AFPD BOTTOM LINE

THE VOICE OF INDEPENDENT RETAILERS • VOL. 23, NO. 10 • OCTOBER 2012

In the Spotlight

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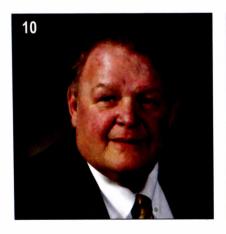


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BELLINO, Jr. AFPD Chairman

Understanding the 1.85 Percent Liquor Tax Adjustment

hen AFPD single-handedly came up with the concept and helped the Michigan legislature pass Senate Bill 331 last year-which eliminated the 1.85 percent tax off-premise accounts were being charged over and above what on-premise accounts were charged-we were ecstatic. This unfair selling of alcohol to licensees solely based on whether you owned a store or a bar had been going since 1973 with no rhyme or reason. The new law, which Governor Snyder signed last year, took effect on October, 1 2012.

However, many of our Michigan retail members have been calling us asking, "Where is our 1.85 percent savings?" If you look at the old price book and new price book, you will see for the most part that every price went down for offpremise accounts, but a number of prices went up for on-premise accounts. What does this tell us? Alcohol manufacturers sell their product into the state, and then the state takes its 65 percent markup before they send it our way. A number of alcohol manufacturers wanted to keep certain price points in the marketplace, and some wanted to take advantage of the new changes.

Let's be clear: We are not trying to point fingers or denounce all alcohol companies-we are simply explaining what has transpired.

Confusion over the new pricing structure seems to be the key word. AFPD strongly recommends that you take a serious look at your situation at the store level before deciding to change all your prices. After all, the prices for off-premise accounts went down from the last price book. We have a great system in Michigan, which AFPD is fighting to protect. This includes our minimum markup, which most retailers in states

across the country only wish they had.

SB 331 was a good thing for our industry and was passed in the name of fairness, requiring retail stores, bars. and restaurants to pay the same amount to the state for the purchase of the same bottle of liquor. Unfortunately, sometimes fairness doesn't equate to an exact dollar figure. It's important to recognize that the cost price of alcohol to the retailer did go down, but sometimes a 1.85 percent reduction does not equal a full buckeighty-five in your pocket.

On the subject of giving thanks, AFPD hopes that members will recognize the crucial need to support the Ohio PAC. AFPD is still working on the CAT Tax issue, and we are very close to getting it resolved in a way that will benefit our industry. Please don't forget to support AFPD's efforts in this very important work to level the tax that an independent retailer pays compared to oil companies that also own stations for the same product. As things currently stand, the independent retailer pays a whopping three times the tax that an oil company pays, and this simply cannot be allowed to continue.

And finally, a note here about our efforts on the Michigan bottle bill repeal. Did you know Michigan was the second state in the nation to pass a bottle recycling bill? The problem is that we have failed to evolve the bill and Michigan's overall recycling efforts over time. The bottom line is we may not have another chance to take action on this bill for 20 years. It's time to get bottle recycling out of stores once and for all and go to a comprehensive curbside recycling model. Do consumers really want to take garbage back to the same places where they buy their food? We will need your help on this!

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A F P D Testimonial



"The community needs people with retail experience who can bring good ideas forward and keep retailers apprised of what's going on in the marketplace. More members will make us stronger as a group. That will increase our buying power to offer more discounts and will give us a stronger voice in Lansing, Columbus, and Washington. AFPD membership comes at a minimal cost for benefits that can help your business achieve greater goals."

—Brian Yaldoo, Hills Fine Wine & Spirits, West Bloomfield M





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Michael V. Rosch 1948 - 2012

The Ancient Greeks believed that the true measure of a man's greatness could be calculated by the number of people who attended his funeral. To them, death was the great equalizer Statesman, poet, or shepherd, it didn't matter in death. It was the number of people who attended your memorial service that was the true indicator of your greatness.

If that is true, Mike Rosch was a great man, as evidenced by the hundreds of people who attended his viewing, the mass at his parish, St. Isidore, and his memorial luncheon.

Others would argue that you could not measure the greatness of a man simply by numbers. They would argue if you came from a big family, there would surely be many people. Others would say that if a person is prominent in business, naturally many would attend. Some others believe that it was community service that would be the mark of attendance. If those are the guides, then Mike Rosch was a great man, revered by his family and by those who worked with him—a man who contributed to everyone at every level.

In ancient days, it was also believed that it was the level of weeping, the mourning, and the desolation at the loss that marked greatness. Today's society is a little different. We wear our sorrow a little closer to our chest. People express their sorrow in different ways. There is the sound of silence that rings out at a solemn ceremony, the quiet respect, a tear held back, a head shaking in disbelief. In Mike's case, all of those emotions poured forth and will continue in his memory.

For those of us who were privileged to serve with Mike through his many years on the AFPD board, there were special moments. Mike joined AFPD at a time when the board was expanded to include supplier members. Many retail members didn't understand why a retail organization would reach out to suppliers to have them join an association dedicated to retailers. In those early years, no one really knew what the result would be. Mike was one of those first supplier members of the Board. It did not take long to see how the exchange of ideas between the supplier side and the retailers would be a benefit to both.

AFD, as it was known then, took on a new life. It grew on account of its association with suppliers, people like Mike, people who were loyal to their own business interests but recognized that the industry itself needed communication and cooperation at all levels. Clearly, there were issues with the supplier side and Mike didn't agree with some retailers. Positions were taken which could have divided lesser people, but that wasn't Mike's style. Fortunately, for AFD, it wasn't the style of many other supplier members who cared as much about the industry as they did their own segment of the industry.

Each of us had our own relationship with Mike and each of us have our own stories to tell and statements to make, as is evidenced by the quotes accompanying this article.

There was something else that separated Mike from most people, perhaps a new signal of greatness. It is hard to think of Mike without a smile coming to mind, not just your smile remembering something that he said or something that he did or the way he said it or the way he did it. It was actually Mike's smile, no matter what the topic, no matter what the occasion, a smile was always evident in his face. He loved life, he loved being with people, and when you were with him, he always made you smile.

He is missed. He will be missed.

Mike began his career at J. Lewis Cooper Co. in 1973 and held many roles from Sales Representative, District Manager and finally General Sales Manager. Mike left JLC and continued his career path at General Wine & Liquor as General Manager in 1988. Mike continued on after the merge of both companies in 2008 as Great Lakes Wine & Spirits, Executive Vice President - Spirits Division. Mike was a key manager in developing the company into the successful enterprise that it is today. In his thirty-nine years of service. Mike was both friend and co-worker to many in and out of our industry and he will be greatly missed.

Remembering Michael V. Rosch



Auday Arabo, president and CEO, AFPD

I was not fortunate enough to work with Mike for an extended period of time, but I know that when he spoke, people on the board listened. He would argue and debate all sides before concluding with his opinion. He will be missed.

James V. Bellanca, Jr., partner, Bellanca, Beattie & DeLisle, M.

"It is not possible for me to think of Mike without a smile. In life, there are very to people who can be in positions of responsibility, express their views, and stand their beliefs without creating enemies or bad feelings. Mike was the exception

I have never heard anyone say a bad thing about Mike. In the years that I knew him and worked with him, he was always clear where he stood. Where he stood was not always on the same ground where others within the association stood he never backed down from his position or involved himself in any acrimony. He absence from the AFPD's board will be clearly felt.

AFPD is The Voice of the Independent Retailer. For that voice to be effective we must understand the position of the suppliers in our industry, as well as what they need to be successful. Mike provided that valuable link for years. When we able to join hands on issues with our suppliers, we have been—and will continue be—unbeatable."

Clifton Denha, owner, Wine Palace

I hardly know where to start. Mike was such a decent guy, and I knew him for more than 25 years. He was always a friend to retailers and knew how to work with us. I remember a time when I had ordered about \$40,000 worth of holiday liquor sets from Mike's company. We had no control over the delivery schedule, and the truck showed up before I was ready. I called Mike for help, and he sent the truck back to the warehouse and offered to hold delivery for a week.

Ronnie Jamil, owner, Bella Vino Fine Wines

Mike was elected to the board—which is mostly retailers—as a supplier director, but he always understood the needs of retailers and took the time to discuss the issues that mattered to us. If there was a debate, Mike took care to stay neutral rather than take one side. He didn't say much, but when he spoke, everyone listened, because what he said made sense and was always from his heart. When it came to a vote, he sometimes took the retailer side because he believed that a strong retailer made a strong supplier. Mike was a very wise man and a great gentleman. He was my good friend for 30 years, and I will miss him very much.

Syd Ross, CEO, Great Lakes Wine & Spirits

It's impossible to wrap up 40 years of knowing someone like Mike into a quote. Mike and I have worked together since 1974, and we were good friends for a very long time. Mike was a dynamic guy, and everybody who knew him would say the same thing.

Joe Bellino, owner, Broadway Market and Chairman, AFPD Board of Directors

My family and Mike's have been friends since my father started in the wine business and Mike was a sales rep. When I joined AFPD's board, Mike was my mentor, pulling me aside and giving me pointers. There were a number of times when I was passionate about something, and Mike would quietly explain why I was wrong, I remember thought a wholesaler should be board chairman until Mike explained why that was a bad idea. "If one wholesaler is chairman," he explained, "all the other wholesalers will hate you." Mike's presence on the board was invaluable because he offered insight into how wholesalers think and live. Retailers make up three-quarters of the board, and we had never considered the other side of the table. Mike showed us that side. He was always composed, and everyone had the utmost respect for him.



Michigan Turkey Drive

As the holiday season approaches, the AFPD Turkey Drive Committee has pledged to put a turkey on the Thanksgiving table of over 6,000 Metro Detroit and Lansing families that may not otherwise enjoy this special meal.

This is AFPD Foundation's 32nd Annual 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! Together we can help feed more than 6,000 families this holiday season!

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

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

It is 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 Michigan families in need.

All donations are 100% tax deductible. Please see your tax advisor for guidance on your specific tax situation.

Name:		
Business:		
	St: Zip:	
Phone:		
Email:		
I will provide Thanksgiving turkeys for:		
20 families at \$240	Payment method:	
40 families at \$480	By Check:	
100 families at \$1,200	Make check payable to: AFPD Foundation	
250 families at \$3,000	By Credit Card:	
500 families at \$6,000	Circle one: MC Visa AMEX Discover	
Other (goods or products)	Card Number:	
AFPD		
FOUNDATION	Expiration Date:	
AFPD FOUNDATION TAX ID# 38-3457246	Signature:	

Express Lines

Retail Food Safety Forum

Be on the forefront of retail food safety by attending the FMI/National Grocers Association (N.G.A.) inaugural Retail Food Safety Forum in Cincinnati on November 5-6, 2012. Through interactive learning, peer discussions, and idea exchanges, you will take away actionable resources to improve your company's food safety program.

The Retail Food Safety Forum courses are designed to offer comprehensive education on food safety, as well as the opportunity to address issues such as effective recall procedures and FSMA implementation. The forum offers two tracks for professionals from companies of all sizes—including independent operators—across retail, wholesale, producer,

and distribution:

- CEOs, owners, and C-level executives.
 Sleep better at night knowing you have a robust plan to protect your company against a potential food safety crisis.
- Food safety professionals. Get the tools, tips, and information you need to enhance your food safety program.

Bonus Event - Free to Attendees

Wind down after the intensive day of learning at a cocktail reception and SQF (Safe Quality Food) Solutions Showcase held in conjunction with the SQF International Conference. Network with new friends and business partners as you investigate a wealth of new tools, technologies, and solutions in the world of food safety, including the industry's

most comprehensive third-party accredited food safety and quality assessment program. The session is free to all Retail Food Safety Forum attendees. A separate registration and fee are required to attend only the SQF Conference.

Registration

Standard FMI/N.G.A. Member—\$55 FMI/N.G.A. Associate Member—\$65 Non-Member—\$795

Learn more about the Forum online at www.fmi.org/food-safety or contust Hilary Thesmar, vice president of fast safety programs, at hthesmar@fmi.or (202) 220-0658.

Retail Food Safety Forum

Be on the Forefront of Retail Food Safety

November 5-6, 2012 Hilton Cincinnati Netherland Plaza Cincinnati, Ohio





SAS's Abe Abraham Turns 100

Abe Abraham, chairman of S. Abraham & Sons Inc. (SAS) celebrated his 100th birthday on August 21, 2012. In 1921, he and his mother left their small village in Lebanon to join his father. Sleyman Abraham, who had already been in the U.S. for several years. The family moved to Grand Rapids, Mich. to be closer to family, where Sleyman established a small candy and five-and-dime store. The business developed into a wholesale company, selling to retailers in the city.

Abe joined his father in business at the age of 16. Ten years later, his brothers James and Wade began to work in the family business as well. World War II took Abe to India, where he served in a military courier service. In 1947, he met and married Adele Kaleel from Spring Valley, III. Together they have four children. 10 grandchildren, and a great-grandchild on the way.

Today, SAS distributes 12,000 items to 3,600 customers in nine states from two distribution centers. Customer focus has always been a core value of SAS, enabling it to grow and prosper over the last 85 years. Abe's vision and wisdom still continues to be a dominant part of the SAS culture.



Michigan Apple Growers Plan Ahead

Michigan's apple trees have the potential 10 produce a large crop for the 2013 season after an unexpected rest period due to the significant crop loss of 2012. After historic weather events in late winter and spring destroyed close to 90 percent of the state's apple crop, orchards could see an increase n blooms and fruit production for the coming season.

"After bloom, apple trees begin initiating fruit and shoot buds for the following year's crop," said Amy Irish-Brown, an extension educator with Michigan State University. "While fruit is growing on the tree, buds for the following crop are already growing. This year, with so many trees not producing fruit, the nutrients absorbed by the trees can be allocated to the developing buds—especially those that have the potenlial to produce fruit. Their emergence next year will hopefully provide growers with a streable crop."

Fruit trees have a normal balancing act in which nutrients, photosynthates, and other resources are allocated to the fruits, buds, and leaves on the tree, she explained. A tree that has produced fewer fruits will be able devote more nutrients to the developing buds.



"Apple trees are pretty hardy, and we're not hearing anything of permanent damage due to the weather this spring," said Diane Smith, executive director of the Michigan Apple Committee. "We're going to have well-rested trees, and generally when you have a well-rested tree, it really performs the next year. Barring any weather conditions, we could definitely come into next year with a record setting crop."

Michigan's apple growers will be hoping for more normal weather conditions in 2013 to help foster more blooms. In addition, growers have been working to maintain their apple trees with their usual fertilizing, pruning, and pest and disease management practices throughout the summer.

"Our apple growers are working hard to maintain their orchards and prepare for a successful 2013," said Smith. "We are keeping our fingers crossed for rain and good growing conditions throughout the coming year."

Michigan Apple Committee is a growerfunded, nonprofit organization devoted to promotion, education, and research activities to distinguish the Michigan apple and encourage its consumption in Michigan and around the world. For more information, contact Diane Smith at (800) 456-2753 or visit www.MichiganApples.com.

MDARD Launches MiSafe



The Michigan Department of Agriculture and Rural Development (MDARD) is celebrating National Food Safety Month by imple-

menting the state's updated Food Law to improve food safety practices on October 4, 2012. The agency is also launching an online system that will enable consumers to easily access inspection results from more than 19,000 retail food establishments in Michigan.

Putting food inspections online provides greater transparency for consumers and retailers," says Jamie Clover Adams, MDARD director, "Food safety impacts the daily lives of consumers, growers, processers, and those who prepare and sell

In addition to implementing the updated food Law, MDARD has created MiSafe In give consumers access to retail food establishment inspection results, including any violations found during an inspection. Violations are items that, if not addressed, may lead to foodborne illness, food contamination, or an environmental health ward Routine inspections are typially conducted at a six-, 12- or 18-month frequency, depending on the type and complexity of the food handling at the establishment. MiSafe will include inspecnn reports from September 2011 forward

and can be accessed at www.michigan.gov/ foodsafety.

Effective October 1, Michigan's updated Food Law adopts a modified 2009 FDA Model Food Code, portions of the 2009 FDA Model Shellfish Code, and various federal food processing codes and egg safety documents to provide national consistency for the food industry and assure Michigan's food safety laws are based on current science. The Food Law is monitored by MDARD in partnership with Michigan's 45 local health departments.

The updated Food Law includes the following key changes:

· Creates an updated scoring system for



- violations at licensed food establishments
- · Prohibits the offering of undercooked hamburgers on children's menus
- · Requires cut tomatoes and cut leafy greens to be kept refrigerated
- Sets standards for food establishments to safely par-cook food (a technique where food is partially cooked, then cooled and finished later)
- · Allows small egg producers to sell directly to consumers without a license as long as a warning label on the carton states the eggs were packaged in a facility not inspected by MDARD
- · Raises the annual gross sales limit for cottage food businesses from \$15,000 to \$20,000 and to \$25,000 in 2018
- · Requires mobile and special transitory food units to have a certified manager
- Allows licensed retail food establishments to sell at farmers markets, fairs, or festivals without additional licensure
- · Includes provisions to assist state auditors in monitoring food establishments for Bridge Card fraud

For more information about the updated Food Law or MiSafe, contact MDARD's Food and Dairy Division at (800) 292-3939 or mda-fooddairyinfo@michigan.gov. To obtain a copy of the updated Food Law or access the MiSafe online system, visit www.michigan.gov/foodsafety.



By Beverly Sturtevant

When customers buy local-made products, it's good for the retailer, the supplier, and the community. However, it's up to the retailer to offer Midwest-made displays, point-of-purchase materials and signage, taste-testings, in-store promotions and demonstrations, and other forms of education and marketing to shine the spotlight on which products in their stores can satisfy the customer's desire to support the businesses in their state. There's no doubt that changing purchasing behaviors so that customers include more regional-made selections in their carts can help advance a state's economy.

What will it take for your store to become your customers' one-stop shop for all things local? The first step is to know what newly introduced Midwest-made products you should be showcasing. To get you started, here is a selection of local-sourced products that made their debut recently, as well as some information on companies that specialize in Midwest products. There's also some good advice from company experts on how to sell more of these products in your store. (Editor's note: The products appear in alphabetical order by company.)

Better Made Snack Foods. Founded in 1930 in Detroit, Better Made Snack Foods provides a wide variety of award-winning snack foods such as flavored potato chips, potato sticks, gourmet popcorn, krinkle chips, rainbow chips, crunchy and kettle cooked chips, popcorn, pretzels, beef jerky, tortilla chips, puff stuff, pork rinds, and more. The family-owned company uses locally grown potatoes and trans fat-

free cottonseed oil.

This year, there is a renewed interest in a product called Rainbow Chips. When the Sarasota chip was invented in 1864, it was made from table stock potatoes, which were often high in sugars and cooked in batches of 25 to 100 pounds in kettles with a direct fire under them. The result was often dark chips with a sweet, burnt taste as a result of the caramelizing of the sugars that occurred during frying.

Today, the dark chip is the exception because farmers have reduced the sugar content in their potatoes, and the industry uses large, continuous fryers with the oil heated in special furnaces and piped into the new kettles instead of a direct fire. The new potato varieties along with the larger continuous fryers result in a light-colored chip.

Better Made says many consumers missed the dark chips and would ask for the burnt chips, so Better Made would collect the rejected dark chips and packaged them as Rainbow Chips. However, the supply was very limited, and they were unable to meet the demand. They were typically the result of potatoes that did not condition during the November-April winter storage period and were unavailable during the fresh harvest from May to October.

Better Made worked with breeders and farmers for many years to produce a chip-variety potato that would have the ability to yield a darker chip for most of the year in commercial quantities. The new Rainbow country-style chip is now



available for your customers who enjoy the traditional flavor of the old-fashioned dark

Central Grocers. Central Grocers is organized as a retail cooperative (co-op) owned by the approximately 400 independent supermarket retailers that Central supplies. It is the seventh largest grocery cooperative in the United States and has the second largest market share in the Chicago area. In fact, consumers buying food products at an independent supermarket in the Chicagoland area have a 95 percent probability that the products were shipped to them from Central Grocers.

In this environment where the economy is struggling to recover, many retailers are less tocused on promoting their image as providers of local goods, especially as they face price wars," comments Ken Koester, director of new business. "Retailers and their customers are concentrating on price for value on both sides of the equation."

He goes on to note that even though shdwest crops—notably Michigan apples ind cherries - were hit hard by this sumer's drought. "We haven't seen a shortage et because suppliers are slowing down sales by offering fewer promotions-not by aising prices.

Garden Foods/Michigan Bottling, Jay

Barada, vice president/general manager of Garden Foods/Michigan Bottling, offers le company's Old Towne soda line, an alay of 30 exotic, Michigan-made flavors vailable in 2-liter and 20 oz. P.E.T bottles, has five 1-liter mixers. New for this year *Old Towne Soda Shoppe, comprised finine flavors of creme sodas including locolate fudge, key lime, and orange reme. Also new are 10 carbonated origiand flavored Old Towne lemonades



in all sizes, as well as Fruity Doo Kids 10-oz vitamin-enhanced drinks in nine flavors.

"Retailers who sell Made In Michigan products help keep Michigan's economy healthier," says Barada. "Sales of these products help businesses hire more employees whose income will be spent mostly in Michigan stores. This, in turn, increases sales and profits for retailers. The success of local products also helps manufacturers expand their sales to other states. That brings more dollars back to Michigan to hire more people, and increase disposable income here. Buying Michigan-made products is a win-win situation for consumers, retailers, employees, manufacturers, and government.

To sell more local products, Barada suggests giving Michigan-made products preference when it comes to cooler space and eye-level display shelves. He also advises retailers to make more room available for floor displays, and include Michigan products in weekly promotional fliers.

Great Lakes Potato Chip Company. As a small, family run business in Northern





Michigan, Great Lakes Potato Chip Company says it specializes in "skin-on, fullthrottle flavor." The quality of the product is maintained by preparing small, fresh batches and using almost all Michigan potatoes and spices.

Great North Foods. Great North Foods

when it was founded as Alpena Wholesale Grocer Company by the Douville family of Alpena, Michigan. "We've been a family-owned Michigan company growing and supporting Michigan businesses for

marketing.

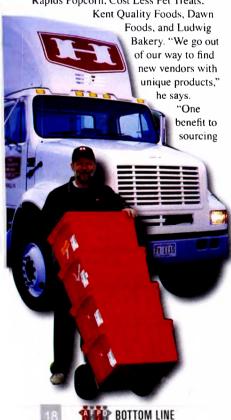
Great North provides a full line of traditional wholesale grocery fare, including dry grocery, dairy, frozen, HBC, general merchandise, fresh and packaged meats, and deli selections. Customers receive direct deliveries from Michigan bakery. beverage, dairy, deli, snack, and produce companies -- all who sell Michigan-produced products

"We also stock numerous items from surrounding Midwest states, including the Walnut Creek Foods line of deli meats. cheeses, snacks, candies, and grocery items like "homemade" jams and jellies from Walnut Creek, Ohio," verifies Bilitzke. "These are high-quality products made from traditional Amish recipes. Walnut Creek products have been a huge success for our customers and for Great North Foods through advertising and the use of the same in-store promotions and signage we use at store level to sell Michigan-made products."

"All in all, the independent grocer is well served by promoting local products, local services, and a strong sense of community to promote their own brand," agrees Ron Baxter, president. "These products are the heart and soul of their stores, and retailers can find support in their communities by developing relationships within their market area."

H.T. Hackney. H.T. Hackney's Grand Rapids division supplies more than 1,300 convenience stores and 250 supermarkets, half of which are independents, according to Supermarket Sales Manager Craig Diepenhorst. "We provide our customers with dozens of products from Michigan companies ranging from start-ups to national brands."

A new offering from Hackney this year is Kar's Nuts' line of Fresh Harvest nuts and trail mixes to meet the needs of today's health-conscious consumers, as well as chips and snacks from Uncle Ray's, Firestone Pickles, Morely Candy, Grand Rapids Popcorn, Cost Less Pet Treats,



All in all, the independent grocer is well served by promoting **local products**, **local services**, **and a strong sense of community** to promote their own brand.

-Ron Baxter, President, Great North Foods

local is that people in the community are more willing to try a new product because everyone wants to support the local economy," says Amy Klooster, purchasing manager.

"Hackney promotes local products by participating in events like APFD's trade shows," adds Linda Martin, advertising manager. "Our booth at the recent AFPD Holiday Show featured holiday beverages. Hackney water, and Cold Cow Milk Shakes."

"The retailer's goal is to make it easy for customers to find those local products they feature," says Martin. "Hackney helps by providing special POS toppers and window signs, as well as shelf cards calling out Michigan products."

Interstate Distributors. Interstate Distributors offers a variety of Midwest-themed products, including IDI-bottled Frostie old-fashioned soda in five flavors (first bottled in 1939 in an abandoned jail-house), the new Michigan Cherry Towne Club Soda bottled in Detroit, and all-natural Great Lakes Kettle Cooked Potato Chips. "When featuring products with a made-in-the-Midwest theme, retailers should show consumers how purchasing products locally or regionally would benefit the local economy," says Tim Dabish, president. "And, of course, spotlight the quality of the products."

Kraft Foods. Made in Illinois, Kraft's Stride Gum introduced iD Gum this year. This new gum brand celebrates teens' creativity and thirst for discovery and individuality. "Today's teens are really looking for that emotional connection with their brands and are hungry for new ways to explore and display their creativity and individuality," says Stephanie Wilkes, vice president North America confections for Kraft Foods. The core of the iD Gum brand focuses on the teen experience, believing it's better to explore individuality by staying open-minded rather than define themselves with a single identity.

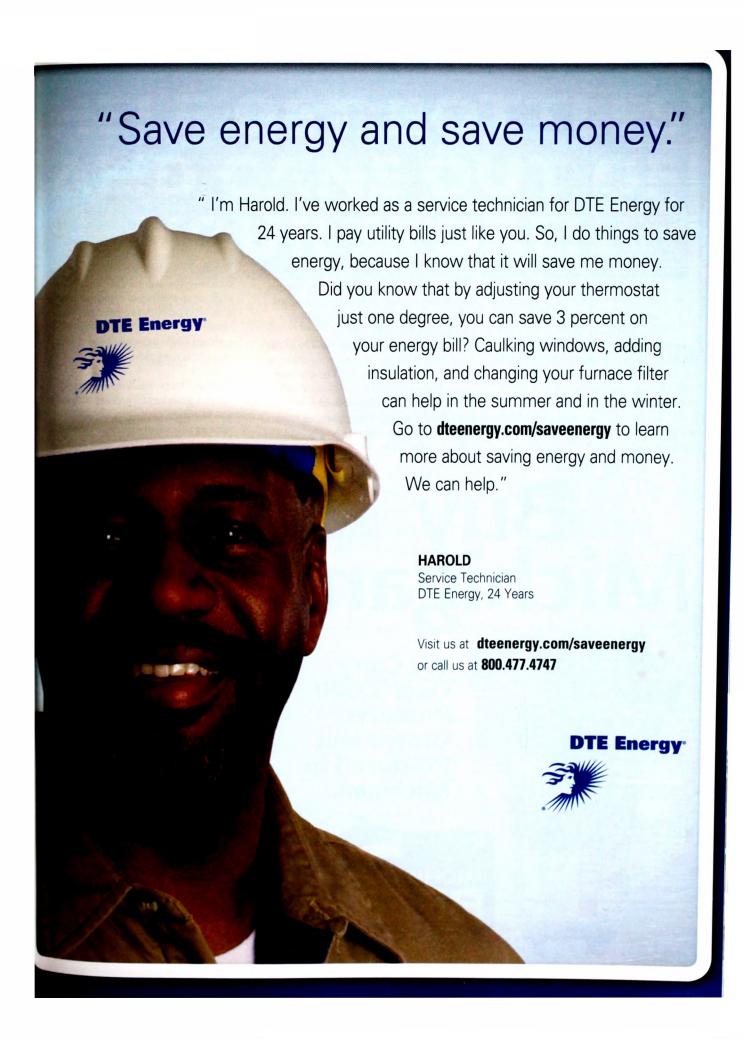
iD Gum's flavors include Peppermint, BerryMelon, and Spearmint, packaged in a folding pack featuring a new magnetic closure. iD Gum is delivered in a semi-transparent cellophane wrapper that hints at what's inside the pack. Once unwrapped, the pack reveals original artwork sourced from emerging young artists from around the world. There are 18 designs in total. iD Gum started shipping to retailers across the country in early August.

Lipari. Lipari was the first company (1983) in southeastern Michigan to market in-store frozen dough to bakeries and independent grocers. The company now carries nearly 10,000 items, many of them made in Michigan or throughout the Midwest. In addition to Grobbel Sons, a Michigan brand of corned beef, roast beef, and pastrami, Lipari also offers Premo's sandwiches from Eastside Deli.

In 2011, Lipari Foods distribution in Warren, Mich., became a primary distributor of Eastside Deli products throughout the Midwest. In July 2012, Eastside Deli merged its sandwich production facility with JLM Manufacturing (Lipari's manufacturing subsidiary) in Warren. Merging these two operations resulted in production efficiencies to better serve sandwich customers across Lipari's multi-state distribution footprint.

"Customers feel good purchasing items made in their own state, supporting the revenue it drives," says Laura Liras.





customer insights manager for Lipari. She adds that the loyalty and energy around buying Midwest products is probably not nearly as strong as supporting a retailer's state, therefore stores should promote their own state's products more than others. New Midwest-made products offered by Lipari include:

- · Chuck and Dave's Salsa
- · Anna Bach Danish pastries
- Athena Foods' 11-layer lasagna (Family-owned Athena Foods has been serving the food industry since 1963 with fully-cooked Italian and Greek food in individually portioned and family-size trays.)
- · Lake Erie Frozen Foods' appetizers
- Champion Foods' breadsticks, pizza, and pizza kits

Lynda Wieferich, Lipari Foods deli specialist, has some ideas to help retailers sell more local-made products. "Designate a four- to six-foot section in your store highlighting the items made in your state," she advises, "and sign it with Made in (Your State). Include items from each category, and change it out seasonally."

In Michigan, for example, Wieferich points out that it's tailgate time, so a retailer might promote salsa, dips, hummus, chips, hot dogs and sausage, and cheese balls and spreads. Going into the holidays, the retailer could change it up to spiral hams, seasonal dips, and spreads. "Review the items and change it up seasonally," she says. "And don't forget to use shelf-talker signage throughout the rest of the store to highlight items from your state."

S. Abraham & Sons, Inc. Jim Anderson, vice president of marketing, says many of its Midwest suppliers have debuted new products this year, including Special K Crisps, Betty Crocker Sweet Rewards Cookies and Cake Bites, and Kellogg's Chocolate Fudge Pop-Tarts.

"In the present economy, loyalty to city and state has a strong impact on consumer choices," says Anderson. "The Chrysler ad—Imported from Detroit—says it all." To sell more Midwest products, sign products based on which state they are from; off-shore products should be labeled Lake Michigan or Lake Erie.

Kellogg's. Sweet and salty snack products have several new players to contend with this season. Kellogg's Sweet & Salty Popcorn Chips are a delicious low-calorie snack with just 120 calories. Special K K20 Strawberry Kiwi Protein Water Mix is a slightly sweet, super-refreshing protein water mix with 5 grams of protein and 5 grams of fiber in each serving

"Indulging in nighttime cravings doesn't mean you have to break the calorie bank," says Lynne Vandeveer, senior director for Kellogg's Snacks Marketing "With these new Popcorn Chips, Special K makes it easier than ever to choose a delicious, low-calorie option for movie night or an evening of prime time television." Available in two delicious flavors—Butter and Sweet & Salty—Special K Popcorn Chips are made from corn and are baked, not fried.

Spartan Stores. Spartan Stores is the nation's tenth largest grocery distributor and Michigan's only grocery whole-saler/retailer supplying more than 450 locations. Retailers looking to feature Midwest products can spotlight new specialty cheeses from Atlanta Foods: Fresh Selections meat, cheeses and salads; meat and seafood from Superior Seafood Cheft and Fresh Selections pork.

According to Alan Hartline, Spartan Stores executive vice president merchan dising and marketing, "The market is exploding with new products and strategies catering to consumers' needs for convenience, value, nutrition, and health."

Worth the Effort

Creating signage and special displays to spotlight Midwest products requires a bit of thought and creativity, but is worth the effort. Customers are seeking not only diverse, farm-fresh foods, but also a con nection to the land on which it is grown Small- and medium-sized farms are on the rise, and the Midwest's food and agriculture production and processing markets are ripe for expansion. Increased consumer demand for locally grown and processed products, combined with a desire to know where their food comes from and an increased focus on health and nutrition, provide opportunities for retailers to boost sales of products from the Midwest.

Beverly Sturtevant is managing editor of AFPD Bottom Line.



HELPGET BOTTLES AND CANS OUT OF YOUR STORE!

Michigan is one of ten states with a bottle-deposit law. The original bottle deposit system was created 36 years ago with a voter approved ballot initiative in November of 1976. In 1989, after the system had been in place for 11 years, the law was revised by the Michigan Legislature to expand the 10-cent deposit to wine coolers and mixed spirits.

However, overall recycling rates in Michigan have dropped. In a study released by the Michigan Recycling Coalition, Michigan is well below the Great Lakes states' average of 26 percent and the reasons for this varied, including the lack of curbside programs, low landfill fees, and declining markets for recycled materials.

AFPD is the lead Association in seeking the repeal evolution of the "bottle bill" with a Statewide Comprehensive Recycling Plan. Through our efforts, a coalition is forming-and legislation will be introduced in the near future working to bring Michigan recycling into the 21st century and out of your stores, to be replaced by a statewide, comprehensive recycling plan.



WE NEED YOUR HELP!

AFPD is asking for donations to help with our efforts toward a comprehensive recycling plan.

Name:	Payment method:	
Business:	By Credit Card:	
Address:		
St Z(p:	Circle one: MC Visa AMEX Discover	
Phone:	Card Number:	
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How bod do you want bottles & cans out of your store?	Expiration Date:	
\$1,000 \ \ \$10,000 \ \ \ \$5.000 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Signature:	

For more information, contact Auday Arabo at (800) 666-6233 or email aarabo@AFPDonline.org



Ed WEGLARZ
Executive Vice President, Petroleum

Beware of Fuel Thieves

s the price of fuel increases, the need to guard against theft also increases. Dispensers 15 years or older, which have fewer built-in safeguards, are the primary target of the thieves and AFPD has been informed of several recent fuel thefts.

Here are three action steps to help protect you from thieves:

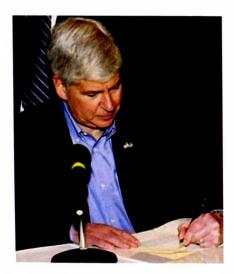
- Change the locks on dispensers. A secure, barrel-type lock with its own unique key will disable the universal key that most service companies carry, thereby discouraging entry through the access panels.
- Reprogram the keypad.
 Most dispensers have an internal keypad behind the CRINDS access door.



The standalone code is used by a servicer to bypass the credit card authorization mode when testing the pump. If a thief has access to the universal code known to all service contractors, he can use it to steal gas. At least change the access code, and for good measure, change the external key lock as well.

• Change handheld remote settings. Some dispensers use handheld remote controllers to access the programming function. Change the access code from the factory installed standard setting to a unique number for each of your sites. You may want to deactivate the remote.

While some of these tasks seem time-consuming and excessive, the effort can be well worth it. Consult the owner's manual or go online to get information specific to your dispensers.



Snyder's Executive Order Benefits Michigan AFPD Service Station Members

On Wednesday, October 3, 2012 Michigan Governor Rick Snyder issued Executive Order 2012-14, which transfers the Aboveground Storage Tank Program and the Underground Storage Tank Program from the Department of Environmental Quality (DEQ) to the Bureau of Fire Services in the Department of Licensing and Regulatory Affairs (LARA).

According to the order, all authority, powers, duties and functions under the Aboveground Storage Tank Program and the Underground Storage Tank Program in DEQ will be transferred to LARA.

"By transferring this program to the Bu-

reau of Fire Services, both the regulations and enforcement can be streamlined and made more efficient and effective, ensuring we're best protecting our state's residents, communities, and environment."

Governor Snyder said in a statement.

This change means inspectors in Michigan will have a wider range of installation features to inspect when they visit your location. If you have further questions about how this new executive order will affect your business, please contact Ed Weglarz, AFPD's executive vice president, petroleum, at ed@weglarznet or telephone (248) 671-9600.



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CHASE • Paymentech

Jason Holzapfel: Success Built on Loyalty

Four stores in twelve years... a big accomplishment for a young graduate of Bowling Green State University. After serving as a caseworker for a local agency and fundraising for the Boy Scouts, Holzapfel's desire to own his own business led him to try retail. With his family's help, the 2,300 square-foot The Store on Broadway and Penn in Wellston, Ohio was completed in 2000.

Twelve years later, Holzapfel is president of Seven South Corp. Inc. and owner of three

additional stores in nearby Jackson. "We were approached by the owner of The Filling Station in 2001 about buying his store," he says. "Like The Store on Broadway, it's a Sonoco station. We had a fire in 2011, but the rebuilt store is open again and doing well."

Word gets around in a small town, as they say, and over the next few years, owners of other stores in Jackson approached Holzapfel, and he was soon the owner of Quick Stop Marathon convenience store, as well as Handi Mart, a state-licensed liquor store.

Even though the area is now known for its tranquility, "we have plenty of competition—four other gas stations just in Wellston," Holzapfel says. Jackson County is noted for its involvement in coal mining and the pig-iron industry in the last century, and for the restructuring of its economy over the last 40 years. The county seat of Jackson and the city of Wellston each have just under 7.000 residents, and the region enjoys a reputation as one of the premier hunting and fishing areas in the state.

All three of Holzapfel's c-stores carry everything, he says. "We try to be a one-stop shop for our customers," he says. A more recent focus includes foodservice: Charlie Biggs' Chicken



'N Sauce at Quick Stop and Hozer's Pizza at all three c-stores, "Hozer was my nickname when I was a kid," Holzapfel explains.

Although the two cities are eight miles apart, Holzapfel visits each store every day, to work with each store's manager. The company has about 50 employees, and his mother Bonnie and sister, Stephanic Weber, participate in marketing and "have great ideas for decorating the stores. They help out any time I need

them," Holzapfel says.

Holzapfel credits the company's success to "our very loyal customers. They would say we're friendly and have everything they need, and we're competitive on price." We have personal relationships with our customers in both communities, Holzapfel explains. "We sponsor sports programs, especially for the high schools, help out with fundraising when people are sick, and have toy drives for the kids."

The company continued to grow throughout the recession by following through on guidance from a consultant hired early on. "He helped us develop effective purchasing and pricing strategies," Holzapfel says, "and gave us ideas on how to make the stores look their best."

An AFPD member for three years, Holzapfel says AFPD's programs for coupons and credit cards have "definitely given us our money's worth." He is interested in the association's legislative efforts, especially the hated Ohio Commercial Activity Tax (CAT).





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Joseph PALAMARA

Associate, Karoub Associates

Michigan Ballot Proposals

everal groups have submitted enough signatures to have their ideas appear on the November ballot for a vote of the people. The Michigan Board of State Canvassers certified six proposals for the November 6 ballot: five proposed constitutional amendments and the proposed repeal of one existing state law.

Stand Up for Democracy (Prop. #1)

This petition would repeal what is known as the Emergency Financial Manager Law, officially known as Public Act 4 of 2011. PA 4 allows the governor to declare a local government or school district to be in financial distress and appoint an emergency manager to rein in the problem. The concern grows from the emergency manager's power to nullify powers usually reserved for local elected officials and act without their consent, including the ability to terminate collective bargaining agreements, remove officials from office, dissolve political structures, sell city assets, and consolidate services in the public sector. Proponents of this petition call PA 4 a power grab by Lansing. Those in favor of preserving PA 4 feel the act allows state government to step in where local government has repeatedly failed.

Protect Our Jobs (Prop. #2)

The Protect Our Jobs proposal would guarantee collective bargaining rights for public and private workers. The ballot proposal would protect labor interests such as minimum wage, hours, and working conditions, and has generated support from union groups from all over Michigan, including the UAW. Those opposed feel it would hit Michigan's business community hard.

Michigan Energy, Michigan Jobs (Prop. #3)

Known as the "25 by 2025" petition, this constitutional amendment calls for utility companies to obtain at least 25 percent of their energy from clean, renewable energy (wind, solar, bio fuel, etc.) by 2025. Proponents of the bill state that mandating utility company investment in renewable energy is key to job growth in Michigan. Obvious environmental

benefits aside, according to their website (www.mienergymijobs. com) the cost will be miniscule and may, in fact, diminish over time. The Michigan Nurses Association endorses the proposed health benefits. Opponents call these claims misguided fallacies at best. Examples from Europe (which put in similar energy standards about a decade ago) and states (i.e., Minnesota) that have tried 25/25 plans have shown a dramatic increase in power costs and a job benefit that exists only as long as government grants and incentives continue.

Citizens for Affordable Quality Home Care (Prop. #4)

This proposal is intended to help low-income, elderly individuals avoid being sent to nursing homes by providing care in their own homes. The current proposal also calls for standardized training for all care providers and the ultimate unionization of care providers including bargaining rights. This section has met with difficulty due to Governor Snyder's exclusion of caregivers from the definition of "public employee." Opponents feel existing programs do the very thing the proposal is trying to do (see the federal Home Help Program).

Michigan Alliance for Prosperity (Prop. #5)

The "2/3" movement is intended to ensure that implementation of taxes is only done with public consensus, not when one party pushes it through. A two-thirds supermajority is reasoned to force parties into cooperation to act on behalf of all of Michigan's populous. Opponents of the proposal feel that mentality will only bind up the system and lead to possible cuts to education, roads, and public safety (Progress Michigan). Gov. Snyder has expressed his view that the current system "works well."

The People Should Decide (Prop. #6)

This initiative, which would require publicly funded interna-

tional crossings to be approved by a vote of the people, comes in response to debate over the bridge to Canada that was recently approved by Gov. Snyder. The group claims their cause is not for or against the bridge, but acts as a regulatory measure to ensure that public funds are spent the way the public wants them to be spent. Opponents claim the issue is moot as Gov. Snyder has already signed a deal for the Canadians to foot the bill in exchange for toll revenue.

This update is for informational purposes only and does not advocate a position either way on the proposed measures.

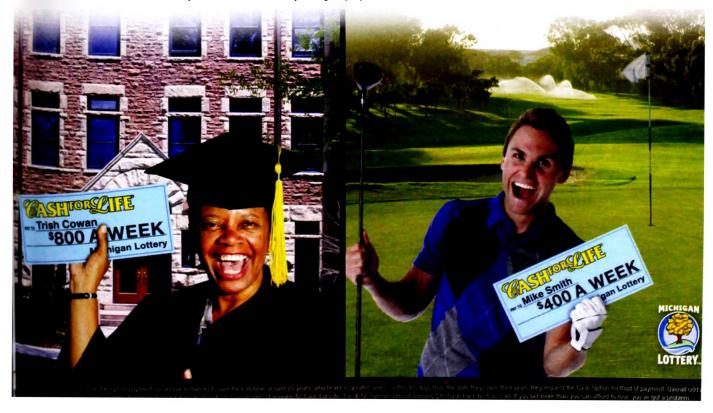


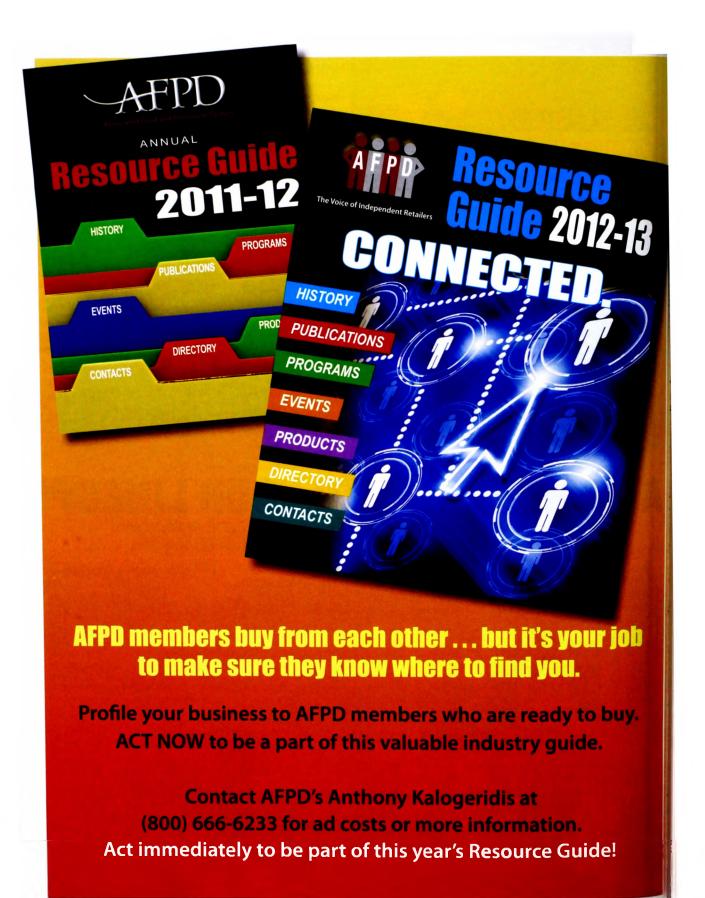


ADD MORE LIFE TO YOUR LINEUP!

Cash For Life" is the Michigan Lottery's newest instant game series, available in \$1, \$2, \$5, and \$10 price points.

Stock all four in your instant ticket lineup and give players the chance to add more life ... to their life!





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Bruce STEVENSON

Superintendent, Ohio Department of Commerce, Division of Liquor Control

Moonshine Is Hot Again in Ohio

Flavored spirits have been among the hottest selling items in Ohio for several years as creative manufacturers continue to outdo themselves with great new flavors, flavor combinations, and distinctive products. The many different flavors to choose from include fruits, confections, vegetables, bubblegum, honey, and just about anything else you can imagine. A wide variety of quality flavored items to suit any taste are available in many categories and brands. Unfortunately, with so many flavored items and a limited amount of shelf space, we can't possibly accept every one. So we are always on the lookout for unique items that could be the next big thing.

Last year, I met with a man named Joe Flock who was promoting something that stood out from the other flavored items. He represents Piedmont Distillers out of North Carolina and had a product called Junior Johnson's Midnight Moon (named for the auto racing legend and famous moonshine runner). It is moonshine that comes in the original flavor plus several fruit flavors packaged in what looks like an old-fashioned mason jar. Joe, as he insisted I call him, told a convincing story about the success of the product in North Carolina, where it was one of that state's hottest new items. This seemed like an exciting idea—and certainly different from other flavored items—but I was a bit skeptical about whether it would appeal to Ohioans.

We decided to give it a try, but only listed one flavor—apple pie—just to see if it would interest our customers. Joe, who was very easy going, said that was fine, and he'd

be back with his other flavors soon enough. Before too long, it became clear that the Joe's confidence was well deserved as sales of Midnight Moon Apple Pie took off.

We first placed it in about 50 liquor agencies, primarily in the rural areas of the state, but as demand grew, the number increased to more than 300 stores statewide. A few months later, we listed Midnight Moon Strawberry, and it too started selling like crazy. By the end of the year, we had sold 1,792 cases of Apple Pie and 605 cases of Strawberry. The total number of cases of Midnight Moon, including original flavor, sold in 2011 was 2,944 cases.

This year, we added Blueberry and plan to add Cherry. These have become some of our hottest-selling items and have proven to be that next big thing. Sales of all flavors continue to grow, and reached more than 4,000 cases in just the first half of 2012. In fact, Ohio is now the number two state in total case sales of Midnight Moon products behind only its home state of North Carolina.

We're proud to be part of this success story and to provide a truly unique family of products to our customers. This is one example of how we strive to serve the Ohio spirits-consuming public by being on the cutting edge of new trends and offering a large and diverse selection of great products. We continue to list new items all the time. Please visit the website for the latest new products, and use the search feature to find which local liquor agencies carry Midnight Moon.



We strive to serve the Ohio spirits-consuming public by being on the cutting edge of new trends and offering a large and diverse selection of great products.

Total BWC Refunds Will Exceed \$48 Million

The results are in: CareWorks Consultants (CCI) Group Retro programs again out-perform expectations. After four years of filing group retrospective rating programs, CCI has seen huge growth in the number of employers participating. From 2009, when the first group retro program was filed, through the 2012 program, CCI has served almost 1,700 employers.

Year	Projected Three-Year Premium Refund	Average Premium Refund Per Employer
July 1, 2009	\$672,000	\$18,665
July 1. 2010	\$5,469,000	\$28,950
July 1, 2011	\$14,682,000	\$37,070
July 1, 2012	\$27,460,000	\$25,550

Total July 1, 2009 - July 1, 2012 Program Years

Three-Year	Average Premium Refund
Premium Refund	Per Employer
\$48,283,000	\$28,452 per employer

For the July 1, 2012 group retrospective rating programs, CCI has implemented a tiering approach for employers in five different industry groups: manufacturing, construction, transportation, commercial, and service. The three tiers are broken down based on historical claim cost/premium levels. The three program tiers are projected to receive three-year refunds exceeding 33 percent for the Silver Tier, 60 percent for the Gold Tier, and 70 percent for the Platinum Tier.

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. For more information on CCI's 2013 Group Retrospective Rating Programs and a free evaluation for all AFPD members, please contact Theresa Passwater toll-free at (800) 837-3200, ext. 7248 or theresa.passwater@ccitpa.com.



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

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

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



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3rd Annual AFPD Foundation

Ohio Turkey Drive

As the holiday season approaches, the AFPD Turkey Drive Committee has pledged to put a turkey on the Thanksgiving table of over 500 Ohio families that may not otherwise enjoy this special meal.

This is AFPD Foundation's 3rd Annual Turkey Drive in Ohio inspired by our hugely successful Michigan Turkey Drive which is now over 32 years strong! Local charities desperately need our help! Together we can help feed more than 500 families this holiday season!

Thanksgiving is a time to reflect, give thanks and help those that are less fortunate. We are asking you to pitch in A \$120 donation to the AFPD Ohio Turkey Drive will provide turkeys for 10 families in Ohio! When you consider that each turkey serves about 12 people, that equals enough Thanksgiving turkey for 120 people! You can also donate consumable products above and beyond or in lieu of your monetary donation. Please call for information on where to send these goods.

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

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

Yes! I want to provide Thanksgiving dinners to Ohio families in need. All donations are 100% tax deductible. Please see your tax advisor for guidance on your specific tax situation.

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Name:		
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will provide Thanksgiving turkeys for:		
10 families at \$120 20 families at \$240 40 families at \$480	Payment method: By Check:	
100 families at \$1,200 250 families at \$3,000	Make check payable to: AFPD Foundation By Credit Card: Circle one: MC Visa AMEX Discover	
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Steer Customers Toward Microgreens



Kristin Coppens

If your customers aren't buying up enough microgreens, maybe they need a little educating about them.

Kristin Coppens, the West Michigan writer for A Healthier Michigan. com, says, "More than just a cute, mini-me of regular leafy greens, microgreens have been found to pack quite the punch in providing sufficient health benefits to your diet. Originally just a staple with professional chefs and specialty health food stores, microgreens can now be found in most grocery stores, as well as any local farmers' market."

What are microgreens? Coppens describes them as younger versions of mature greens. Essentially, microgreens are greens that have been harvested in their seedling stage from plants like spinach, lettuce, and cabbage, writes Coppens. "The coteleydon growth stage is key to classifying a microgreen," she explains. "That specific stage of growth is when the first set of true leaves sprout. The coteleydon stage occurs after the germination and sprouting stage, but before the root and leaf structures fully develop."

Coppens says microgreens differ in flavor based on the variety—like the spiciness of radishes and arugula and the nuttiness of clover and sunflower. Other good sources of microgreens include broccoli, curly cress, mustard, watercress, wasabi, cilantro, and mint. "Microgreens tend to have a stron-

ger, more concentrated flavor of the larger greens," she says "Studies performed on various types of microgreens versus fully-grown greens show that microgreens provide us with a greater amount of vitamins, nutrients, and carotenoids. For example, red cabbage microgreens have the most vitamin C, while green daikon radish microgreens have the most vitamin E.

To sell more microgreens, it's important for your customers to know that they can be used in practically any dish. Retailers might consider a mini-poster or display explaining to customers a variety of ways to incorporate microgreens into their diets. Coppens cites these ways (originally from *Shape* magazine):

- Mix a vinaigrette with extra virgin olive oil, apple cider vinegar, lemon juice, garlic, and black pepper. Drizzle over microgreens as a side dish or as a salad with beans or salmon.
- Dress microgreens with pesto and use on sandwiches.
- Pair microgreens with other vegetables, like peppers and mushrooms for omelets.
- Try microgreens in tacos or use raw microgreens as a soup garnish.
- Combine microgreens with vinaigrette and a small scoop of cooled whole grains. (Coppens's personal favorite: quinoa, and a lean protein, like chicken or tofu.)

Customers will venture into the world of microgreens—if you give them some ideas on how to use them and explain their many benefits.

More than just a cute, mini-me of regular leafy greens, microgreens have been found to pack quite the punch in **providing sufficient health benefits to your diet.**





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AFPD works closely with these associations:

















Calendar

-October 25 and October 30, 2012-

Michigan UST Owner/ Operator Class "A" and Class "B" Training

AFPD Offices, West Bloomfield, MI

-November 15, 2012-

AFPD Foundation 3rd Annual Ohio Turkey Drive

Columbus, Ohio

—November 16, 2012—

AFPD Foundation 32nd Annual Michigan Turkey Drive

Greater Detroit and Lansing Areas

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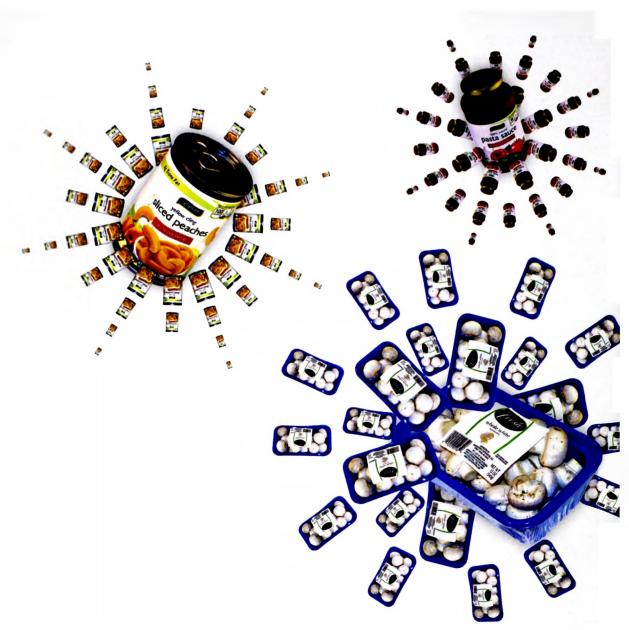
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