HAPPY NEW AFPD
New Branding, New Building, New Era

The new AFPD image represents our members, staff, community, and partners all working together, hand-in-hand, connected as one, for the mutual benefit of us all.
Because TruMoo Milk is made with real, fresh white milk, it has essential nutrients you need: calcium, protein, potassium, phosphorus, riboflavin and vitamins A, D and B12. Chocolate Milk is a truly good deal.

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DOUBLE-AGED for a Smoother Taste
Features

8 New Branding, New Building, New Era
AFPD unveils new logo and an expanded vision for 2012 and beyond.

21 Get Updated on New BUSTR Regulations
The Ohio Bureau of Underground Storage Tank Regulations has adopted several new rules to meet the Federal Energy Policy Act.

Departments

7 AFPD Corner

14 Retailer Spotlight
Waters Edge Market

18 Safety Sense
Ohio BWC Board Approves Credibility Changes

19 Supplier Spotlight
DTE Energy Supply

26 Healthy Living
Uninsured Detroiters Get Help from BCBSM

28 Supplier Directory

Columns

6 President’s Message
The Power of Change

11 Petroleum News & Views
The Future of Fuel Marketing

12 Political Action
Leveling the Playing Field for Funding

16 Communication Corner
What the Community Expects from You

20 Ohio Division of Liquor Control
A Common Sense Business Climate

22 Michigan Legislative Update
2011 AFPD Legislative All-Star Team

24 Michigan Liquor Commission
MLCC Expects Modest Growth in 2012
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T here's a well-known adage: “Change is the only thing that remains constant in life.” Certainly, change is not always welcomed or even understood. However, I prefer to view change through the lens used by Mahatma Gandhi when he said, “Be the change that you wish to see in the world.”

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

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

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

Never forget that everything starts and ends with you, the AFPD member. We encourage you to donate to the AFPD PAC and get involved by attending our various events throughout the year. Help us recruit new members, who will thank you later. On their own, they will remain uninformed and out in the cold in 2012. Together, compared to the ineffective efforts of one or two stores on their own, membership. Just paying your dues does not ensure results, but if you put in the time and effort, use the AFPD programs, get involved in our Day at the Capitol in Lansing and Columbus, and talk to your local and state representatives, you will see AFPD as an insurance policy and the best investment you have ever made.

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

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

Congress Scrutinizes Marketing Campaigns Against Food and Tobacco

An Obama administration proposal that calls for restrictions on certain types of foods and beverages marketed to children has been delayed. When passing its version of a trillion-dollar-government spending bill, members of the U.S. House included language requiring a cost-benefit analysis for the proposal, which seeks to reduce childhood obesity by restricting food and beverage marketing to products that provide a "meaningful contribution" to a healthy diet. Push-back from a food and beverage coalition has "forced deeper deliberation of the initiative and several delays." Congress also killed the use of federal dollars to fund so-called anti-obesity and "nutrition" campaigns. The legislation bans government-funded campaigns against legally sold products and goods, including tobacco. (NACS)

Convenience Store Companies Face Disability Claims

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

Michigan

Michigan Legislature Amends Youth Employment Standards Act

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

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

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

Ohio

Ohio Minimum Wage Increases January 1

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

Complete BUSTR Training by August 2012

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

Ohio BWC Board Approves Credibility Changes

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

New Branding. New Building. New Era

By Carla Kalogeridis

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

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

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

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

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

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

—Jim Hooks, Metro Foodland
“My goal for AFPD this year is to engage in recruiting and asking our members to get involved in leading one of the the best organizations in the United States.”
—Paul Elhindi, Lyndhurst Valero

New Branding.

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

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

“The courageous new changes at AFPD will set us up for success in 2012 and many years beyond. We are making our mark in the industry and in state and national legislatures.”
—Joe Bellino, Jr., Broadway Market
New Building.

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

Securing the Future

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

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

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

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

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

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

Carla Kalogeridis is editor of AFPD Bottom Line.
The Future of Fuel Marketing

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

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

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

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

• There will be broader competition. More non-traditional outlets—grocery chains, even home improvement stores—will be competing for fuel business, and they can afford to use gas as a loss leader.

• Marketers will need to build their own brand. Some are abandoning branded gas to save several cents a gallon because of very slim profit margins. Motorists are also less brand-loyal and more price-conscious in today’s climate of high unemployment. Younger drivers and leasing drivers subscribe to the philosophy that “gas is gas” and therefore consider price their primary motivator when purchasing fuel.

• Vending machines at the pump island are a consideration. C-stores are installing vending machines at the pump because 60-70 percent of customers who buy fuel never enter the store to buy higher-margin items. Soft drink machines are the most common, but some stores are promoting sandwiches and snacks. If the item seems a trifle goofy, don’t discount it. You may just be on the brink of the newest phenomenon to sweep the industry.

For some unexplainable reason, retailers feel the uncontrollable urge to give away their primary product in hopes that the motorist will come in the store and buy some item that actually produces some margin.
The past year brought little help from banks to retailers across Michigan and Ohio attempting to refinance their businesses or obtain funding to expand their stores. With the bi-partisan “super-committee” failing to cut spending from the federal budget, the domino effect is expected to cause low-interest bank loans to be more difficult than ever to obtain.

With big box retailers receiving more than their share of government give-aways, securing low-interest, small business financing in 2012 will take creativity and will power. AFPD may be able to help with the ingenuity and creativity. President and CEO Auday Arabo directed the government relations team to examine funding alternatives for AFPD’s retailers. As he puts it, “Our retailers can compete with anyone, any day—as long as the playing field is level” The AFPD government relations team has learned of some small business financing mechanisms that just may be the equalizer.

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

The MEDC and ODoD
The states of Ohio and Michigan both offer low-interest loan opportunities for small business retailers, although these are few in number and quite competitive. Michigan’s programs are through the Michigan Economic Development Corporation (MEDC), which operates by matching company needs with available financing programs. Further, its Small Business Capital Access Program allows businesses with less than 500 employees to access loans through more than 80 participating financial institutions in Michigan.

In Ohio, the Ohio Department of Development (ODoD) provides potential financing and loan programs to small businesses. The Ohio Capital Access program, along with the 166 Direct Loan program, are available for building acquisition, expansion or renovation, and equipment purchase.

Finally, we at AFPD know retailers are busy, with little time to research the few—yet vital—financial opportunities for capital improvements and development. That’s why we are committed in 2012 to educating our members on the nuts and bolts of federal and state finance opportunities through a series of informative financing seminars. It’s time to call out the federal and state agencies that have promised to treat small businesses with the same financing opportunities as big business, yet have rarely made good on those promises. Our members will provide the necessary desire; AFPD will provide educational opportunities that could level the playing field.
An AFPD partnership with DTE Energy Supply is allowing members in Ohio, Pennsylvania, and Illinois to realize considerable savings in energy. The DTE Supply Energy Savings Program benefits members in several ways:

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

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

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

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

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

To sign up for this exciting AFPD program, call Cindi Quinn-Ventura at (734) 887-2176 or email her at quinn-venturac@dteenergy.com. Be sure to let her know you are an AFPD member! Members with questions may also call the AFPD office at (800) 666-6233.
Who among us hasn’t had the following late-night conversation? “We were talking one night, saying ‘We’re all really smart and good at our jobs, it would be good to not have to put all our effort into a job for somebody else,’” says Kathy Kaczan. “It would be nice to do it for ourselves.”

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

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

The family took on the convenience store and gas station despite having no experience in running such an operation; but that was not the end of their unconventional approach.

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

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

“Nothing comes out of a container, everything is from scratch,” she says. “She doesn’t just do a little bit of this and a little bit of that; customers can take away a full menu.”

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

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

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

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

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

Waters Edge joined in July, and says the investment has more than paid for itself in less than six months. They were initially attracted by the Chase Paymentech program, but truly appreciate the association’s expertise and information. “I’ve found so much info in the Bottom Line publication that is useful, or helpful, or that has taught us something to pay attention to,” Elizabeth says. “The magazine has been fabulous; it’s totally saved me a few times.”
$1,500 SCHOLARSHIP

ACADEMIC SCHOLARSHIP PROGRAM

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

Apply online at aim.applyists.net/AFPD or visit www.AFPDonline.org for more information
What the Community Expects from You

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

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

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

Actually, we have 86 full-line grocery stores in Detroit. AFPD knew that the only way to dispute this myth was to show people the truth. We realize that not all stores are AFPD members. You can do your part in encouraging all businesses in Detroit to become AFPD members and benefit from the various programs. As ambassadors to AFPD, you can educate others on what AFPD is doing, including the creation of the map.

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

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

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

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

Anyone who has operated a store in the urban areas knows firsthand that operating in Detroit is much different from the suburbs.
Turn up the savings for your business.

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

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

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

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

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

When calling choose option 3 for the commercial and industrial program or email your request to YourEnergySavings@kema.com.
Ohio BWC Board Approves Credibility Changes

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

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

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

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

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

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

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

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

“We offer the best of both worlds between a Fortune 200 organization with rigorous risk management and process controls—not somebody working out of their garage or fly-by-night—but also a smaller, entrepreneurial organization within this company that offers personalized service,” says George Deljevic, director of retail operations. In summary: “A combination of a small, hungry company eager to win and keep your business, plus the stability of a large organization with assets, risk control and stability.”

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

Cindi Quinn-Ventura, DTE Energy Supply’s business development manager, says the DTE Energy Savings Program offered through AFPD is a great example of a product that offers both cost reduction and cost control.

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

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

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

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

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

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

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

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

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

• Eliminated costly regulations to allow Ohio non-beverage food manufacturers to purchase beer and liquor for their recipes from Ohio manufacturers and suppliers at wholesale prices and quantities.
• Developed a new procedure to help a grocery store manager get craft liquors from small batch distilleries to differentiate his store from the competition and help grow the business.
• Supported House Bill 243 to remove the limitation on the number of A-3a licenses for small craft or artisan spiritual liquor manufacturers to allow existing and future distilleries to expand and create jobs. This will create a secondary market for Ohio agricultural products, as the trend with many micro-distilleries is to locally source their ingredients.
• Helped the Toledo Mud Hens work through plans for growth and the regulatory requirements impeding their business operations, allowing them to expand. These are just a few examples of how our new common-sense approach is helping create a better business climate in Ohio. And we’re not done yet. There are many more improvements and new initiatives to come, including utilization of new technology, to help Ohio businesses achieve even greater success in 2012.

Save the date: 2012 Ohio Safety Congress & Expo
Congress: March 27 – 29; Expo: March 28 – 29

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

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

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

FREE registration opens in January. Continuing education credits (CEUs) are available.
Get Updated on New BUSTR Regulations

By William Vedra

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

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

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

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

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

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

This rule was rescinded. The operating requirements are now included in rules 1301:7-9-06 and 1301:7-9-07 of the Ohio Administrative Code.

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

Following a BUSTR inspection, product deliveries to USTs that are not cathodically protected or are not equipped with spill, overfill, or release detection equipment were prohibited after May 16, 2011. Fuel delivery to USTs may also be prohibited when the owner and/or operator fails to timely address violations related to the operation or maintenance of cathodic protection, spill, overfill, or release detection equipment, or fails to obtain a Certificate of Coverage from the Petroleum UST Release Compensation Board.

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

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

- **Class A operators** ensure that appropriate individuals properly operate and maintain the UST systems: maintain appropriate records; respond appropriately to emergencies caused by releases or spills from UST systems at the facility; and make financial responsibility documents available to the State Fire Marshal's representative as required.
- **Class B operators** monitor, maintain, and ensure that release detection methods, recordkeeping, and reporting requirements are met; ensure all relevant equipment complies with performance standards; and ensures appropriate individuals are trained to properly respond to emergencies caused by releases or spills from UST systems at the UST site.
- **Class C operators** typically control or monitor the dispensing or sale of petroleum and are responsible for the initial response to alarms or releases associated with the UST system. A Class C operator must be present at an attended UST site during the operation of the UST system.

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

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

January 2012
Without a doubt, 2011 was a very successful year for AFPD’s legislative efforts in Michigan. Whether the issue was changes to the item pricing law, Sunday sales, or the liquor tax cut for SDD licensees, the year saw a number of legislators step up to the plate to make Michigan a better place in which to live and do business.

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

Senator Randy Richardville (R-Monroe)

Randy Richardville was elected to the Michigan Senate in November 2006. Upon re-election in 2010, he was selected as senate majority leader by his fellow Republican caucus members. Prior to his election, Richardville worked in the business community and has 20 years experience with Fortune 500 companies. He served as the economic development director for the Port and City of Monroe before being elected to the senate. Senator Richardville has been a leading advocate for making Michigan a better place to do business, as evidenced by his strong record of standing up for independent retailers. For his efforts, AFPD is proud to name Senator Randy Richardville “captain” of the 2011 Michigan Legislative All-Star Team.

Representative James “Jase” Bolger (R-Marshall)

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

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

These senators and representatives are all good listeners, and they supported positive changes for independent retailers and consumers in Michigan.
Senator Tory Rocca (R-Sterling Heights)
Tory Rocca was elected to the Michigan Senate in 2010, and in 2011 began serving as chair­man of the efficacious Senate Regulatory Reform Committee. An independent voice for the citizens he represents, Senator Rocca has ably articulated the concerns of Michigan workers and job providers alike.

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

Senator Rebekah Warren (D-Ann Arbor)
Rebekah Warren was elected to the Michigan Senate in 2010, and in 2011 began serving as chair­man of the Senate Regulatory Reform Committee. An independent voice for the citizens he represents, Senator Rocca has ably articulated the concerns of Michigan workers and job providers alike.

Prior to her work as a senator, Warren served the citizens of Ann Arbor as state representative for four years. During her very first house term, then Representative Warren received statewide acclaim for the bipartisan passage of landmark water protection legislation that effectively banned the diversion of Great Lakes water.

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

Senator Joe Hune (R-Hamburg)
Joe Hune was elected to serve the 22nd state senate district in 2010 and assumed office in January 2011. Prior to joining the senate, Hune served six years in the Michigan House of Representatives. With roots in Livingston County, Hune became the youngest serv­ing member in the Michigan legislature when he was first elected in 2002 at age 22. Senator Hune is best known to AFPD members for his sponsorship of SB 331, the legislation that levels the playing field on taxes paid to the state on spirits. This $14 million tax cut for SDD licensees will take effect on October 1, 2012. Senator Hune serves on the Regulatory Reform Committee.

Senator Morris Hood III (D-Detroit)
Morris Hood III was elected to his first term in the state senate in 2010. Prior to joining the senate, Hood served six years in the Michigan House of Representatives, joining a legacy of family members. As a child, Hood watched his father (Morris Hood, Jr.) and uncle (Raymond Hood) make a real difference in the lives of thousands by serving in the Michigan legislature.

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

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

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

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

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

“We expect at least modest growth into fiscal year 2012,” says Andy Deloney, chairman of the MLCC. “The future looks strong as we continue to approve new products weekly. Currently, there are more than 5,600 products available for sale from Authorized Distribution Agents (ADAs) designated by the Commission. These ADAs, who have contracts with the various suppliers of spirits, are responsible for transmitting spirit orders to the MLCC, receiving and warehousing the merchandise shipped into the state, and delivering product to retailers.”

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

To learn more about LARA, visit www.michigan.gov/lara. Follow us on Twitter www.twitter.com/michganLARA, “like” us on Facebook, or find us on YouTube www.youtube.com/michiganLARA.
Why Local Tobacco Regs are on the Rise

By Thomas A. Briant

In 2011, local governments increased their consideration of ordinances to further regulate tobacco products, restrict tobacco advertising, and impose new local excise taxes on tobacco products. Aside from budget deficits prompting proposals to raise excise taxes, there are two main reasons why local governments have been pursuing more restrictive laws and higher taxes on tobacco products.

First, the Family Smoking Prevention and Tobacco Control Act (the law enacted in 2009 that authorized the FDA to regulate cigarettes, roll-your-own, and smokeless tobacco products) states that local governments may “enact, adopt, promulgate, and enforce any law, rule, regulation, or other measure...prohibiting the sale, distribution, possession, exposure to, access to, advertising and promotion of, or use of tobacco products by individuals of any age.”

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

Thomas A. Briant is executive director of the National Association of Tobacco Outlets.
Uninsured Detroiters Get Help from BCBSM

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

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

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

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

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

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

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

PAYROLL PROCESSING & HUMAN RESOURCES
- Total HR Services, LLC .................................. (248) 601-2850

PIZZA SUPPLIERS
- Hunt Brothers Pizza ........................................ (615) 259-2629

POINT OF SALE
- BMC - Business Machines Specialist ............... (517) 485-1732
- Caretek (Security, Credit Card, Point of Sale and more) 1-888-593-1800

PRINTING, PUBLISHING & SIGNAGE
- International Outdoor ...................................... (248) 495-8889
- Michigan Logos ............................................. (517) 337-2267
- Wall Kemp’s Graphics .................................... (586) 715-7528

PRODUCE DISTRIBUTORS
- Ace Produce .................................................. (248) 798-3634
- Heeren Brothers Produce ................................ (616) 452-2012
- Tom Mason & Son, Inc .................................... (313) 566-0557

REAL ESTATE
- Centro Properties Group ................................ (615) 476-6672
- Judeh Tax Appeal Team .................................. (313) 771-1986
- LightHouse Real Estate .................................. (248) 210-8229
- Signature Associates - Angela Arcon ............ (248) 359-3838

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

REVERSE VENDING MACHINES/RECYCLING
- TOMRA Michigan ........................................... 1-800-610-4866

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

SHELF TAGS
- JAYO Tags .................................................... (248) 730-2403

SODA POP, WATER, JUICES & OTHER BEVERAGES
- Nestle Waters Supermarket Program ................ (734) 513-1715
- Hansen’s Beverage (Monster Energy) ............ (313) 575-6874
- TUP Bottling Group ....................................... (313) 937-3500
- Atequeu Water Co ......................................... 1-800-334-1064
- Arizona Beverages ......................................... (313) 541-6961
- Buckeye Distributing (AnZona) ...................... (440) 526-6668
- Coca-Cola Refreshments ................................. Auburn Hills (248) 373-2053
- - Belleville (734) 297-2700
- Metro Detroit (313) 886-2008
- Port Huron (810) 982-8501
- Coca-Cola Refreshments - Cleveland ............. (216) 690-2933
- Faygo Beverages, Inc ..................................... (313) 929-1600
- Garden Food Distributors ............................... (313) 584-2800
- Intrastate Distributors (Snapple) ................. (313) 892-3000
- Pepsi Beverages Company ............................. Detroit 1-800-368-9945
- Howell 1-800-878-8239
- Pontiac (248) 334-3512
- RL Lipton Distributing (AnZona) ................. (216) 475-4150

SPECIALTY FOODS
- Cousin Mary Jane ......................................... (586) 935-4153

TOBACCO COMPANIES & PRODUCTS
- Altra Client Services ....................................... (513) 831-5510
- Bearer Co (Hookah’s & supplies) ................... (248) 592-1210
- Nat Sherman .................................................. (201) 735-9000
- R J Reynolds ................................................... (336) 741-0727
- S & E Distributor, Inc (e-cigarettes) ............ (248) 755-6528
- Westside Vapor (e-cigarettes) ....................... (614) 402-0754

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

WINE & SPIRITS COMPANIES
- Beam Global .................................................. (248) 471-2286
- Brown-Forman Beverage Company ............... (248) 393-1940
- Dagsco ......................................................... 1-800-462-6504
- Ghost Vodka .................................................. (616) 835-4108
- Heaven Hill Distilleries ................................. 1-800-348-1783

WINE & SPIRITS DISTRIBUTORS
- Great Lakes Wine & Spirits ............................ (313) 867-0621
- National Wine & Spirits ................................ 1-868-664-6567

* Indicates supplier program that has been endorsed by AFPD.
** Indicates supplier only available in Michigan
** Indicates supplier only available in Ohio
To inquire about our rebate program for AFPD members in Michigan or Ohio, call Mike Pecoraro at Nestle DSD at 1-800-328-3397, Ext. 14001, or Auday Araujo at the AFPD office at 1-800-666-6233.
INTRODUCING
SMIRNOFF® WHIPPED CREAM &
FLUFFED MARSHMALLOW FLAVORED VODKA

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

WHIPPED SUNSET
.5 oz. SMIRNOFF® Whipped
Cream Flavored Vodka
4.0 oz. sour mix
2.0 oz. pineapple
50 oz. grenadine

DARK 'N FLUFFY
2 oz. SMIRNOFF® Marshmallow
Flavored Vodka
2 oz. Godiva® Dark
Chocolate Liqueur
1 oz. cream

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