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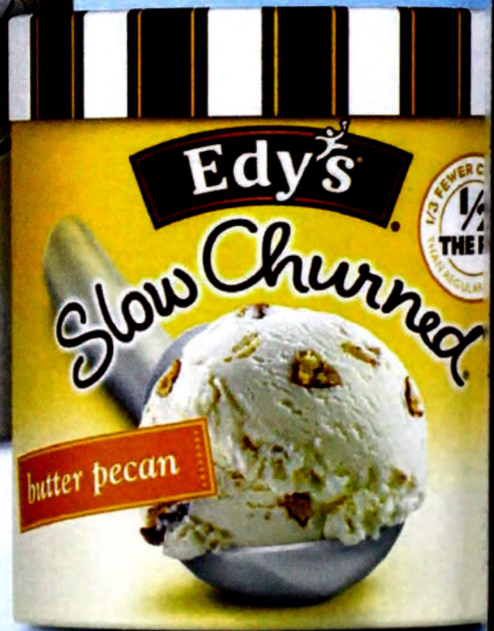
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President's Message



Auday P. ARABO
AFPD President/CEO

How Sweet It Is

One thing I have found out is that outside of the board of directors, the vast majority of members are not aware of the internal workings that make up AFPD.

For instance, most members are not aware that based on membership and revenue, AFPD is one of the top three independent retailer organizations in the entire country. Another fascinating fact is that it takes more than \$110,000 a month to run AFPD's day-to-day operations at our current service levels. This does not take into consideration all the events AFPD puts together like the annual gala and various tradeshow and golf tournaments—all of which help subsidize what we charge for dues.

Yes, everything we do is structured around our dues-paying members. This is an important fact, considering AFPD has not had a dues increase in more than seven years! Currently, the AFPD board of directors is debating whether we need to increase dues. The economy has not come back the way it used to be, and who knows if it ever will? The board is very sensitive to this fact. However, when you look at everything AFPD has to offer a member, from our professional staff to our resources, where can you find a better advocate or insurance policy?

It costs a small retailer only 68 cents a day for membership. It costs a gas station only \$1.26 a day for membership. It costs a supermarket only \$1.37 a day for membership. Once you get into multiple locations, it only costs an additional 27 cents a day per location to be an AFPD member. Amazingly, this pays for free labor law posters, a monthly magazine, a weekly eblast, fax blast and text blast, an annual calendar, an annual resource guide, tickets to our tradeshow, and access to our staff—which includes two attorneys, two major lobbyist firms, a vice president of government relations, a vice president of petroleum, a vice president in Ohio, two

public relations firms, six business counselors/consultants, a coupon department, a membership liaison, an event coordinator, a publications team, two new business development directors, a controller, two executive assistants (one for each state), five interns, and access to our general counsels in each state, as well as the 35 members of the board of directors, who volunteer their time to serve you.

Did I mention the money-saving programs and rebates AFPD offers, which more than 30 percent of our members use to offset their entire membership and then some? For any independent retailer/operator in Michigan or Ohio who believes they can do better on their own, I say, good luck! It is all about economies of scale, and this is why the bigger AFPD gets, the more support we can offer members and the more leverage we have for better vendor programs. Did you know we have members in 15 states, even though we only work on government relations and compliance work in Michigan and Ohio? Retailers all throughout the country, without one solicitation, have joined AFPD based on the strength of our programs.

Let me assure you, we will bend over backwards for you, but we need to hear from you! This is why we have become more proactive in hiring business counselors in Grand Rapids and the Detroit Metro area, who drive all over the state of Michigan, as well as business counselors in Cleveland, Columbus, and Cincinnati. Please expect a visit from one of our team members, and expect a phone call from our membership liaison, Alyssa Franchi, to make sure you are satisfied and hopefully happy with our service, advocacy, and vendor programs.

Most importantly, we want you proud to be an AFPD member. After all, servicing your needs is the sole reason for AFPD's existence. When considering your AFPD membership, we want you to think: How sweet it is! ■■

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Meet Your AFPD Business Counselors and Business Consultants

To serve its growing membership, AFPD has added new business counselors and business consultants to serve you as the association's ambassadors in the field. "Our sales team is our eyes and ears on the ground," says AFPD President and CEO Auday Arabo. "They are there to listen to your concerns so AFPD can better represent you."

Ohio Business Counselor Judy DuChemin has been associated with AFPD for about six years. Before moving to the association side, she managed several convenience stores and then owned one. DuChemin covers the Dayton and Cincinnati areas of Ohio and hopes to add Kentucky to her territory.



Judy believes in the benefits of membership. She says AFPD fought for her rights as an independent retailer, and she reaped the rewards of the programs. "I tell people I paid a few hundred dollars a year, but received thousands back in rebates, all while AFPD was fighting for me on so many issues," she says. Contact Judy DuChemin at (513) 748-7904 or jduchemin001@gmail.com.

Michigan Business Consultant Kenny Ibrahim says it's a great time to join AFPD because the new programs and rebates can easily offset the expense of joining. More importantly, AFPD represents members on issues that can make or break a small business. "It's like a big puzzle," he says, "and no one person can know everything, so it's important to have access to experts."



Before joining AFPD more than three years ago, Ibrahim ran a liquor store with his brother. He loved engaging with customers and building the store's clientele with a high level of customer service. "AFPD can help everyone solve big issues at very little cost by working as partners," Ibrahim says, and adds he knows how it feels on both sides of the counter. Although dedicated to Oakland and Macomb counties, Ibrahim is also a floating troubleshooter. You can reach him at (248) 508-7298 or on email at kennyi9@yahoo.com.



Michigan Business Counselor

Nancy Girvin has been with AFPD since April 2012 following a career in sales and merchandising for several national companies. She is responsible for working with current and potential members in western Michigan. Girvin has a BS degree in food and nutrition from the University of Kentucky. Her top priority is giving great customer ser-

vice, and she likes meeting with store owners. "I especially enjoy watching as AFPD's rebate programs and coupon service boost new members' bottom line," she says. Nancy Girvin can be reached at 919-780-9607 or via email at nancygirvin@gmail.com.

Michigan Business Consultant Mark Shammami

joined AFPD three years ago after 28 years with Central Wholesale, where his sales responsibilities gave him a chance to work with many of Detroit's independent retailers. He is responsible for Wayne County.



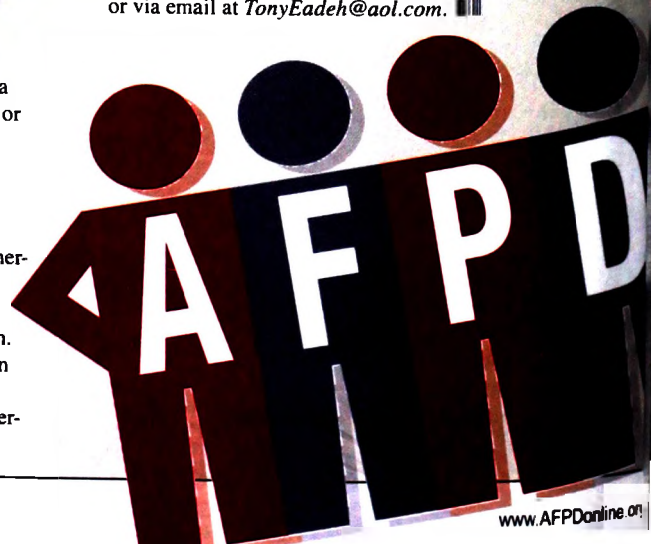
"I especially like helping potential and current members understand how affiliation with an organization like AFPD can benefit them," Shammami says. "When we explore AFPD's programs together, they see how they can save money." He says his customers appreciate the way AFPD stays in touch and keeps them updated on programs and regulations. Mark Shammami can be reached at (313) 995-6600 or via email at MarkS7001@aol.com.

Ohio Business Counselor Tony Eadeh

began working with members in September. He hopes to use his 27 years as a gas station and beverage store owner to help independent retailers in northern Ohio take advantage of AFPD.



"I asked Auday for the opportunity," Eadeh says, "because I knew the person who called on me was gone and I was sure I could serve people better." Northern Ohio is a valuable market, he adds, and there's no reason to have fewer members than Michigan. Tony can be reached at (216) 855-1039 or via email at TonyEadeh@aol.com.



Michigan Food Law Effective October 1



Michigan's updated Food Law becomes effective on October 1, 2012. The 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 the best current science.

The Food Law is monitored and enforced by the Michigan Department of Agriculture and Rural Development (MDARD) in partnership with Michigan's 45 local health departments. MDARD and local health departments are working hard to complete training, documents, and forms; update websites; and update electronic inspection systems to be ready for the October 1 implementation.

There are now three categories of violations that may be cited during an inspection: Priority, Priority Foundation (PF), and Core. The previous violations terms of Critical and Non-Critical will no longer be used. Generally, violations that were previously cited as critical will now be cited as either P or PF and must be corrected immediately, or within at least 10 days. Non-critical violations will now be cited as C and must be corrected within 90 days.

During inspections, key changes in the law will be reviewed with food establishment managers.

Important Changes

- Undercooked hamburgers may no longer be offered on a children's menu to prevent foodborne illness.
- Cut tomatoes and cut leafy greens must be kept refrigerated for safety.
- Sets standards for food establishments to safely par-cook food. This is a technique where food is partially cooked, then

cooled, and finished later.

- An exemption was created for small egg producers to sell directly to consumers, provided a warning label is placed on the carton stating "Packaged in a facility that has not been inspected by the department"
- Contains provisions that will assist state auditors in monitoring food establishments for Bridge Card fraud.
- All new requirements of the law will be implemented on October 1st, except that the ability to limit the number of temporary licenses to an individual establishment within a single year will be implemented once required guidance is developed (MFL 4103(6)).

Egg Safety

Michigan's 1963 egg law is repealed and new egg safety regulations included in the food law, including adoption of federal grading and classification standards; federal egg safety rules; and setting basic state standards for licensed producers that are exempt from federal rules.

Shellfish Safety

The MDARD's recently-developed shellfish dealer's certification program has been included. This program supports the state's shellfish packers, certifying that they meet federal standards and allowing their product to be shipped and sold interstate. Elements include adoption of portions of the 2007 federal Guide for the Control of Molluscan Shellfish; establishment of a shellfish dealer's certificate; an evaluation program; and an annual fee of \$150.



Economic Development, Licensing

- Clarifies the difference between a non-licensed farm operation and a licensed processing establishment.
- Provides a license exemption for currently licensed retail food establishments to sell off-site at a farmers market, fair, or festival without additional licensure.
- Provides for the ability to limit the number of temporary licenses issued annually to a single entity, following uniformly applied department guidance, and requires the establishment to obtain a more permanent type of license.

Other

- Raises the cottage food annual gross sales limit from \$15,000 to \$20,000 and again to \$25,000 in 2018.
- Requires mobile and special transitory food units to have a certified manager.
- Adopts a number of chapters from the Code of Federal Regulations relating to food processing establishments. This assures that state evaluators have the same authority and can cite the same laws as FDA when inspecting a processing establishment. This is critical for Michigan to retain its ability to do federal contract work for FDA and help build a national, integrated food safety system.
- Authorizes MDARD to enter into agreements to provide and accept out-of-state assistance during emergencies.
- Prohibits a food establishment from allowing Michigan Bridge Card access to food assistance program benefits unless its inventory records match redemption files for Bridge Card use, and it meets standards for sales from food staple groups.

Information on the Food Law is posted at www.michigan.gov/foodsafety.

Renew Your Michigan Motor Fuel Retail License by Sept. 1

Michigan gasoline retailers: Your Michigan Motor Fuel Retail License must be renewed annually before it expires on November 30th of each year. Renewal applications have been mailed by the state and should be returned with payment by September 1, 2012.

A separate Motor Fuel Retail License from the Michigan Department of Agriculture (MDAR) must be obtained for each retail outlet owned by a person or business. A retail outlet is defined as an establishment at which motor fuel is sold or offered for sale to the public. Licenses are non-transferable; a change in ownership or location will require a new license.

The original and renewal fees are the same: \$100 for each location, payable by check or money order payable to the State of Michigan. Questions can be answered by the Michigan Department of Agriculture at (517) 241-6666.

To register by mail with a check or money order, obtain a printable application form at www.afpdonline.org or www.michigan.gov/documents/mda/motorfuels_255127_7.pdf. When completed, mail to:

Michigan Department of Agriculture
Laboratory Division
P. O. Box 30776
Lansing, MI 48909

Apply and Pay Online

You can also renew and pay on-line through the Michigan Business One Stop Portal, where you must register for a One Stop account or login if you are already registered. Registration is a one-time-only activity.

To complete the One Stop registration process online, you will need to know the 6-digit NAICS code (North American Industrial Classification System) for your type of business. The most common NAICS codes that may require a Retail Motor Fuels Outlet license include:

NAICS Code	Type of Business
447110	Gasoline Station with Convenience Store
447190	Other Gasoline Station

Submitting your application on-line through One Stop has several immediate benefits:

- As soon as you pay for your license through the One Stop shopping cart, your license application is sent to the

Michigan Department of Agriculture & Rural Development to start processing without any mailing delays.

- You receive an electronic confirmation that your license application has been submitted.
- If you also need to apply for a Food Handlers License, you can complete and

submit both applications on-line at the same time.

- Other license applications which may be applicable to your business will be made available to you electronically, example, lottery and liquor licenses.

Note: Not all licenses can be submitted and paid for online. ■■■

OSC13 Calls for Presentations

The Ohio Bureau of Workers' Compensation (BWC) is accepting proposals for educational presentations for the 2013 Ohio Safety Congress & Expo (OSC13) on April 9 to 11, 2013.

OSC13 offers access to thought leaders, experts, and peers sharing best practices, research, and information to prevent injuries and lower workers' compensation costs. The annual event draws more than 5,000 Ohio business and government representatives and employees.

BWC invites you to share in our efforts to demonstrate how safety innovations and proven techniques result in a safer, healthier workforce. OSC13 features more than 150 educational presentations offering continuing education credits for a variety of professions.

The OSC13 theme revolves around the simplicity of preventing occupational injuries and illnesses. Presentations which complement this theme, address new and current trends, and incorporate creative learning strategies are welcomed. Presentations must be strictly educational, and cannot promote a specific business, product, or service.

Submission

The deadline for presentation applications is July 31. Presenters may submit multiple applications. Safety Congress program committees will evaluate and

select presentations from the applications. Proposals received after July 31 are not considered unless a previously assigned presenter requests a replacement presenter.

Application

Applications can be submitted online at www.surveymonkey.com/s/OSC13CFP. Once submitted, applications cannot be edited.




Selection

Applicants selected by the committee will receive notification by Oct. 31 and must agree to submit their presentation and handout materials by Friday, March 22 accreditation approval.

Selected applicants will not receive compensation for their services, but do receive full privileges to attend OSC13's sessions and exposition.

For more information, call (614) 467-7695 or contact SafetyCongress@bwc.oh.us. ■■■



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By Carla Kalogeridis

When the kids head back to school, it's only a matter of weeks before the Halloween frenzy kicks in, followed by Thanksgiving, Christmas, and the rest of the holiday season. And while each of your customers has their own holiday food and drink traditions, one thing is for sure: It's the season of sugar.

What will be the top sellers in the sweet category over the next several months, and how can you sell more of it? Here's how to prepare your store to satisfy your customer's sweet tooth—from candies to sweet holiday drinks.

Make Your Store a Candy Land

Since Halloween is up first, let's talk Halloween. There's a good bit of buzz about Hershey introducing its Cadbury Scream Eggs, a twist on a traditional Easter favorite. "With its green center, this item should be a consumer hit during Halloween," predicts Dick Minor, regional vice president, sales-Michigan, for S. Abraham & Sons, Inc. Bites or minis in candy continue to do well, he says, so retailers should look for more manufacturers to launch minis of their popular brands. "Gum has taken a hit over the last year, and that has manufacturers rethinking gum," says Minor. "However, the new Stride ID from Kraft Foods should help bring this category back." Stride ID is an image-driven sub-brand to Kraft's Stride gum that should appeal to younger consumers. ID—in spearmint, peppermint, and berry melon—comes in a portfolio-style container like Stride, but with a twist: The 14-piece pack opens by pulling and turning the ID logo on the front of the pack to reveal graffiti-style graphics.

"Candy has always been an impulse category, so it's important to place product in a high-traffic, visible area to capture the impulse buy," Minor says. "Display 'change-makers'—products selling for 30 cents or less that can be purchased with spare change—near the counter to give consumers a chance to have a quick, sweet treat without overindulging. Secondary displays and new items at the counter create excitement and give customers multiple opportunities to see and purchase candy."

"Anything Reese's will sell this holiday season," predicts Jim Green, vice president of purchasing and marketing for Liberty USA. He adds that Christmas gift boxes of Cella Cherries and the one-pound package of Reese's Peanut Butter Cups are booking well.

Even though sugar and high-calorie items continue to receive negative press (see sidebar, "Sugar: Not Guilty"), Green says retailers and suppliers continue to do well with these items. "We recommend retailers offer 'two-for' promotions on all standard and king size bars," Green says.

He says retailers can also expect to see a significant increase in take-home bakery products during this season. "Committing space for this category in the front of the store is vital to the success of these products," Green advises.

Gift baskets are extremely popular with customers, and yet some retailers shy away from them because of price or the mistaken belief that gift baskets are better handled by a specialty store. However, that is no longer the case,



says Allan Girvin, director of sales and marketing for Heeren Bros. For the holidays, Heeren offers four or five gift baskets, typically containing chocolate or another high-quality candy, such as Lindt.

Girvin echoes Minor's advice for selling gift baskets of sweet goodies. "Remember candy is an impulse—not planned—purchase, so retailers should be sure their offerings are prominently displayed where customers don't have to look for them," he suggests.

Craig Diependorst, supermarket sales manager—Grand Rapids division for H.T. Hackney, expects Halloween hot sellers to include Hershey Kisses Pumpkin Spice, Milky Way Caramel Apple/Autumn miniatures, Hershey Cadbury Scream Eggs, and Blood Drips liquid candy.

For Christmas, he says retailers should stock up on Flix Candy's Rudolph Reindeer Food (looks like puppy chow), M&M's Naughty and Nice gift boxes, Three Musketeers Hot Cocoa miniatures, Dove Peppermint Bark bag, Peepsters Dark and Milk, and Atkinson's crushed Red & White Mint bags. "These will all be big sellers," predicts Diependorst.

Other important trends he notes are size and variety. "Customers are gravitating toward larger size bags, and that's a win-win for everyone. Variety is also crucial. This helps separate you from your competitors, and creates a point of destination and difference."

For instance, he points out, everyone will offer Snickers, Reese's, and Butterfinger in sizes during the Halloween timeframe, but a retailer can stand out with Box of Boogers—tangy, gummy, slimy boogies that look and feel like the real thing.

To sum up the opportunity in candy, retailers should remember that seasonal candy continues to grow and accounts for

a staggering percentage of year-round candy sales. Therefore, it is imperative to have a good assortment of everyday chocolate items, promote them often, and display them early.

Diependorst says it's also a good idea to have selections for customers with sugar concerns. "Complement your department with alternative, healthier options like Welch's Fruit snack bags, Sun-Maid Raisin's fun size bags, Combo's snack size bags, and even popcorn balls, which provide a neat nostalgic option," he suggests.

Sweet Drinks

With the cold weather and holiday season comes an increase in parties and social gatherings. Consumers are looking for fresh ideas on what drinks to serve, as well as suggestions for hostess and housewarming type gifts. The key to selling more of these items is to already have the answer when your customer walks in the door in a rush saying, "I'm heading to a dinner party...What should I bring?" Of course, the party-giver's variation on that is: "What should I serve?"

For the holiday season, sweet liqueurs are finding their way into all sorts of dishes. In fact, there are hundreds of recipes online for cooking and baking with sweet liqueurs, but those made from fruit or dark chocolate seem to be attracting the most interest. Why not create a special display of sweet liqueur recipes that evoke feelings of the holidays?

Also, be ready to give customers advice on holiday-oriented spirits. Beam Global's Red Stag Spiced is a good example. "With its cinnamon, nutmeg, and clove backed up with caramel and citrus, one sip of this four-year-old bourbon makes you think of the holidays," says Bobby "G" Gleason, master mixologist for Beam Global. "You can even spice up apple cider with Red Stag Spiced, which can be served hot or cold, right along with Mom's apple pie."



Sugar: Not Guilty

A new study published in August 2012 by the *Nutrition Journal* concludes that it's not sugar that causes weight gain (as suggested by a flawed study out of Princeton)—it's simply caloric intake and lack of exercise.

"Common sense approaches can get muddled by misinformation, like the myth that high fructose corn syrup makes you gain more weight than sucrose," writes Shanna McNamara in her article, "New Study Shows Added Sugars Are Equal When It Comes to Counting Calories." Understanding that there isn't a magic bullet—like simply eliminating sugar from your diet—is important, she adds, so consumers can "get back to common sense approaches to weight management, focusing on the whole diet and a healthy lifestyle."

"So now we have peer-reviewed research on humans consuming real-world diets," states McNamara. "The conclusion of the research may not grab any headlines...but it validates the findings of respected professional groups including the American Medical Association and the Academy of Nutrition and Dietetics that sugar and high-fructose corn syrup are equivalent, both nutritionally and metabolically."



Seasonal candy accounts for a staggering percentage of year-round candy sales; therefore, it is imperative to have a good assortment of everyday chocolate items, promote them often, and display them early.



Remember that when hosting parties, your customers are looking for ways to make the event special for younger guests, too. Prairie Farms' holiday-flavored milks are a good solution. "Our classic Old Recipe line of unique, seasonal flavors is the perfect complement to any winter gathering," says Gary M. Gavis, sales manager-Michigan and northern Ohio.

"We also have an exciting line of holiday ice cream novelties in eye-catching packaging to appeal to younger customers," Davis adds. The North Star novelties come in five varieties: Frosty Mint Swirl Cups; Pumpkin Spice Sandwich; Peppermint Candy Sandwich; Mint Patties; and Ice Cream Cake Roll with chocolate cake and vanilla ice cream. "If your store has an end-cap unit to display featured items, this would be a great spot to draw attention to these fun and festive novelties," he advises. "Otherwise, keep them at eye level in your reach-in."

For adults, Davis suggests creative displays to help customers think about Egg Nog, Holiday Nog, and Holiday Custard. "Consumers want variety during the holidays, so be sure to offer both regular and light Egg Nog," he advises. "Also, people want indulgence

and flavor variety, ethnic and spicy flavors." He says that even in the sweet category, cultural interest in all things local continues to gain traction, dovetailing with the consumer's desire for higher quality products.

Some liquor suppliers offer an adult-gear alternative to chocolate gift baskets. Known in the industry as value-added packs (VAPs), many brands put together special packages that are great gifts to give to co-workers, friends, and party hosts. "Spirits are packaged with branded glasses or flasks," says Beam Global's Gleason. "Every year the marketing teams are challenged to come up with new and inventive ways to entice consumers to buy these spirits. Special holiday labels or frosted and etched bottles will also make an appearance during the holiday season. Some of these

bottles are highly sought after by collectors."

To sell more holiday liquors, Gleason says great displays and shelf talkers that pair spirits with simple cocktail recipes lead to higher sales.

Even cross-branding with a 1-2-3 recipe can make shopping easy for consumers. "Seeing our flavored vodkas such as Pinnacle Whipped in a display with DeKuyper Triple Sec and orange juice eases consumers' anxiety about mixing cocktails," he says. "They see the product and the recipes and think, 'I can do that,' which is the whole idea."

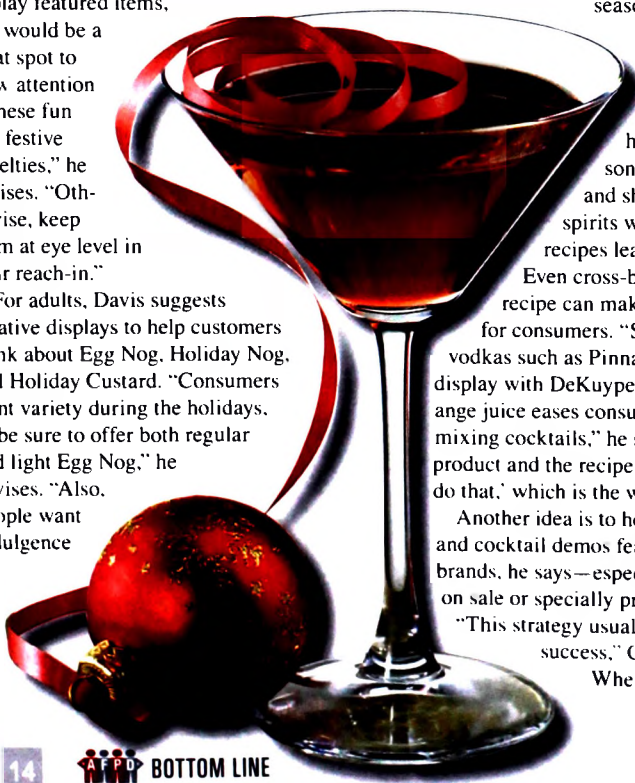
Another idea is to host in-store tastings and cocktail demos featuring a variety of brands, he says—especially those that are on sale or specially priced for the season. "This strategy usually works with great success," Gleason says.

When asked if he thinks

that the recent negative press about sugar affect sweet liquor sales, Gleason says, "I do not see this as being negative but simply more aware. Consumers will drink whatever they want to. I always say, 'Drink what you like and like what you drink.' Still, it's smart for those who want spirits with less sugar, you should have options for them as well."

Without a doubt, the next several months are the season of sugar. The opportunity to sell more holiday-inspired products that satisfy your customers' craving for sweets will keep your sales from freezing up as the weather gets cooler. ■■

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



Know Your Liqueur

Liqueurs are mulled alcoholic beverages often with a spirit base, characterized as sweet drinks with a minimum alcohol percentage of 15 percent. Depending on the ingredients and methods of production, liqueurs come in a wide variety of aromas, colors, and textures. They are made either by distilling all ingredients at the same time and then sweetening, or by adding herbs or fruit to distilled spirits to allow them to shine, freshness, and fine bouquet.

There are unlimited flavors and textures combined into colored or transparent liquids with a generous sugar proportion of 2.5 percent. Varieties include berry, coffee, creamy, flower, fruity, herbal, nutty, and wine-based liqueurs. Most customers understand that liqueurs are served neat or straight, on the rocks, or mixed with cocktails can also boost your sales. (Source: Diageo)

INTRODUCING

A DARKER BOLDER SPICED RUM



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Joseph D. Sarafa Scholarship Luncheon

The AFPD Foundation distributed \$56,000 in scholarships to students in Michigan and Ohio.

By Jeniece Faranso

College students among the best and brightest in the community received college scholarships from the AFPD Foundation and sponsors as the AFPD Foundation hosted its 4th Annual Joseph D. Sarafa Scholarship Luncheon on July 24th.

"By getting here today, you have demonstrated the excellence that will help carry you forward as you pursue your goals and dreams while creating a stronger community for us all," Auday Arabo, chairman of the Foundation and president and CEO of AFPD, told the award recipients.

This year, the AFPD Foundation Scholarship awarded a total of \$56,000 in scholarships to college students. Blue Cross Blue Shield of Michigan was this year's Valedictorian Title Sponsor and the Lunch and Program Sponsor was Pepsi Beverages Company.

A committee of educators processed scholarship recipients according to academic merit, participation in extracurricular activities, and community involvement.

Scholarship recipients sat alongside donors and contributors, who spoke on behalf of AFPD's devotion to promote higher education among its member community and their families.



Keynote speaker Mark Murray, president of Meijer



The DIA's Riviera Court is an inspiring venue for the event.

Long-time AFD President and CEO Joseph Sarafa joked about having driven five hours from his home in Traverse City to give a two-minute speech at the Scholarship Luncheon now named in his honor. He left the scholarship recipients with a simple yet profound message about making a difference. "Aspire to inspire before you expire," he said.

WXYZ Channel 7's Chuck Stokes served as this year's Master of Ceremonies and pointed out how social media has truly taken over after AFPD Board Chairman Joe Bellino, Jr. led the crowd in the Pledge of the Allegiance using a flag photo on his iPhone when he noticed there wasn't a flag in the room.

A Detroit Institute of Arts docent presented a history tour of the Riviera Court, named after famous Mexican artist Diego Rivera. Attendees learned that the Detroit Industry fresco cycle was conceived by Mexican muralist Diego Rivera (1886–1957) as a tribute to the city's manufacturing base and labor force of the 1930s. Rivera completed the 27-panel work in 11 months, from April 1932 to March 1933. It is considered the finest example of Mexican mural art in the United States, and the artist thought it the best work of his career.

Keynote speaker Meijer President Mark Murray focused his address on the award recipients, but his message about having

integrity and doing the right thing as professionals was appreciated by all in the room.

AFPD President and CEO Auday Arab encouraged all the award recipients to stay in close contact with their sponsors. "One of our college students is now studying medicine, and she was awarded the AFPD scholarship through the Frank Arcori Foundation, a former AFD chairman who passed away a few years ago from cancer. was a nice connection for both the recipient and the Arcori family," said Arabo.

Rev. Nicholas Hood offered the luncheon's invocation and commended the community support AFPD offers on a regular basis.

Blue Cross Blue Shield of Michigan was this year's Valedictorian Title Sponsor, and the Lunch and Program Sponsor was Pepsi Beverages Company.

The AFPD Foundation is designed to reinforce the importance of education and charitable giving among its member companies and future generations to come. AFPD believes its support for educational growth and the community has strengthened—and will continue to strengthen—a voice for independent food, beverage, and petroleum retailers of the Midwest.

Jeniece Faranso is a writer, Denha Media and Communications

Meet the Scholars—Michigan

Royce Aho with sponsor Nabby Yono

Royce Aho

Sponsored by: Arab American/Chaldean Council (ACC)

Royce is a junior at the University of Michigan-Dearborn majoring in information systems management. He graduated from Belleville High School where he was a member of National Honor Society, Student Body President, Yearbook, and was on the soccer and track teams. He volunteered with the American Red Cross, the Belleville Parks and Recreation committee, and coaches elementary school basketball.

Submitted through: Five Star Market



Shannon Azzo with sponsor Gloria Kassa

Shannon Azzo

Sponsored by: Chaldean American Ladies of Charity

Shannon is a sophomore at Wayne State University studying pharmacy. She graduated from Walled Lake Central High School where she was the president of the Interact Club, a Rotary-sponsored community service club where Shannon organized monthly community service projects and an annual international project. Shannon participated in the Chaldean sports league as well as high school's volleyball and basketball teams. At Wayne State, she participates in the Chaldean Student Association and is in a pharmacy program.

Submitted through:
Value Fresh Fine Wine

Photos by Carla Kalogeridis



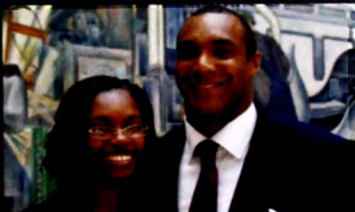
Breann Baranski with Bobby Hesano on behalf of sponsor John Denha

Breann Baranski

Sponsored by: The Michael H. Denha Family

Breann is a freshman at Ferris State University studying pharmaceuticals. She graduated as valedictorian from Bad Axe High School where she was a member of National Honor Society. Breann volunteers with the American Red Cross and the Child Abuse/Neglect Council. She has stayed active in dance and participates in a local 4-H group.

Submitted through:
McDonald's Food & Family Center



Briana Byrd with sponsor Kevin Harrison

Briana Byrd

Sponsored by: Blue Cross Blue Shield of Michigan

Briana is a freshman at Michigan State University studying pre-medicine. She graduated Summa Cum Laude from Warren Mott High School where she ran on the varsity track and field team. Briana was a member of National Honor Society, Leadership (Student Council), Web Design, Yearbook, and Link Crew. She spends time volunteering in different ways around her community.

Submitted through:
Value Fresh Marketplace



Skyler Chopp with sponsor Ryan Cole

Skyler Chopp

Sponsored by: Nestle DSD

Skyler is a junior at Ferris State University studying health care systems administration. She graduated from Lawton High School as salutatorian and was a member of National Honor Society. In high school, Skyler played varsity softball for four years and captained both the softball team and the cheer squad. At Ferris State, she volunteers with Crafter's Anonymous, which donates the money made from crafts to various organizations; Student Alumni Gold Club, which helps alumni keep in touch with current events at FSU; as well as other volunteer activities.

Submitted through: Meijer Pharmacy



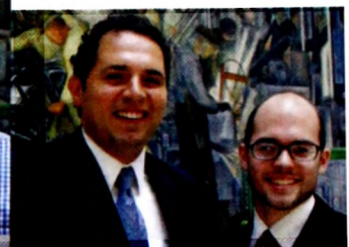
Stephen Cullen with sponsor Bobby Hesano

Stephen Cullen

Sponsored by: Michael Hermiz Hesano Memorial Scholarship

Stephen is a sophomore at Michigan State University studying biochemistry and molecular biology. He graduated from Novi High School where he was president of Students Promoting Unity and Diversity. He played football, lacrosse, and was a member of the varsity bowling team. Stephen has volunteered for Novi Meadow's Elementary School, Help a Willing Kid Foundation, and Salvation Army. In college, he is a member of Phi Sigma Pi National Honors Fraternity, and works at a biochemistry lab where research is focused on fatty liver disease.

Submitted through: Busch's Fresh Food Market



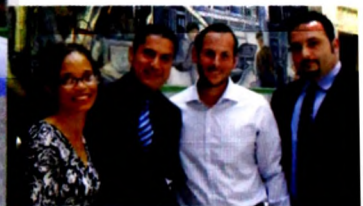
Auday Arabo on behalf of sponsor National Wine & Spirits with Zachariah Dietrich

Zachariah Dietrich

Sponsored by: National Wine & Spirits

Zachariah is a senior at Spring Arbor University studying worship arts leadership. He graduated from Marshall High School where he was a marching and symphonic band section leader for two years. He participated in theatre, newspaper, track and field, cross country, and National Honor Society. Zachariah also began a freelance website design and computer repair firm. In college, he volunteers at local churches, is involved with the theatre department, studied abroad in India, managed the university's student-run newspaper website, and was a resident assistant for one year.

Submitted through:
Monster Beverage Corp.



Karla's mother, with Ziad and David Dally, and sponsor Amir Putrus of North American Spirits

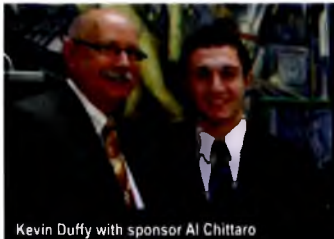
Karla Dozier

Sponsored by: North American Spirits & Wine Brokerage of Mich. IN MEMORY OF FRED DALLY

Karla is a freshman at Howard University and plans to become either a broadcast journalist or a physician. She graduated magna cum laude from Cass Technical High School where she was a member of National Honor Society, National Society of High School Scholars, captain of the DPS championship girls swim team, and a Pep Club member. Karla volunteers at Gleaners Food Bank, Christ Child House, various soup kitchens, and Project Healthy Living.

Submitted through:
Western Market

Meet the Scholars— Michigan



Kevin Duffy with sponsor Al Chittaro

Kevin Duffy

**Sponsored by: Faygo Beverages
IN MEMORY OF DELTHEA
BRYSON**

Kevin is a freshman at the University of Pittsburgh where he plans to double major in neuroscience and psychology in preparation for medical school. He graduated as valedictorian from the Utica Center for Mathematics, Science and Technology and from Henry Ford II High School. Kevin was founder and president of Students Working to Achieve Together, co-captain of the tournament baseball team, volunteered as a medical intern, and was employed by Sharon's Short Stop. He was also a member of National Honor Society, Key Club, and Spanish Club.

*Submitted through:
Sharon's Short Stop*



Megan Green with sponsor Kevin Harrison

Megan Green

**Sponsored by: Blue Cross Blue
Shield of Michigan**

Megan is a freshman at the University of Michigan studying cell and molecular biology and biomedical engineering to prepare for medical school. She graduated from Saline High School where she was a member of Link Crew and participated on the soccer, cross country, and track teams. Megan was a four year academic all-A student, and AP Scholar with Honors. She volunteered for Eli's Place, was a camp counselor, refereed elite youth soccer for six years, and currently works as a lifeguard and as a research assistant at the University of Michigan Biomedical Laboratories.

Submitted through: AvFuel



Rena Husaynu with sponsor Jason Ishbia

Rena Husaynu

**Sponsored by: Sherwood
Food Distributors**

Rena is a sophomore at Aquinas College in collaboration with University of Detroit Mercy studying nursing. She graduated from Mercy High School where she was a member of National Honor Society and Spanish Honor Society. Rena played junior varsity volleyball and served as captain of various club volleyball teams throughout high school. She volunteered with Mercy Works Club, Chaldeans Angels of Charity, Our Lady of Sorrows parish, and for special events for the city of Southfield.

*Submitted through:
Professional Insurance Planners*



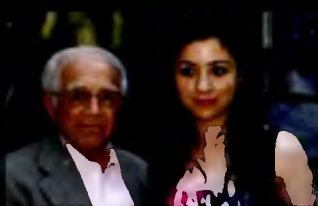
Auday Arabo on behalf of sponsor Lee Maxine Peck Foundation, with Megan Kalasho

Megan Kalasho

**Sponsored by: Lee & Maxine
Foundation**

Megan is a junior at the University of Michigan - Ann Arbor majoring in industrial and operations engineering. She graduated from Marian High School. This fall, Megan was treasurer of the Chaldean American Student Association (CASA), nationals liaison for the Institute of Industrial Engineers (IIE), Michigan chapter, and is a recent alumna of the Women in Science and Engineering Residency Program. She is being an active Eucharistic minister at St. Mary's Student Parish, and serves as a lector/Eucharistic minister at St. George Chaldean Catholic Church.

*Submitted through:
Miller's Party Store*



Maureen Gorgaes with sponsor Mike George

Maureen Gorgaes

**Sponsored by: The Michael J.
George Charity**

Maureen is a senior at Oakland University completing her bachelor's degree in health sciences this fall. She is a graduate of Cousino High School where she was a member of French Club and Students Leading Students. Maureen is an active volunteer who looks forward to joining the Chaldean American Student Association at Oakland University.

*Submitted through:
South Main Liquor*



Auday Arabo on behalf of sponsor National Wine & Spirits with Emma Hagan

Emma Hagan

**Sponsored by: National Wine
& Spirits**

Emma is a sophomore at Eastern Michigan University, double majoring in elementary and early childhood education. She graduated from Walled Lake Western High School where she participated in soccer, yearbook, National Honor Society, tutoring, and many other clubs and volunteer activities. She graduated summa cum laude, and was inducted into the Academic Hall of Fame. Emma made the Dean's List both semesters her freshman year, works as a tutor, is a member of the Honors College, and is involved in the Association for the Education of Young Children and Habitat for Humanity.

Submitted through: Save-A-Lot



Velone's mother with sponsor Gary Davis

Velone Ivezaj

**Sponsored by: Prairie Farms
Dairy Co.**

Velone is a senior at Georgetown University completing a double major in environmental biology and political economy. She graduated from Rochester Adams High School where she was president of National Honor Society, vice-president of Key Club, and committee chairperson of Youth in Government. At Georgetown University, Velone is a member of the women's lightweight rowing team, a resident assistant, and a peer advisor. She volunteers for Habitat for Humanity and St. Joseph Mercy Oakland Hospital.

*Submitted through:
Wolverine Packing Company*



Maria Konja with sponsor Lillian Miller

Maria Konja

**Sponsored by: Aziz H. Shalaby
Memorial Scholarship**

Maria is a sophomore at the University of Michigan—Ann Arbor majoring in microbiology and plans to pursue a career in public health. A graduate of Oscar A. Carlson High School, her activities included National Honor Society, Interact Club, Students Against Destructive Decisions, varsity tennis. At UM, Maria has been involved in the Chaldean American Student Association and a student research project.

Submitted through: Vreeland Men

Meet the Scholars—Michigan



Kimberly Krakosky (center) with sponsors Frank G. Arcori (left) and Angela Arcori

Kimberly Krakosky

Sponsored by: Frank G. Arcori Foundation

Kimberly is a sophomore at Michigan State University studying medicine. She graduated from Ford II High School where she participated in varsity cross-country and track and field, and was member of National Honor Society French Club. Kimberly won awards for her art, including Art Portfolio in the 2011 National Scholastic Competition, and was a two-time recipient of the Art Show award sponsored by the Art Center. She volunteered for Habitat for Humanity and the City Rescue Mission.

Submitted through: Meijer



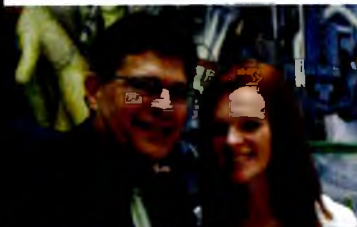
Sponsor Steve Honorowski with Daniel Lillie

Daniel Lillie

Sponsored by: Pepsi Beverages Company

Daniel is a freshman at the University of Notre Dame studying computer engineering. He graduated from Rochester Adams High School where he was captain of the varsity wrestling team and ran cross country. During high school, he coached youth wrestling camps and clubs, helped with Special Olympics, and volunteered at Cornerstone School. While in college, Daniel has enlisted in the Marine Reserve Officers Training Corps program.

Submitted through: Pepsi Beverages Company



Joe Sarafa on behalf of sponsor Absopure Water (Mark Sarafa) with Connie Miller

Connie Miller

Sponsored by: Absopure Water Company

Connie is a freshman at Central Piedmont Community College in North Carolina studying psychology. She graduated from Annapolis High School in Dearborn Heights. Connie was a Girl Scout for 13 years, a swim team member for seven years, and volunteered at the veteran's hospital in Detroit.

Submitted through: Westborn Fruit Market



Jordan Rials with sponsor Kevin Harrison

Jordan Rials

Sponsored by: Blue Cross Blue Shield of Michigan

Jordan is a sophomore at Central Michigan University studying business marketing. He graduated from Litchfield High School where he was captain of the track and field and cross country teams. Jordan was class president, and a member of National Honor Society, Students Against Destructive Decisions, Student Council. He volunteered with local blood drives, Project Christmas, and youth group.

Submitted through: Meijer



Kurtovic with sponsor Scott McKinnon

Kurtovic

Sponsored by: Kar's Nuts & Co

Kurtovic is a freshman at the University of Mercy studying biology and then will continue on to medical school. In high school she graduated summa cum laude with a GPA average of 3.96; was a member of National Honor Society; and volunteered for the Red Cross and the Soup Kitchen.

Submitted through: Meijer



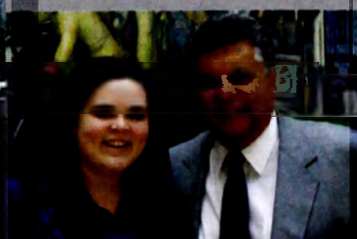
Sponsor Jim Bellanca, Jr. with Grace Lutfy (center) and Rosalie Posselius, daughter of Peter J. Bellanca

Grace Lutfy

Sponsored by: Peter J. Bellanca Memorial Scholarship

Grace is a freshman at the University of Michigan pursuing her interests in public policy and international relations. She graduated from Manan High School as co-valedictorian. Grace was secretary of her class; president of the National Honor Society; involved with other clubs such as Model United Nations, Honor Code Committee, Ambassador Club, and Spanish Honor Society; and was manager of the varsity basketball team. Grace volunteered with the varsity soccer team at Holy Name, a junior varsity volleyball team at St. Regis, the Chaldean Federation, Vacation Bible School, and a special event created by her friends called Cupcakes and Canvases.

Submitted through: Cloverleaf Sunoco



Brandee Nelson with sponsor Thom Lipari

Brandee Nelson

Sponsored by: Lipari Foods

Brandee is a freshman at the University of Michigan studying biology. She graduated summa cum laude from Anchor Bay High School where she was president of Key Club, treasurer of both Student Council and National Honor Society, and a member of Students Against Destructive Decisions. Brandee was also been a member of her school's Forensics and Quiz Bowl teams, and volunteered at a local elementary school's SAG program.

Submitted through: Lipari Foods



Auday Arabo on behalf of sponsor Coca-Cola Refreshments with Jacob Rogers

Jacob Rogers

Sponsored by: Coca-Cola Refreshments

Jacob is a freshman at Concordia University - Ann Arbor and a member of the baseball team. He graduated from Hale High School in the top ten of his class. Jacob was a member of National Honor Society, Knowledge Bowl; active in his class and community as a leader and volunteer; was a three-sport athlete all four years; and earned MVP and all-conference honors throughout. He also achieved academic All Conference in the North Star League.

Submitted through: Kocher's Market



Derek Dickow on behalf of sponsor
Quicken Loans with Alexander Salloum

Alexander Salloum

Sponsored by: Quicken Loans

Alexander is a freshman at the University of Michigan studying economics. He graduated from Brother Rice High School where he was a member of National Honor Society; president of the Brother Rice Model United Nations Team; and president of the Business and Entrepreneurship Alliance for Brother Rice and Marian (BEAM&R) during his junior and senior year. He actively participated in Michigan DECA and is a DECA state champion. Alexander currently volunteers at Chaldean Outreach and Community Hope (COACH).

Submitted through: Plum Market



Auday Arabo on behalf of sponsor DTE Energy
with Robert Schliep

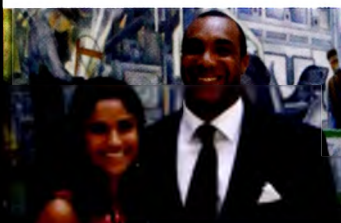
Robert Schliep

Sponsored by: DTE Energy

Robert is a sophomore at Western Michigan University studying nursing. He finished his first year with a 3.8 GPA, and has been invited to join the Lee Honors College. Robert is currently in Alpha Lambda Delta and WMU's National Honor Society. He is employed through Meijer Inc. as a service coordinator and is working towards a management position. Robert has volunteered with disabled and handicapped children; assisted with blood drives on WMU's campus; and helped the city of Richland with several community services, including graveyard cleanup.

Submitted through: Meijer

Meet the Scholars— Michigan



Palavi Valdivya with sponsor Kevin Harrison

Palavi Valdivya

Sponsored by: Blue Cross Blue Shield of Michigan

Palavi is a freshman at Georgia Institute of Technology studying biomedical engineering with a specialization in neurology. She graduated as valedictorian from Forest Hills Eastern High School. Palavi was the co-president of her school's Student Government; a member of National Honor Society; a leader for the Diversity Club and Multicultural Club; a crucial leader for her school's partnerships with Habitat for Humanity; and president of Kids' Food Basket Youth Action Board. She volunteered in the community for the Cook Art's program, American Red Cross Blood Donation, Hindu Temple, and North South Foundation.

Submitted through: Meijer



Lauren Waun with sponsor Kevin Harrison

Lauren Waun

Sponsored by: Blue Cross Blue Shield of Michigan

Lauren is a junior at St. Clair County Community College pursuing an associate's degree in nursing, and plans to earn her bachelor's degree. She graduated from Harbor Beach Community High School.

*Submitted through:
Ruth Convenience Store*



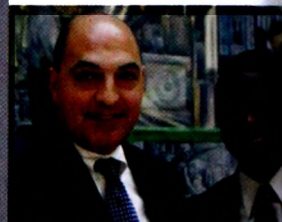
Sierra Wilhelm with sponsor Saad Abbo

Sierra Wilhelm

**Sponsored by: U.S. Ice
IN MEMORY OF FOAD ABBO**

Sierra is a freshman at Henry Ford Community College for general studies. She graduated from Melvindale High School where she was a member of National Honor Society, participated in Red Cross blood drives, and volunteered at a nursing home. Sierra was captain of the varsity volleyball and varsity basketball teams. She was treasurer of student council for three years; graduated with a grade point average of 3.5; and was ranked 21st in her class. While participating in these activities, Sierra held two jobs, working as a hostess at a restaurant and counter service at a tanning salon.

*Submitted through:
Eastown Distributors*



Sponsor Mike Sarafa with Ryan Williams

Ryan Williams

Sponsored by: Bank of Michigan

Ryan is a freshman at Michigan University where he is majoring in physics. He graduated from Wyandotte E. Groves High School where he was a member of the National Honor Society. Ryan played three years of varsity baseball and was named captain senior year. He volunteered as a member of the Salvation Army in his free time.

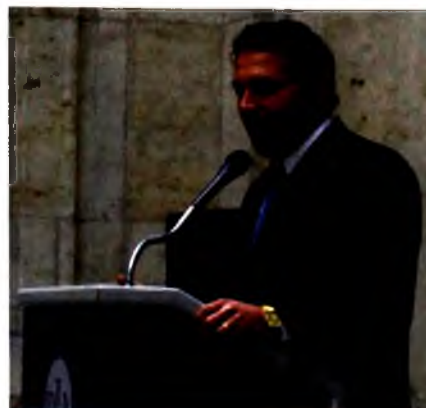
*Submitted through:
Tunnel Liquor & Gift Shoppe*



Joseph Sarafa



Chuck Stokes



AFPD President
and CEO Auday
Arabo predicted
that the scholars
recipients will
strengthen their
communities.

Meet the Scholars— Ohio



Sponsored by: AFPD's Anthony E. Procaccini Jr. Memorial Scholarship

Morgan is a sophomore at the University of Toledo studying speech-language pathology. She graduated from North Ridgeville High School as a valedictorian. Morgan was treasurer for Key Club and a member of National Honor Society. She competed in Soap Box Derby for eleven years and is a three-time national champion.

Submitted Through: Jan's Sunoco



Sponsored by: Liberty USA

Abigail is a sophomore at Kent State University double-majoring in psychology and philosophy. She graduated as salutatorian of James Earl Ray High School, where she was captain of the varsity soccer and softball teams. Maxxine was a member of National Honor Society, Model United Nations, French Honor Society, and was president of Home Economics. She is an avid member of her church's youth group and is planning to graduate and pursue a career as a child psychologist.

Submitted Through: Save 4 Store



Purva Patel

Sponsored by: Dairymens

Purva is a senior at the University of Akron and a part of the Northeast Ohio Medical University's six-year medical program. She graduated from Brecksville-Broadview Heights High School where she was a member of National Honor Society. Purva was captain of the Science Olympiad team and led them to state competition every year. She interned at the Cleveland Clinic in the radiation oncology department and volunteers at numerous institutions around the region whenever she has free time.

Submitted Through: Audrey's Deli



Abigail Vescuso

Sponsored by: CareWorks Consultants, Inc.

Abigail is a freshman at the University of Dayton studying chemical engineering. She graduated from Lake Catholic High School with highest honors. Abigail was a member of National Honor Society; played volleyball for her high school team; was a member of student government, and was part of more than ten clubs. While in high school, she had a cumulative grade point average of 4.19 and participated in more than sixty hours of community service.

Submitted Through: Nestle DSD



A special and heartfelt thank you to all of our Michigan sponsors. You have made a difference in the lives of these students!

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AFPD graciously thanks these sponsors for their generous support of our 8th Annual AFPD/Liberty USA Ohio Golf Outing

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Photos on this page submitted by recipients.

USDA Tackles SNAP Fraud

The agency's tough new measures target cheaters.



On August 9, Agriculture Under Secretary Kevin Concannon announced a broad range of additional strategies to further improve program integrity in USDA's Supplemental Nutrition Assistance Program (SNAP) and hold those misusing benefits accountable. The measures include tougher financial sanctions for the small number of retailers that defraud the program, as well as new requirements and tools for states to ensure benefits go solely

to eligible individuals.

"USDA has a zero tolerance policy for SNAP fraud," said Concannon. "These additional measures reaffirm our ongoing commitment to ensuring these dollars are spent as intended—helping millions of people in need get back on solid economic footing."

The retailer sanctions proposal allows USDA to not only permanently disqualify a retailer who traffics, but also assess a monetary penalty in addition to the disqualification. Financial penalties would be proportional to the amount of SNAP business the store is conducting, which will help ensure that the financial punishment more closely fits the crime. Currently, when a retailer is found guilty of fraud or abuse, USDA can either disqualify the retailer from participating in SNAP, or issue a financial penalty, but not both.

Today's announcement includes new requirements for states to take specific actions that would catch fraud and abuse on the front end and ensure that ineligible people do not participate in the program. The new standards strengthen integrity by giving states an additional tool to identify cases that may require further investigation and review when an applicant or recipient is found in a Federal database.

"These requirements will make us better at identifying potential fraud and abuse before it occurs, as well as help us hold bad actors even more accountable than in the past and discourage them from abusing the public's trust," said Concannon.

Concannon released third quarter, fiscal year 2012 results of USDA work in fighting fraudulent activity, tallying final actions

to sanction or disqualify retailers violating program rules. In that quarter, USDA staff took final actions to:

- Imposed sanctions, through fines or temporary disqualifications, on more than 574 stores found violating program rules; and
- Permanently disqualified 1,016 stores for trafficking SNAP benefits (i.e. exchanging SNAP benefits for cash) or falsifying an application.

In addition, USDA continues to work with local, state and federal partners to root out fraud, waste, and abuse in SNAP and ensure the integrity of our nation's most important food assistance program. Recent actions include:

- Sending letters to the CEOs of Craigslist, Ebay, Facebook, and Twitter to reiterate the need to help prevent the illegal sale or purchase of SNAP benefits online;
- Proposing a rule to provide states the option to require recipients to make contact with the state when there have been an excessive number of requests for EBT card replacements;
- Increasing documentation required for high-risk stores applying to redeem SNAP benefits;
- Continuing to notify state social service agencies and federal agency partners about violators to better protect our public programs. This includes information on program recipients with suspicious transactions at stores that have been sanctioned for trafficking so that the recipients can be further investigated by states.

SNAP—the nation's first line of defense against hunger—helps put food on the table for millions of low income families and individuals every month. The largest of USDA's 15 nutrition assistance programs, it is more urgently needed than ever. SNAP is a vital supplement to the monthly food budget of more than 46 million low-income individuals. Nearly half of SNAP participants are children.

USDA's Food and Nutrition Service (FNS) oversees the administration of 15 nutrition assistance programs, that touch the lives of one in four Americans over the course of a year. These programs form a national safety net against hunger. For more information about USDA efforts to combat fraud, visit the Stop SNAP fraud website at www.fns.usda.gov/snap/fraud. ■■■



"USDA has a zero tolerance policy for SNAP fraud. These additional measures reaffirm our ongoing commitment to ensuring these dollars are spent as intended."

— Kevin Concannon

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Group Rating Safety Accountability

Each year, Ohio employers have the opportunity to participate in the Ohio Bureau of Workers' Compensation (BWC) Group-Experience-Rating Program or Group-Retrospective-Rating Program. While these programs are not required, they do provide an opportunity to significantly reduce workers' compensation premiums, while increasing awareness of safety and risk-management strategies.

A group-rating program is a partnership that includes you and your employees, your sponsoring organization or third-party administrator (TPA), and BWC. Each has specific roles and responsibilities, all designed to assist in preventing workplace accidents. Workplace safety is an important component of these programs. To succeed in accident prevention, we encourage you to use the many resources available to you.

The employer will:

- Maintain a safe workplace;
- Attend safety training to enhance workplace safety;
- Use BWC's safety services as needed;
- Attend the required two-hour training and provide proof of attendance to sponsor for claim(s) occurring within the last two years.

The certified primary and affiliated sponsoring organization will:

- Sponsor eight hours of safety training (this may be done at one time or may be provided incrementally as long as the total is at least eight hours);
- Provide information regarding safety resources to group members;
- Possibly assist an employer in achieving its safety needs;
- Manage employer fulfillment of the two-hour training requirement, where applicable;
- Publish this letter to group members.

The TPA may:

- Assist sponsoring organizations with fulfilling the group-rating safety requirements;
- Assist an employer with its safety needs;
- Work in conjunction with sponsors to develop safety training and deliver safety resources;
- Provide resources for claims handling.

BWC will:

- Monitor all group-rating safety activities to confirm requirements are met;
- Meet at least annually with sponsoring organizations to provide recommendations for fulfilling safety requirements;
- Provide safety training through Ohio's Center for Occupational Safety & Health;
- Offer on-site safety consultation (hazard assessments, air and noise monitoring, ergonomics evaluation, training) by a BWC safety professional;
- Offer publications and videos for safety program support;
- Conduct employer visits to confirm the employer is meeting group-rating requirements, when appropriate.

The goal of this collaborative effort is to make sure all your safety needs are met. Using these resources will assist you in preventing accidents, reducing claims costs, and achieving the highest discounts possible.

AFPD's third party administrator is CareWorks Consultants (CCI). For more information on BWC, visit www.ohiobwc.com/employer/services/safetyhygiene.asp or via email at groupratingsafety@bwc.state.oh.us. ■■■

Using these resources will
assist you in preventing
accidents, reducing claims
costs, and achieving the
**highest discounts
possible.**





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
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 1st 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.



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**Ed
WEGLARZ**
Executive Vice President, Petroleum

What's in Your Future?

The TV ad asks: "What's in your wallet?" When I ask: "What's in your future?" I'm referring to the retail gasoline marketing business. What's ahead for us?

While nobody has a crystal ball, I can tell you what I see happening, how it has evolved, and where I see it headed.

If you are going to be in the retail gasoline business, it's time to seriously and professionally consider a companion or co-branded addition for your business to help support the overhead. You need to evolve into a business that provides products and/or services, and happens to sell gasoline. Fuel can be a draw, but you'd better supply the motorist with something else to financially survive.

Last month's *AFPD Bottom Line* magazine provided a list of foodservice franchises, along with a checklist to consider when adding a food-service element to your operation. Read and use that valuable information to establish the appropriate expansion plans for your location.

The gasoline business is extremely competitive, and motorists are somewhat economically irrational when it comes to gasoline purchases.

Our industry has, in part, contributed to that purchasing philosophy with two-foot-high price signs, so the motorist can easily and quickly compare prices. Government mandates that require posted prices to include all applicable taxes also enter into the decision making process by the consumer.

I do not see that purchasing attitude changing soon. We really are operating in a global economy. If refiners can sell finished product at a better margin "offshore" they will, so a reduction in the wholesale price of gasoline is unlikely, at best. And, because of the manner by which gasoline is utilized as a promotional tool by some retailers, your margin on gasoline will continue to be slim.

It's not time to panic, but it is time to act. Gas is going to become your sideline business if you are going to survive financially. You can either make things happen, or let them happen to you. Your two best sources of information are your customers—ask them what needs you are not now fulfilling—and the resources of *AFPD*. Check out our endorsed providers for ideas on what additions you can implement at your business. ■■



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THE NEW WORLD OF SERVICE STATIONS

Gas station owners diversify to pump up profits.

By Gene Mierzejewski

Travelers who drop by the Hartland Mobil General Store can pick up a pizza, buy a pair of sunglasses, and even purchase some fresh underwear. And yes, they also can fill up their gas tank if they're running short of fuel.

Welcome to the unsettling new world of service stations, where owners no longer can rely on gasoline sales alone to stay in business, let alone make a living. John Abbo, who has operated gas stations for two decades and owns the spacious Hartland Mobil General Store in Hartland Township, Mich., says the only way he can turn a profit is by offering a wide variety of goods and services to the public.

Caught between the high fuel prices charged by oil companies and the stiff fees demanded by banks for credit card usage, station owners are lucky to make six cents on a gallon of gas, Abbo says. Credit card issuers collect up to 10 cents per gallon in fees on gas purchases, killing his profit margin. That's the primary reason why customers who pay cash for gas in southern and mid-Michigan get a sizeable discount.

"We're not in business to lose money," says Abbo, who notes that gasoline sold for less than 80 cents a gallon when he opened his station in the early '90s. "Our real money is made inside the store."

Indeed, Hartland Mobil General Store is a marketing marvel. Larger than many grocery stores, the station boasts a full stock of snacks and more substantial food, caps and T-shirts, phone accessories, beer, wine, and liquor.

The centerpiece is Hartland Express Pizza & Grill, which serves up such fare as hamburgers, ribs, and chicken in addition to pizza. The mini-eatery offers delivery service in a five-mile radius, as well as catering for off-site events.

"We have to be creative in terms of merchandising and retailing," Abbo says. "We are very careful about what we offer inside the store in order to sell as much as we can to our customers. The more products we have, the more customers we attract."



"We have a little bit of everything. We're almost like a pharmacy, like CVS. If you need a shopping cart full of food, you go to Kroger. If you need just a few items, you come to us. We truly are a general store."

He says one thing that has made his life a little easier is that most motorists don't blame station owners for today's high fuel prices. An-

ger over the cost of gasoline peaked after the attacks on the World Trade Center on September 11, 2001, and customers' tempers ran so hot he sometimes feared for his employees' safety, he says.

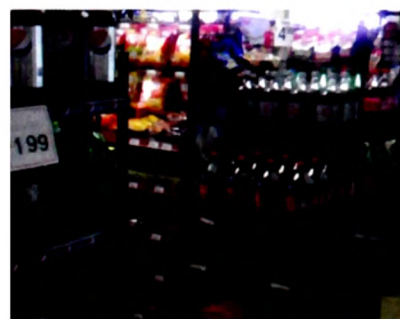
"It used to be that nobody understood why the gas price was so high, and they thought the gas station was gouging," Abbo says. "Fortunately, the public has become educated about the situation and knows the big oil companies are the ones making the profit."

Despite his efforts, he faces a constant struggle to keep his business thriving. "We've had to re-invent ourselves to become more creative," Abbo says. "We need to be as lean and mean as possible."

While veteran station operators have had to scramble and expand to survive the economic turmoil, some relative newcomers knew exactly what they were getting into. Karam (Kevin) Bahnam says he decided to open a service station a decade ago, but he knew the days of gas-only facilities were numbered. As a result, he spent two years researching the new diversified business models that had achieved great success in California and the South.


Bahnam obviously learned well: He opened his fourth USA 2 GO superstore in the Detroit suburb of Novi in December 2011. His 7,000-square-foot building includes plenty of merchandise and a 1,700-square-foot Tim Hortons restaurant, complete with dine-in seating.

"The companies (out West and in the South) had foreseen where things were going in the gasoline business with the lower profit margins," he says. "They knew they had to make their stations destination points. That's what I did, too. Over the years, my stores



"We're not in business to lose money. Our real money is made inside the store."

—John Abbo, Hartland Mobil General Store



have become more and more successful. Many customers come in daily, not just to get gas. They'll pick up some snacks and do other light shopping. A lot of families come by regularly for meals at Tim Hortons."

Besides the newest Novi location, Bahnam owns USA 2 GO stores in Commerce Township, New Hudson, and Howell. Each also features a restaurant—a Wendy's in Commerce, another Tim Hortons in New Hudson, and a Domino's Pizza in Howell, which also has a car wash.

A website, www.usa2gosuperstore.com, keeps customers apprised of what the stores offer. Bahnam is proud of the wide variety of products he stocks. Old-style gas stations sell about 500 different items, he says. His carry more than 5,000. His Novi store offers more than 500 varieties of wine, a broader range than many liquor stores.

Running his operation is a tough job: as he says, "The bigger the store, the bigger the challenges." Still, he says, he can't overlook the importance of gas sales to his business.

"Some places have gotten to the point where they consider gas sales to be a loss leader," Bahnam says. "I think that's a mistake. It's absolutely crucial for owners to realize gas sales are important. At the end of the day, everyone needs gas."

Another way to attract and keep a solid customer base is through community involvement, notes Vicki Hobbs, the co-owner with her husband of Whitehall Shell in Whitehall, Ohio, a suburb of Columbus. Her two-acre spread—which includes a gas station, car wash, and convenience store—was started by her father and mother 35 years ago. Hobbs, who began helping out with payroll and book-keeping about 20 years ago, has stayed on top of changes in the industry.

"My parents started out with a little kiosk with gas pumps and a car wash," she says. "With the profit margins on gas being so small, we had to add a lot of different profit centers. We've become a one-stop shop for our customers. You have to offer extras to get that extra ring at the cash register."

What helps set Whitehall Shell apart is the family's attention to its grounds. The site, located in a prominent part of town, boasts beautiful landscaping with carefully tended flowers and shrubs. And it's a visual treat at yuletide, when hundreds of thousands of Christmas lights capture the eyes of passersby. "Our customers appreciate our efforts," Hobbs says. "People tell us they know it's OK for them to plant their flowers when we've planted ours." Whitehall Shell annually receives beautification awards from the city.

The personal touch she and her crew extend to the public is the



key to building customer loyalty and, in turn, profitability. "Our customers truly are like family to us," Hobbs says. "We know them by name, and they know us. The competition (for gas sales) is really stiff. Some seem to almost give away their gasoline to increase sales, so we have to be a little different."

One man who knows what kind of pressures afflict gas station owners is Ed Weglarz, AFPD's executive vice president-petroleum. Weglarz has spent nearly 40 years in the business, first in the retail end and later as a trade group representative.

"You don't have many stand-alone gas stations anymore because there's no money in it," he says. "The owners are making the same five or six cents

per gallon profit with gas at \$4 as they made when gas was \$1.50.

"Unless you have some other offerings for the public—a store, a car wash, or a garage that still does auto repairs—you're not going to be around for long. Retailers today are almost providing gas as a public service."

Weglarz noted that the oil companies, refineries, and state and federal governments all make more money per gallon from gas sales than service station owners.

Washington takes 18.4 cents per gallon in taxes to fund transportation projects, while Michigan collects 19 cents per gallon for road work. But Lansing's total share is much greater: Wrapped into the pump price are the six percent state sales tax and a nearly penny-a-gallon environmental fee to pay for cleaning up underground storage tank sites.

"When gas is selling for \$3.80 a gallon, it costs the station owner \$3.73.9 just to put the gas into the ground (storage tank)," Weglarz says. "That's without taking into account his employees, overhead, and other business costs. Meanwhile, the banks, credit card companies, and oil companies are making out all right."

Station operators are squeezed from many directions, Weglarz says. People are buying less gasoline today, not only due to its high price, but also because cars have become more fuel-efficient. In addition, when people shell out more money for fuel, they have less cash to spend on food, beverages, and other purchases the gas station owner has come to rely on, he adds.

"Right now, it is tough out there," Weglarz says. "Customers are very price-sensitive. If you're a penny (a gallon) off the market, you'll lose 25 percent of your customers. You're going to see a lot of gas stations go out of business if things don't improve." ■■■

Gene Mierzejewski is a freelance writer based in Michigan.





**M. Scott
BOWEN**

Michigan Lottery Commissioner

Super Slots™ Added to Club Games

In October of 2003, the Michigan Lottery introduced players to Club Games, including *Club Keno* and *Pull Tabs*. *Pull Tabs*—instant-win games similar to scratch games—range in price from 50-cents to \$2 and provide players with top prizes up to \$10,000.

The Lottery will have its first \$5 *Pull Tab* game: \$25,000 *Super Slots* as of September 17. This new game offers more than \$1.8 million in total cash prizes and includes top prizes of \$25,000—the largest *Pull Tab* prize ever.

In addition to the fantastic prizes, \$25,000 *Super Slots* offers a unique play style where players can win by matching symbols horizontally, vertically, and diagonally. *Pull Tabs* have a 75 percent prize pay-out, the highest among all Lottery games.

In fiscal year 2011, the Lottery awarded more than \$20 million in prizes to *Pull Tab* players and more than \$2 million in commissions to retailers.

Player's Club Website

In July 2012, the Player's Club website (www.MichiganLottery.com) reached some impressive benchmarks:

- The Player's Club website had more than 11 million page views. This was the second highest month; the top slot is held by March 2012 when *Mega Millions* made history with its \$656 million jackpot.
- Player's Club membership surpassed 425,000.

**In fiscal year 2011,
the Lottery awarded more than
\$20 million in prizes
to *Pull Tab* players and more than \$2
million in commissions to retailers.**



Avalanche Bay Weekend Giveaway

The Michigan Lottery Player's Club is giving away an exciting, fun-filled weekend for four to Michigan's biggest indoor waterpark. The winner of this giveaway will receive:

- A two-night stay for four in the Clock Tower room at Avalanche Bay Indoor Waterpark in Boyne Falls, Mich.
- Splash Package allowing the winner admittance into Avalanche Bay Indoor Waterpark for the entire weekend stay
- \$100 AMEX "Fill it Up" gas card
- \$700 spending money

Player's Club members enter for the chance to win this wet and wild weekend by visiting the Rewards Catalog at www.MichiganLottery.com to redeem 100 reward points. Players may enter as many times as their accumulated reward points allows. The drawing will be conducted on January 9, 2013.

Summer's Ahoy! Giveaway

Best of luck to all those who have entered to win the Michigan-made 2013 Crest Savannah pontoon boat. The drawing is scheduled for September 5.

New Instant Ticket

Instant tickets scheduled to go on sale September 4 are *Win It All* (\$2) and *Instant Riches* (\$5). The release for these tickets is subject to change. Be sure to activate instant game tickets before putting them on sale to ensure winning tickets can be redeemed by players.

Instant Tickets Set to Expire

IG 388 *I Love Cashword* (\$2) expires on September 3. IG 422 *Cash Tournament* (\$5) expires September 4. September 10 is the expiration date for IG 424 *Wild Time Mania* (\$5).

In fiscal year 2011, the contribution to schools exceeded \$727.3 million. Since its inception in 1972, the Lottery has contributed more than \$16 billion to education in Michigan.

For information on all Lottery games, please visit the Lottery's website at www.michiganlottery.com. ■■■



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!



Winners will receive prize payments in annual installments over their lifetime or over 20 years, whichever is greater, within 60 days from the date they claim their prize. They request the Cash For Life method of payment. Overall odds of winning \$10 Cash For Life: 1 in 4,111. Overall odds of winning \$5 Cash For Life: 1 in 4,112. Overall odds of winning \$2 Cash For Life: 1 in 1,986. If you bet more than you can afford to lose, you've got a problem.



**Bruce
STEVENSON**

Superintendent, Ohio Department of Commerce, Division of Liquor Control

Back-to-School Reminders

The Ohio Division of Liquor Control has had a banner year in fiscal 2012.

Preventing Underage Sales

The Division is soliciting your help in keeping alcohol out of the hands of underage individuals. It's back-to-school time, and retail permit holders are on the front lines. Checking for a valid driver's license, an official state of Ohio identification card issued by the Bureau of Motor Vehicles, or a military identification card can help prevent illegal sales and provides you with an affirmative defense. The use of identification scanning devices is encouraged as an effective tool in helping to prevent sales to minors. Remember, a permit holder's business—as well as a young person's life—can be forever damaged if you allow sales of alcoholic beverages to minors.

In a continuing effort to ensure compliance with Ohio's liquor laws, training is available at no cost to your business or employees. The Division offers a server training program for the employees of any Contract Liquor Agency, and alcohol-server training is available to any retail permit holder through the Ohio Investigative Unit's Alcohol Server Knowledge (ASK) program. More information and educational materials including the "Safe Alcohol Sales" training booklet are available at www.com.ohio.gov/liqr/.

Top Ten Selling Liquor Brands

The top 10 brands of spirituous liquor sold at Ohio's 460 contract liquor agencies in fiscal year 2012 are (by gallons sold):

1. Kamchatka Vodka – 399,464 gallons
2. Jack Daniels Tennessee Whiskey – 356,585 gallons
3. Bacardi Superior Light Rum – 294,092 gallons
4. Captain Morgan Spiced Rum – 287,122 gallons
5. Absolut Vodka – 278,924 gallons
6. Crown Royal Canadian Whiskey – 276,619 gallons
7. Smirnoff Vodka – 272,452 gallons
8. Jagermeister – 258,700 gallons
9. Black Velvet Canadian Whiskey – 231,472 gallons
10. Korski Vodka – 230,127 gallons

Licensing Ohio Businesses

In fiscal year 2012, the Division of Liquor Control's licensing section licensed more than 26,000 privately owned and operated manufacturers, distributors, and retailers of alcoholic beverages in Ohio. This includes issuing 1,939 new permits and 6,249 temporary permits for non-profit organizations. The division also transferred 1,786 permits to new businesses, and renewed 24,064 permits. ■■



Remember, a permit holder's business—as well as a young person's life—
can be forever damaged
if you allow sales of alcoholic beverages to minors.



**Paul
CONDINO**

AFPD Vice President, Government Relations

2012 Farm Bill: A Work in Progress

Every five years or so, Congress looks at the Farm Bill in hopes of improving options for fresh food access while eliminating fraud. With nothing but good intentions, members of Congress seek reforms in food and agricultural policy by eliminating direct payments and stressing the need to create risk management tools for farmers, thus saving billions of dollars.

The 2012 Farm Bill has passed the U.S. Senate as well as the House Agriculture Committee. However, with an expiration date of September 30, 2012, the bill now languishes, awaiting a full vote by the House.

Meanwhile, some members of the House seek to make grave cuts in funding for the Supplemental Nutrition Assistance Program (SNAP), once called the Food Stamp program, which makes up more than 70 percent of Farm Bill funding and serves approximately 45 million Americans. Leaders in the U.S. House of Representatives have proposed cuts totaling \$134 billion in the SNAP program over the next ten years, threatening an important program to feed families at a time when finding a job seems impossible.

The potential impact on food access to consumers and the financial hit to the retailers that serve them is difficult to fathom. Many consumers find it difficult to understand why

their children should be limited in their access to food and milk at a time when their parents are unable to find jobs.

Food retailers in Michigan and Ohio can only hope that bi-partisan consensus will rule the day and allow their small businesses and job creation to flourish. There are several additional provisions in the bill that affect AFPD retailers:

- The Farm Bill contains language requiring all SNAP vendors to use an EBT system that allows food stamp transactions to be audited and increases fraud detection in SNAP sales.
- The bill places limitations on college students currently receiving SNAP benefits.
- A rule prohibits retailers from serving as SNAP vendors if their revenues exceed 45 percent or more from combined sales of hot food, alcohol, and tobacco products.
- The bill denies benefits to those winning "large" amounts in state lotteries.

For food retailers and the families they serve, the failure to approve a new Farm Bill creates nothing but anxiety and uncertainty. The failure to act is more damaging than anything Congress might add or delete from the current law, which provides a safety net to millions of consumers, retailers, and their families. ■■

What Happens to SNAP If Farm Bill Doesn't Pass?

SNAP is authorized in the current Farm Bill, which is scheduled to expire on September 30, 2012. Both Congressional chambers are working through the process of reauthorizing the bill, but the legislative calendar is short, and there is still a great deal of work to be done.

There is growing speculation that the Farm Bill may not be complete in time—and if not, then what? Ideally, Congress would pass an extension of the expiring bill until a new one is completed. The current 2008 Farm Bill would continue to be law for an extended period of time.

This assumes that either the Agriculture Appropriation Bill or

a Continuing Resolution will have passed in order to keep the funding in place. The Farm Bill is not the only thing to expire on September 30; the fiscal year also ends on that date. Unless

Congress passes a funding bill, we would face a "government shutdown" scenario.

We faced a similar situation last April as Congress struggled to pass a long-term Continuing Resolution. In preparation for a possible shutdown, the USDA has made plans to allot SNAP funding in advance to ensure individuals still receive their monthly benefits.

For more information, contact FMI Director of Government Relations Hannah Walker, hwalker@fmi.org.

(Source: Food Marketing Institute, www.fmi.org)





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Public Act 166 of 2011 a.k.a. AFPD's bill (SB 331), which was introduced by Senator Joe Hune in 2011, passed in both chambers, and signed into law by Michigan Governor Rick Snyder, levels the playing field for our industry. Since 1973 off-premises retailers that have paid 1.85% more in liquor taxes than bars and restaurants for the same bottle of alcohol.

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\$200,000	\$3,700
\$300,000	\$5,550
\$400,000	\$7,400
\$500,000	\$9,250
\$600,000	\$11,100
\$700,000	\$12,950
\$800,000	\$14,800
\$900,000	\$16,650
\$1,000,000	\$18,500

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So You Think You're an Expert

If you are truly an expert in your industry—but are not yet known as one—there are some simple things you can do to publicize your work.

First, you have to ask: What makes me the expert on any given issue? Part of our communications strategy is to create thought leaders or experts.

In the food industry, there are various areas that could make you an expert. The media recently reached out to AFPD to find leaders in wholesale and retail as well as in petroleum.

We offered Ed Weglarz as a spokesperson on gas prices and other AFPD members as experts in food and retail. Justin Hiller from Hiller's Markets was interviewed on Channel 7 about increasing food costs, while Weglarz talked about gas prices on WJR 760 AM.

This year we also positioned members Karam Bahnam, John Abbo, Najib Atisha, and others as industry experts. It is one of the many perks that comes with an AFPD membership.

You first need to assess what qualifies you for expert status. You can do this by evaluating the competition. How does your expertise stand up to your competitors? Are you doing what you say you can do on a regular basis? Next, do a comparison. Write down your top five

competitors and compare yourself against the list. Take notes as to what they are doing differently, and what is the same.

Once you determine you are among the top leaders in your area of expertise, you can start devising a plan to brand yourself or market your company. You might consider getting published. Being published used to be a requirement only for academia, but if you want to establish yourself as a thought leader, start writing. You can start with a simple blog. You might consider penning an op-ed and sending it to your local paper. Once you establish your voice and writing style, query local publications about writing a guest column.

Another way to publicize your expertise is to be interviewed as an expert. You have to think in quotable quotes and sound bites. Learn how to provide statements that are succinct and quotable, as well as those that make good radio or TV sound bites.

Being an expert in your professional field is success in itself, but it is almost wasted if others do not know it. Publicize what you know, and let others benefit from your expertise. ■■

Vanessa Denha Garmo is a member of the AFPD Foundation board of directors and is AFPD's public relations consultant.



Being an expert in your professional field is success in itself, but it is almost wasted if others do not know it.

Publicize what you know, and let others benefit from your expertise.

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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 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 families in need.

All 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: _____

Business: _____

Address: _____

St: _____ Zip: _____

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I will provide Thanksgiving turkeys for:

- | | |
|--|--|
| <input type="checkbox"/> 10 families at \$120 | <input type="checkbox"/> 250 families at \$3,000 |
| <input type="checkbox"/> 20 families at \$240 | <input type="checkbox"/> 500 families at \$6,000 |
| <input type="checkbox"/> 40 families at \$480 | <input type="checkbox"/> Other (goods or products) |
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Andy DELONEY

Chairman, Michigan Liquor Control Commission

Fast Approval for Temporary Permits

The Michigan Liquor Control Commission (MLCC) now offers next-day approval for many applications for temporary outdoor service permits.

"We are working hard to improve our licensing process," said Andy Deloney, chairman of the MLCC. "The expanded use of our consent agenda for next-day service will help get these permits for temporary outdoor service approved much more quickly. This is just one more step in our efforts to create a streamlined process."

Though the Commission considers applications for licenses, permits, and permissions on a daily basis, the process of creating full dockets for temporary outdoor service permits was time consuming for the commission and MLCC staff.

In order for an application for temporary outdoor service to be placed on a consent agenda for next-day consideration, the application must meet certain criteria:

1. A completed application.
2. Include the \$70 permit fee.

3. Include a diagram with dimensions indicating ingress/egress.
4. The proposed area must be smaller than 20,000 square feet.
5. The proposed area must not be located adjacent to a body of water or within a sporting venue.
6. The proposed area must not be more than 25 feet from the establishment.
7. The proposed area must not be across an easement or thoroughfare.

If these criteria are met, the application will be placed on the consent agenda for next-day consideration. If any of the above are not met, more information or time may be required.

"We are in the peak of the season for Temporary Outdoor Service Permit requests," said Deloney. "We are excited about the MLCC's improved services to customers while still ensuring standards are met and consumers are protected."

For more information about the MLCC, please visit www.michigan.gov/lcc. ■■■

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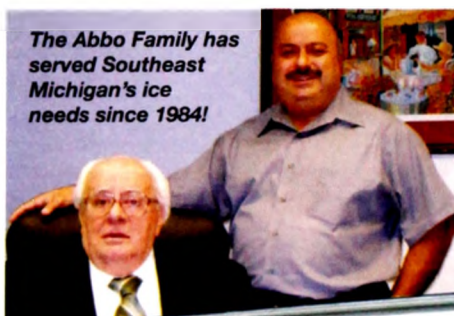
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Hall Street Party Store: Everything Our Customers Need

Grand Rapids looked like a great opportunity. And it's lived up to that expectation, says Joe Hermiz, owner of the Hall Street Party Store at the corner of Hall Street and Randolph Avenue.

Before moving to Michigan's second largest city 15 years ago, the Hermiz family owned a beer and wine store in Detroit, but "competition was fierce—with a store on every block—and the city had challenges even then," Hermiz says. "My cousin looked at a small, 1,000-square-foot store here first, but decided not to take it." Newly married, Hermiz and his wife saw their chance to move to this beautiful, small city on the Grand River with less competition and a better economy.

That little liquor store did well for nine years—so well that six years ago Hermiz knocked it down and built a three-store corner strip anchored by the current 6,000-square-foot party store.

Hermiz speaks proudly of the range of items the store offers, "Everything grocery except fresh meat," he says, "including plenty of fresh produce, pizza, and deli, plus beer, wine, and liquor."

He's especially excited about the newest addition—a much larger deli counter with more salads, cheeses, and deli meat. "Our customers are looking for convenience," he explains, "and we have everything they need."

He still has competition from other stores in the area, but says his customers are loyal because "they



like our clean store, quality product, good prices, and especially our good service." Hermiz and the store's eight employees, four of whom are full-time, make sure everyone feels welcome.

The recession was tough on everyone, Hermiz admits. "Before the recession, when everyone had a job, we sold lots of high-end liquor and beer," he explains. "Luckily, people still have to eat and

drink, but now they're looking for deals."

"When I go to my wholesalers, I'm looking for deals, too," he explains. "I need the best price for everything, because that's what my customers want. So instead of one supplier, I have four or five. Whether I'm buying bread or cheese, whoever has the best deal gets the business that week."

"Things seem to slowly be getting better, and when our customers work, they spend money," he says hopefully.

Hermiz has been an AFD/AFP member for about 25 years, since the old days in Detroit. He doesn't use the programs as much as he should, he admits, but is taking a closer look at them now.



"This is a beautiful area," he says, "and it's a big, wide-open market." Grand Rapids is the county seat for Kent County, and is a major producer of fruit—especially apples—vegetables, and Christmas trees. The area also contributes to a wide range of industries, and is the hometown of former President Gerald Ford. ■■

**"Our customers are looking for convenience,
and we have everything they need."**

—Joe Hermiz, owner, Hall Street Party Store

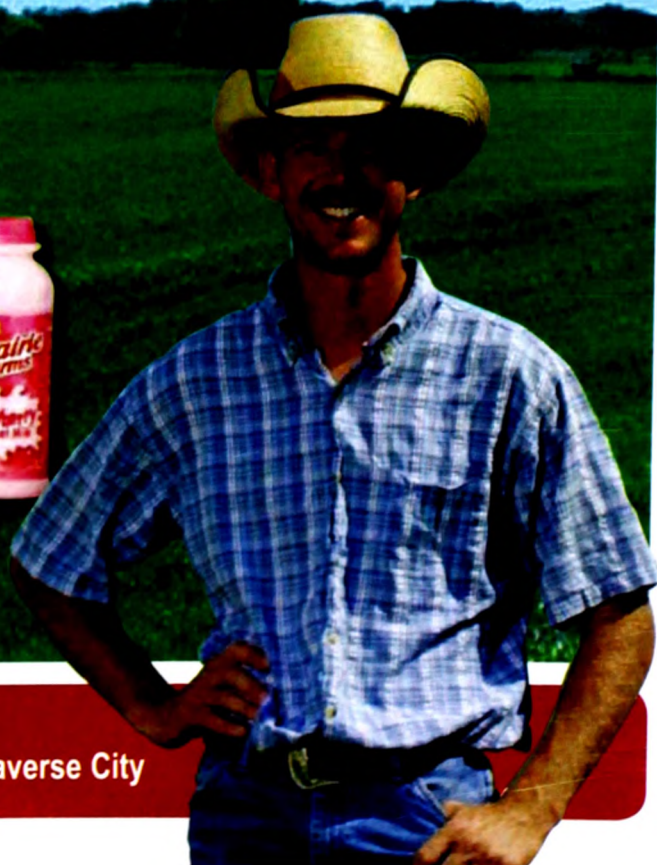
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Great North Foods: Help Customers Be Winners

Great North Foods has been serving Michigan's retail grocers since 1930, when it was founded as Alpena Wholesale Grocer Company by the Douville family of Alpena, Michigan, a beautiful city overlooking Lake Huron's Thunder Bay. The family combined Douville Bakery and National Grocery Company of Alpena, and has continued to nurture the company through acquisition and innovation for 82 years.

Family head Louis Douville initiated the company's early changes, buying out his original partners in 1941 and adding new partners Stephen H. (Jasper) Nowak, Harold Parks, and George Mishica. In 1946, Douville brought the IGA, Inc. program to Alpena Wholesale, a decision that ignited a 30 percent increase in sales during its first year as an IGA wholesaler.

Douville's 1946 death in an auto accident left the company's legacy to future generations of family members, each with his own contribution. The company's addition of an extremely successful single-pick convenience store program was launched in 1992 by Jim Johnston.

Today, Great North Foods is still owned and operated by the Douville/Johnston family, and has been led by President Ron Baxter since 1998. Baxter, who joined the company in 1988 as a retail counselor, says the company's strategy is simple: "Take care of the customer by doing whatever it takes to help make them the best they can be."

"Sixty percent of those customers are independent grocers and IGA stores," Baxter says, "and the rest are convenience stores." The company's 110 employees and 185,000 square-foot warehouse in Alpena serve Michigan as well northern Indiana, northern Wisconsin, and parts of Ohio.

Great North provides a full line traditional wholesale grocery fare including dry grocery, dairy, frozen, HBC, general merchan-



dise, fresh and packaged meats, and deli selections. "We've recently made vast improvements to our fresh meat offerings, and it is going great guns," he says. "The Star Ranch Angus program in particular is proving itself to be a real winner with our customers." In addition to all the major brands plus its own IGA and Hy-Top private

labels, Great North features Michigan-made products like Koegel deli meats and Faygo pop.

"The main reason for our success is our service orientation," Baxter says. "We have a large staff of experienced sales people and merchandisers, and we're increasing those numbers to provide even better service. We give our customers as much help as they need," he explains, "and we do it through personal contact with everyone from the president down to the warehouse staff. If you call here, you can talk to a real person. Plus, we're in your store every other week."

Great North also helps new customers get good pricing on store equipment and fixtures through its relationships with other suppliers, and the company's wide range of retail services helps customers succeed in the marketplace. Its in-house print shop even furnishes customers with flyers, banners, custom signage, and advertising and promotional programs. "Whatever your needs, we either supply it or can connect you to the right vendors," Baxter says.

Great North appreciates its affiliation with AFPD because, in addition to more business, it lets the company provide additional services. Baxter says, "AFPD sources things we don't, like insurance," he explains, "and that gives us an opportunity to present those resources and services to new customers."

Baxter is optimistic about the future. "We got through the recession," he says, "and it seems to have turned the corner. The drought will present some challenges, but we're confident we can continue to help our customers meet any challenge." ■■■



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Blue Cross Initiative Helps Reduce Unnecessary Heart Imaging

Appropriate use of testing is a hot topic in medicine as physicians and hospitals look for ways to improve quality while containing cost to achieve high-value care. This is especially true in the field of cardiology where the potential consequences of incorrect diagnosis have led to overuse of cardiovascular imaging with CT scanners, called coronary CT angiography.

A landmark study, led by Kavitha Chinnaiyan, M.D., director of Advanced Cardiac Imaging Education, Beaumont Health

System, has shown that inappropriate CCTA use can be reduced by 60 percent with educational programs, increased physician collaboration, and close monitoring. The research is published in the Aug. 8 online issue of the Journal of the American College of Cardiology.

The results come from a multicenter, statewide quality improvement initiative called the Advanced Cardiovascular Imaging Consortium (ACIC), sponsored by Blue Cross

Blue Shield/Blue Care Network of Michigan. The ACIC was launched by Blue Cross Blue Shield/Blue Care Network of Michigan in collaboration with Beaumont Health System in July 2007 as a collaborative quality initiative to improve the practice of coronary CT angiography. A total of 47 centers in Michigan took part in this ongoing initiative during the time period of this study (July 2007 to December 2010).

"We looked at more than 25,000 patients in the ACIC registry, reviewed data on appropriate use, then had a period of intervention with 5,000 referring physicians across the state offering educational programs, close monitoring, and feedback to physicians on CT use," says Dr. Chinnaiyan, ACIC program director. As coronary CT angiography is a relatively new imaging methodology, this statewide collaborative was formed in part to assess how providers should best use this technology, while at the same time reducing its inappropriate use. After the intervention, there was a


follow-up period where appropriate use was reviewed again.

"We found that appropriate use increased and inappropriate use decreased by 60 percent across all referring physician specialties—including cardiologists, internists, emergency room physicians," says Dr. Chinnaiyan. "These are very exciting results for doctors, patients, and for payers."

Coronary CT angiography is the fastest growing application of CT scanners in the U.S. About 500,000 Americans undergo CCTA each year at an average cost of \$500 to \$1,500. "The study suggests that voluntary, mutually established quality metrics reinforced by education and feedback can result in major changes in inappropriate use," notes Dr. Chinnaiyan. "This collaborative approach involving physicians, hospitals, and payers may be applied beyond CCTA to enhance value in other areas of medicine." ■■■



A landmark study has shown that inappropriate CCTA use can be **reduced by 60 percent** with educational programs, increased physician collaboration, and close monitoring.



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Farmington Hills Manor	(248) 888-8000
Hampton Inn - Commerce	(248) 863-3970
Hampton Inn - Shelby	(248) 624-8100
Holiday Inn Express - Commerce	(248) 624-8100
Petrusello's	(248) 879-1000
Shenandoah Country Club	(248) 683-6363
Suburban Collection Showplace	(248) 348-5600

ICE CREAM SUPPLIERS

 Nestle DSD	(248) 425-8332
 *Prairie Farms Ice Cream Program (Large Format)	1-800-399-6970 ext. 200
Pars Ice Cream Company, Inc.	(313) 291-7277

ICE PRODUCTS

Arctic Glacier, Inc.	1-800-327-2800
Home City Ice	1-800-759-4411
Taylor Ice Co.	(313) 295-8576
U.S. Ice Corp.	(313) 862-3344






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SUPPORT THESE AFD SUPPLIER MEMBERS

INSURANCE SERVICES: COMMERCIAL

 North Pointe Insurance.....	1-800-229-6742
 CareWorks	1-800-837-3200 ext. 7188
 Cox Specialty Markets (North Pointe) (Underground Storage Tanks).....	1-800-648-0357
Brown & Brown Insurance.....	(586) 446-3663
Globe Midwest/Adjusters International	1-800-445-1554
Great Northern Insurance Agency	(248) 856-9000
Thomas-Fenner-Woods Agency, Inc.....	(614) 481-4300
UST/Lyndall Insurance.....	(440) 247-3750



INSURANCE SERVICES: HEALTH & LIFE

 BCBS of Michigan.....	1-800-666-6233
New York Life Insurance Company.....	(248) 352-1343
Rocky Husayni & Associates	(248) 851-2227

INVENTORY SERVICES

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

 Bellanca, Beattie, DeLisle	(313) 882-1100
 Pepple & Waggoner, Ltd.	(216) 520-0088
Cummings, McClorey, Davis & Aho, PLC.....	(734) 261-2400
Demba & Associates	(248) 265-4100
Fisher & Phillips, LLP	(858) 597-9611
Jappaya Law, PC	(248) 626-6800
Kich Attorneys & Counselors	(586) 493-4427
Line, Alton & Horst.....	(614) 228-6885
Law offices of Kassab & Arabo, PLLC	(248) 865-7227
Makani, Orow, Mekani, Shallah & Hindo, PC.....	(248) 223-9830
Parrish, Kacsikes, Silver & Gadd, PC	(734) 354-8600
Wrightman & Cole, PC	(517) 351-6200

LOTTERY

Wich Corporation	(517) 272-3302
Michigan Lottery	(517) 335-5648
Zibo Lottery	1-800-589-6446



MAGAZINE & TRADE PUBLICATIONS

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

MEAT & DELI DISTRIBUTORS

A&A United Meat	(313) 867-3937
A to Z Portion Control Meats	(419) 358-2926
C Roy & Sons	(810) 387-3975
Lean Foods	(586) 447-3500
Lean Wholesale Meats	(313) 831-8126
Shoreland Foods Distributors	(313) 659-7300
White Food Corp	(586) 727-3535
Wholesale Packing Company	(313) 259-7500

MILK, DAIRY & CHEESE PRODUCTS

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

MISCELLANEOUS

Validator	(386) 308-2543
Z Coil Comfort Side	(313) 407-4976

MONEY ORDERS/MONEY TRANSFER/ BILL PAYMENT

 MoneyGram International.....	MI (517) 292-1434
.....	OH (614) 878-7172
Western Union.....	(734) 206-2605

OFFICE SUPPLIES & PRODUCTS

 Staples	1-800-693-9900 ext. 584
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PIZZA SUPPLIERS

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

BMC - Business Machines Specialist	(517) 485-1732
Caretek (Security, Credit Card, Point of Sale and more!)	1-866-593-6100
Great Lakes Data Systems	(248) 356-4100 ext. 107
Silk Route Global	(248) 854-3409

PRINTING, PUBLISHING & SIGNAGE

American Paper & Supply	(586) 778-2000
Fisher Printing	(708) 598-1500
International Outdoor	(248) 489-8989
Michigan Logos	(517) 337-2267
Proforma Commerce Solutions	(313) 207-7909
Wait Kempksi Graphics	(586) 775-7528

PRODUCE DISTRIBUTORS

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

REAL ESTATE

American Business Broker	(614) 944-5778
Judeh Tax Appeal Team	(313) 277-1986
Signature Associates - Angela Arcon	(248) 359-3838

REFRIGERATION & REFRIGERATION SOLUTIONS

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

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

Central Alarm Signal	(313) 864-8900
Gulfcoast Loss Prevention	(727) 776-3429
Whole Armor Reliant Services LLC	(313) 930-5464

SHELF TAGS/LABELS/MARKETING

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

SODA POP, WATER, JUICES & OTHER BEVERAGES

 Arizona Beverages	(810) 360-0671
 Intrastate Distributors (Snapple)	(313) 892-3000
 Monster Energy Company.....	(586) 566-6460
 Nestle Waters Supermarket Program	(734) 513-1715
7UP Bottling Group	(313) 937-3500
Absopure Water Co.....	1-800-334-1064
Buckeye Distributing (AniZona)	(440) 526-6668
Coca-Cola Refreshments	Auburn Hills (248) 373-2653
.....	Belleville (734) 397-2700
.....	Metro Detroit (313) 868-2008
.....	Port Huron (810) 982-8501
Coca-Cola Refreshments - Cleveland	(216) 690-2653
Faygo Beverages, Inc.	(313) 925-1600
Pepsi Beverages Company	Detroit 1-800-368-9945
.....	Howell 1-800-878-8239
.....	Pontiac (248) 334-3512

SPECIALTY FOODS

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

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

WASTE DISPOSAL & RECYCLING

National Management Systems	(586) 771-0700
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WINE & SPIRITS COMPANIES

Beam Global	(248) 471-2280
Constellation Brands	(248) 349-5164
Diageo	1-800-462-6504
Heaven Hill Distilleries	1-800-348-1783
Remy Cointreau USA	(248) 347-3731
Treasury Wine Estates	(734) 667-3515

WINE & SPIRITS DISTRIBUTORS

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



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AFPD works closely with these associations:



Calendar



—September 25 and 26, 2012—

AFPD "Deal or No Deal"

Holiday Food & Beverage Trade Show

Suburban Collection Showplace,
Novi, MI

—October 4, 2012—

2nd Annual AFPD Ohio Trade Dinner

Villa Milano, Columbus, OH

—October 5, 2012—

6th Annual AFPD Ohio

Food & Petroleum Trade Show

Villa Milano, Columbus, OH

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