilities, which may instead

use the dripless nozzle/low permeation hose alternative.

All indicators are that the new regulatory alternative for capturing vapors and drips will be considerably less expensive for petroleum retailers than the current Stage II program.

Completion of the regulatory rewrite process will probably not occur until 2013. Retailers in Stage II areas would be wise to consider delays in any dispenser replacements/upgrades until the new regulation is finalized. ■■



## Testimonial



**"It is vitally important for everyone to promote membership to AFPD so that the association can continue to provide great services to its members. This will enable them to serve as a cornerstone within their communities."**

Percy Wells, II, Coca-Cola Refreshments, Belleville MI