What’s Cooking?
Consumers Seek Out Healthier Food

Bonus Inside:
Seasonal Michigan Produce Chart
nothing refreshes like a diet pepsi

Sofía Vergara
INTRODUCING
A DARKER BOLDER SPICED RUM
Features

12 What's Cooking?
Whatever it is, it had better be healthy, says the latest consumer research.

16 A is for Apples
Farmers play role in economic recovery.

20 Examining C-Store Customers from Pump to Register
What if you could dive inside the convenience store shopper’s mind?

Departments

8 AFPD Corner
10 Express Lines
Industry News and Trends
28 Supplier Spotlight
1Source Capital
32 Safety Sense
Understanding MCOs and TPAs
34 Healthy Living
Cut Costs, Improve Outcomes
36 Supplier Directory

Columns

6 President’s Message
Do You Really Know What You’re Selling?
18 Michigan Lottery
Record Sales for March 2012
24 Michigan Legislative Update
New Study: Food and Ag Add $91 Billion to State Economy
26 Michigan Liquor Control Commission
License Escrow Fees Explained
30 Petroleum News & Views
Motorists’ Right-to-Repair
33 Ohio Department of Commerce
Clearer Rules and Free Training for Underground Tanks
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Do You Really Know What You’re Selling?

Whether you are a supermarket, convenience store, gas station, or liquor store, do you know everything you are selling? There are so many variations and varieties of products nowadays, so many lines extensions and innovative concepts. Whether we are talking about information you need to sell that particular product or movement reports on that specific SKU, we are in a world and industry where knowledge is power.

As independent retailers, you should be the expert—or at least an expert in training—because your customers are depending on you. So how are you and your staff supposed to be experts in wine, spirits, produce, meat, gas, and more? You need to lean on your wholesalers and suppliers because they have tons of information on every product and trend in the market place. You need to read trade publications like AFPD Bottom Line, stay updated with the AFPD Top Shelf weekly eblast and text blast; you need to attend local and regional tradeshows like the AFPD tradeshows and national tradeshows like NACS, FMI, and NGA, as well as company-specific shows like Sherwood, Lupari, Great North, Spartan, Nash Funk, HT Hackney, S. Abraham, and more.

You need to pay attention to your customers’ needs and wants—but don’t forget how often your inventory turns. If your location does not utilize SKU movement reports, you will have a hard time figuring out how to improve your business and bottom line. As independent retailers, we need to compete against—and even beat—corporate giants like Walmart and Costco, but we need to learn from them as well. If an item does not turn for your location, you need to get rid of it. It is a numbers game.

As independent retailers, we also need to focus on what we do better than the giants. Our customer service, variety, special attention, and going the extra step, along with understanding the products we carry and how they turn for us is essential. No independent will ever out-Walmart a Walmart.

You need to understand what you can do that people appreciate more. You need to work with your community and neighborhood every chance you have. If something you sell is controversial or quasi-illegal, you should take it off your shelves and never sell it again. Recently, in the metro-Detroit area, there has been a lot of media attention on locations that sell synthetic marijuana. Why would anyone want that type of attention for their business? Just because something is legal does not mean you should sell it, and this will go a long way toward working for your neighbors and community. Single cigarettes, pornography, glass pipes, and things of that nature should not be sold in a convenience store unless you are looking for trouble.

Remember, your business tells people a lot about you as a person and whether you value the community and the neighborhood. Knowing more about what you sell can work to your advantage, depending on what you do with the opportunity to learn and share with your customer base. Or, you can always do things the way you’ve been doing them for years and wonder why business just isn’t what it used to be. The choice is yours. Re-create yourself and stay on the cutting edge, or wither away and become part of history.
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Federal

Federal Appeals Court Hears Tobacco Label Case
A federal appeals court is hearing arguments relating to the FDA’s graphic warning labels for cigarette packages. The government says the labels will reduce smoking, while the tobacco firms counter that the requirement encroaches on their First Amendment rights. Two months ago, a federal judge ruled that making tobacco companies plaster their packages with the images violated free speech protected by the Constitution. The government appealed the decision, and now the federal appeals court is deciding the case. Implementation of the packaging has been delayed by the lawsuits. (www.nacsonline.com)

Push for Higher Minimum Wage Renewed
Across the country, federal and state legislators are considering ways to raise the minimum wage amidst a recovering economy and debates on income inequality. The New York Times reports Labor and liberal groups are asking Sen. Tom Harkin (D-IA), chairman of the Senate Labor Committee, to spearhead a proposal to advance the federal minimum wage to $9.80 an hour within two years. Lawmakers in six states are pushing to hike the minimum wage above $7.25, and a joint committee on labor approved a proposal to propel the Massachusetts entry-level wage to $10 an hour, which would bypass Washington state’s starting wage of $9.04, currently the highest in the United States. (www.nacsonline.com)

Michigan

MLCC: Changes to Licensing Process
Michigan liquor license applicants must now go directly to their local unit of government or local law enforcement agency for license approvals where required by law. Applicants may go directly to their local unit of government and apply to the MLCC at the same time if they so choose, but applicants who apply to the MLCC after receiving local approval will be ready for immediate processing and faster review by the Commission. All forms can be found on the MLCC website’s home page, under the “News & Updates” section at www.michigan.gov/lcc.

Detroit Grocery Incubator Program Begins June 26th
The Detroit Grocery Incubator’s Grocery Leadership Fellowship is an intensive training program developed and delivered by the experienced entrepreneurial training professionals at Detroit’s TechTown and two of the most successful inner-city grocers in the U.S. To apply, contact the Fair Food Network at groceryincubator@fairfoodnetwork.org or (734) 213-3999 or visit www.fairfoodnetwork.org/detroitgroceryincubator for application materials and more information. Scholarships are available for qualified applicants.

Ohio

BUSTR Mandatory Training has a Waiting List
AFPD has filled the 150 slots for AFPD’s special members-only session of BUSTR training. If you are one of the 150 who have been approved, but you will not be able to attend the May 15 class, please contact Ron Milburn, vice president Ohio. Other members are ready to take your place in the training. Call (614) 496-8937 or email ronmilburn@gmail.com.

Review the Ohio Tobacco Laws
Reports coming in from AFPD members indicate Ohio continues to check retailers on selling tobacco products to minors. It’s important to review the regulations with your employees to prevent the possibility of fines and license suspensions. Download a training document on how to comply with Ohio’s tobacco laws at www.publicsafety.ohio.gov/links/INV0117.pdf. Print it out, review with each employee, have them sign a copy as proof of training, and keep on file for inspectors.
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Meijer Buys Bareman's Plant, Announces Purple Cow Creamery

Meijer, Inc. has acquired the plant operations at Bareman’s Dairy plant in Holland, Mich. Meijer’s move into dairy production will also include a more than $8 million investment to expand and upgrade the plant’s equipment.

“This is an exciting day for our company,” says Hank Meijer, co-chairman and CEO. “As Meijer continues to grow, it’s crucial we invest in the operations that will help us keep our promise of higher standards and lower prices to our customers. Expanding into dairy operations will do just that.”

The new Purple Cow Creamery brand, named after the ice cream bars at many Meijer stores and the famous Purple Cow cards frequently handed out by the chain’s late founder, Fred Meijer, will produce white and chocolate milk in gallon and half-gallon sizes for the 101 Meijer stores located in Michigan.

While it will be several months before the facility begins shipping milk products to Meijer stores, Meijer assumed ownership of the dairy operations on April 1, 2012.

Rick Keyes, executive vice president of supply chain and manufacturing for Meijer, says producing a company brand of milk will reduce the number of miles milk will have to be transported before showing up on shelves.

Meijer is a Grand Rapids, Mich.-based retailer that operates 197 supercenters and grocery stores throughout Michigan, Ohio, Indiana, Illinois, and Kentucky. As a pioneer of the “one-stop shopping” concept, Meijer stores have evolved through the years to include expanded fresh produce and meat departments, as well as pharmacies, comprehensive electronics departments, garden centers, and apparel offerings.

Lipari Foods Acquires I&K Distributors

Lipari Foods, a leading food distributor based in Warren, Mich., has signed an agreement to acquire 100 percent of I&K Distributors of Delphos, Ohio. This acquisition brings together two Midwest companies creating efficiencies and a stronger product portfolio for both company’s customers.

I&K’s strong dairy case portfolio complements Lipari’s current category offerings, further strengthening its ability to service both Lipari and I&K customers. “We see this as a win-win for us and the customer,” states Lipari Foods President/CEO Thom Lipari. “I&K is a perfect fit, since its go-to-market strategy and basic philosophy on servicing the customer are very similar to what we believe at Lipari Foods. We’re excited about the new opportunities this acquisition brings our company as well as our combined customer base.”

Marketing Manager Laura Liras is especially excited about the addition of I&K’s dairy portfolio, as well as the thousands of other new I&K products. “I&K’s dairy portfolio is especially strong,” she says. “That will play into our mission to be the foremost ‘perimeter of the store’ distributor.” Lipari will continue to market to its independent retailers in the same way it has been, she adds, but plans to incorporate the best practices of both companies to provide even better service to its customers.

Lipari Foods was founded in 1963, the next step in the career of Jim Lipari, who began by delivering unique products from the back of his Buick station wagon. Today, Lipari Foods distributes a wide range of quality bakery, dairy, deli, packaging, seafood, grocery, and confectionary products to nearly 5,000 customers in more than 11 states.

I&K Distributors was founded in 1966 with the purchase of the Yoder salad business, specializing in manufacturing and distributing salads to 75 Delphos, Ohio area customers on a single company truck. In 2012, I&K distributed 3,600 SKUs to more than 4,000 customers throughout six Midwest states.

“The industry has been good to me, and I want to help others have the same success. United we stand, divided we fall. Our industry is only as good as the weakest link, so stronger members mean a stronger industry.”

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May 2012
What's Cooking?

Whatever it is, it had better be healthy, says the latest consumer research.

By Carla Kalogeridis and Beverly Sturtevant

It's the month of May...almost halfway through 2012. You know what your customers are thinking right now? Warm weather. Shorts and bathing suits. A New Year's resolution to "eat healthier" still unfulfilled.

According to Technomic's latest Healthy Eating Consumer Trend Report, 57 percent of consumers believe it's important to eat healthy and nutritious foods. Not surprising, "eat healthier" can mean different things to different customers. Therefore, retailers can benefit by educating themselves, store personnel, and customers on how eating healthier can improve their overall wellness. And, store owners can achieve growth in the healthy foods categories by knowing what and how to market them.

So what does eating healthy mean to the majority of consumers these days? To most consumers, it means some or all of the following:

- Low fat
- Low sodium and low salt
- Reduced sugar and/or sugar-free
- Gluten-free
- Hormone- and antibiotic-free

If your store isn't taking advantage of the eat healthier craze, says Lipari Foods' Laura Liras, you may be missing out on a great opportunity to grow a new segment of your business. Consider this: The 76 million Baby Boomers who started turning 65 years old last year will control 52 percent of the total dollars spent on groceries by 2015. "Baby Boomers are becoming more interested in foods and beverages that offer them health and wellness benefits. They are also more brand- and store-loyal," she says. "Supermarkets are catering more to the Baby Boomers by offering products that satisfy their growing interest and need for healthier options."

The New Bad Guy: Sugar

Depending on the most recent studies, different health trends can take center stage at different times. Lately, without a doubt, sugar has been in the hot seat, with some dieticians even calling sugar "poison."

The new Dietary Guidelines for Americans recommend reducing the amount of added sugars of all kinds. According to the American Heart Association, adult consumption of added sugar has been on the rise since the 1980s—a whopping 51 percent.

Liras says retailers should look for reduced-sugar products to be the biggest health claim in the coming year, along with a revised Nutrition Facts Panel. Nutrition Facts currently lists the amount of total sugars per serving but does not indicate whether the sugars are added, occur naturally, or are a combination of the two. "The effect of consuming foods with naturally occurring sugars, like fruit, is very different than added sugars," she notes. "Too often, added sugars are empty calories and have no benefit to health."

Frequently, sugar is consumed during snacking. According to SymphonyIRI Group, a Chicago-based research firm, healthy snacks are increasingly important, with 64 percent of consumers stating that they're looking for alternatives to unhealthy or indulgent treats. Further, healthy attributes such as no trans fats, fresh/unprocessed, whole grain, low fat, high fiber, all natural ingredients, low calorie, no preservatives, low sugar, and low cholesterol have not waned in the past four years. The research firm advises retailers to "keep these products on your radar."

Seeking Out Low-Sodium

Sugar is not the only bad guy on consumers' minds these days. People who are genetically sensitive to sodium experience high blood pressure from excesses in salt intake. Those most likely to be salt sensitive include children of parents with hypertension, African Americans, and people over 50 years of age. As hypertension in the body becomes prolonged, the risk for heart failure, vascular disease, kidney (renal) failure, and stroke increases.

Although there has been no cause identified for hypertension in 90 percent of people, dietary factors have been shown to influence blood pressure. The popular belief, regardless of pre-existing health issues, is that foods low in sodium are healthier. As consumers work harder to avoid foods with high sodium, they are also looking to eat more of the following:

- Foods high in potassium. Good dietary sources of potassium include bananas, potatoes, avocados, tomato juice, grapefruit, broccoli, and spinach.
September

**AGHETTI SQUASH** July 20–October 30

**VARiETY SQUASH** (White Acorn, Golden Acorn, Gold Hubbard, Blue Hubbard, Delicatta, Golden Nugget, Sweet Dumpling, Carnival, Buttercup) September 10–October 30

**ORNAMENTALS** (Gourds, Indian Corn, Miniature Pumpkins, Corn Stalks, Pumpkins) September 10–October 30

August 1–September 20 (IL, IN July 10–Aug. 1)

**APPLES** August 20–July 20

**POTATOES** (Reds, Yukon Golds, Whites) August 10–October 30

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June

- ZUCCHINI SQUASH: June 10–September 20
- YELLOW STRAIGHTNECK SQUASH: June 15–September 20
- CUCUMBERS: June 25–September 20
- GREEN BEANS: July 10–September 20
- VINE RIPENED TOMATOES
- EGGPLANT: July 25
- GREEN BELL PEPPERS
- ACORN/BUTTERNUT SQUASH
- SWEET CABBAGE: July 1–October 30
- CELERY: July 15–September 20
- PEACHES: July 25
- BLUEBERRIES: June 25–August 31

July

- APRICOTS
- BLACK BEANS
- BLACK DIAMOND SQUASH
- BUTTERSHELL PEA
- CHERRY TOMATOES
- DASHICH SQUASH
- DINGO SQUASH
- EGGPLANT
- GREEN BEANS
- GREEN BELL PEPPERS
- GREEN LENTILS
- GREEN ONIONS
- HAMSTER SQUASH
- HEIRLOOM TOMATOES
- HUSK CHERRY
- INDIAN LENTILS
- MUSK MELON
- NORTHERN RED BEANS
- ONIONS (WHITE, RED)
- PEARL SQUASH
- PEA SPROUTS
- RED BEANS
- RED ONIONS
- SUGAR LITE SQUASH
- SUMMER SQUASH
- STAR FRUIT
- STRAWBERRY TOMATOES
- TAPENE SQUASH
- TOFFEE MELON
- TOMATOES
- WAX BEANS
- WORLD PEAS
- YAM SQUASH
Aspects of organically produced foods benefit consumers, but the perception that it just tastes better. Many people buy organic because they believe it is a healthy but filling food. The thought is that since organic food generally costs more and is produced without synthetic pesticides, it must be better for you. However, according to the Environmental Working Group (EWG), a nonprofit organization that advocates on Capitol Hill for health-protective and subsidy-shifting policies, paying more for organic is not necessary for all produce types. There are 12 key produce items that it calls “the dirty dozen,” which the group says retailers should always offer consumers in organic form: apples, celery, strawberries, peaches, spinach, nectarines (imported), grapes (imported), sweet bell peppers, potatoes, blueberries (domestic), lettuce, kale, and collard greens. A simpler way to remember the list is that produce that has a thin skin or no protective layer is usually best purchased organic, EWG says.

EWG also points out 15 items that retailers don’t necessarily need to offer in organic form, which it dubbed “the clean 15”: onion, avocado, sweet corn, pineapple, mangoes, sweet peas, asparagus, kiwi, cabbage, eggplant, cantaloupe, watermelon, grapefruit, sweet potato, and honeydew melon. Communicating this information to consumers in your produce section can show that a retailer has not only their customers’ health, but also their wallets, in mind.

Gluten-Free on the Rise
Gluten-free foods are rising in popularity, as more and more people are diagnosed with gluten intolerance issues. Still others see a gluten-free diet as a way to trim down and feel better. AFPD members like Lipari, whose gluten-free products include peanut butter, brownies, pizza dough, granola, and flour—are beginning to offer retailers a wider selection of products in this category.

Gluten is found in wheat, rye, and barley. However, simply avoiding those grains is not enough. Many products contain gluten as a hidden ingredient and many additives, natura—

Gluten-free sales reached more than $2.6 billion by the end of 2010 and are expected to exceed more than $5 billion by 2015.
ral or artificial, can contain gluten. The Food and Drug Administration (FDA) has not yet regulated the use of “gluten-free” on a food label, but it does require manufacturers to declare wheat if it is used as an ingredient in a product. However, the regulations do not require companies to disclose ingredients that are made from barley or rye.

According to a report last year by Packaged Facts, gluten-free sales reached more than $2.6 billion by the end of 2010 and are expected to exceed more than $5 billion by 2015. One of the reasons is the recent focus on celiac disease, an autoimmune digestive disease that damages the small intestine and interferes with absorption of nutrients from food. More than 3 million Americans have celiac disease, but only about 5 percent of them have been accurately diagnosed. Celiac disease is triggered by consumption of gluten. Left untreated, people with celiac disease can develop other autoimmune diseases, osteoporosis, thyroid disease, and cancer. The only treatment is a lifelong gluten-free diet.

Hiller’s Markets Vice President Justin Hiller says his stores have a 12-year relationship with the Tri County Celiac Support Group (TCCSG). “We continually work with them to learn about new items, changing trends, and advancements in medical treatments, plus help sponsor all major events,” he says. For instance, in support of the TCCSG Food Fair held last month, Hiller’s donated enough goods to build several gift baskets that were raffled off. “We also had a table offering tips, tricks, and recommendations for gluten-free alternatives for newly diagnosed celias,” Hiller notes.

Retailers Must Go Deeper
As important as low sugar, gluten-free, low sodium, organic, and other wholesome foods are to consumers, Hiller says a retailer’s focus on healthy trends has to go beyond a single product category. “Our focus for healthy trends goes much deeper than just gluten-free,” he says. “We push to be industry leaders for all major lifestyles.”

For example, Hiller’s, he says, tries to ease the frustration of shopping in a full-service supermarket by clearly identifying items with proper signage throughout the store. Examples of these tags include Made in Michigan, Low/No Salt, Organic/Natural, Gluten-Free, Nut-Free, etc. “We also offer private store tours, as well as larger group sessions with trained professionals for anyone who is interested, which is just another way for us to help.”

Freshness and convenience is something that Lipari is emphasizing to retailers because consumers are seeking it out. “Healthy and fresh are top-of-mind to deli prepared-foods shoppers,” says Lipari’s Liras. “For example, Weight Watchers has introduced Fresh Meals and Salads, which have had a positive response. These are refrigerated meals versus frozen, which is a big draw for consumers.”

John Denha, co-owner of Huron Foods and 8 Mile Foodland, and treasurer of AFPD’s board of directors, sums up the need for retailers to pay attention to healthy food trends: “More and more people are asking for healthier foods because of concerns about diabetes, food allergies, gluten sensitivity, obesity, and more. We have many of these types of items in every section of all departments in our stores, and we advertise those attributes, as well.

“Manufacturers are listening, too, so there are more items available,” he continues. “These aren’t expensive specialty items any more—they are cheaper and more and more abundant.”

As Denha suggests, if more customers are asking for healthier choices, the stores that build displays and develop marketing plans around the products that meet this need are going to have a healthier 2012.

Carla Kalogeridis is editor and Beverly Sturtevant is associate editor of AFPD Bottom Line.
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May 2012
Farmers Play Role in Economic Recovery

If things go as planned, by the fall of 2013, 47 acres of farmland at Seven Mile Road and Alpine Avenue in Alpine Township, Michigan will be home to a new, state-of-the-art apple packing facility and distribution center.

Bruce Heeren, vice president of Heeren Brothers, with a packing and storage facility on Alpine Avenue NW, says they are seeking approval from Alpine Township for the project, which will cost $12–$15 million.

The new line will include infrared sensors to detect internal flaws and electronic color sorting. Heeren says the company is aiming to achieve a LEED standard for energy efficiency in the new building. “It’s going to pay some immediate benefits just in utility bills,” he says.

The investment by Heeren Brothers, which will consolidate the packing and storage facility on Alpine along with a distribution center on Hall Street SE in Grand Rapids, is the latest in a string of investments by growers and packers in Michigan.

It’s also evidence that the agriculture sector—the state’s third largest industry—is playing its role in Michigan’s economic recovery. A recent study by Michigan State University found that the state’s food and agriculture sector contributes an estimated $91.4 billion to the state’s economy, a 50 percent increase between 2004 and 2010.

“It is gratifying to see the investments apple growers and shippers have made to improve their businesses not only benefit our industry and solidify apples as a top Michigan fruit crop, but also be recognized for the positive impact on the state’s economy,” says Diane Smith, interim director of the Michigan Apple Committee. 

Applewood Orchards Inc. in Deerfield spent $1.1 million on new sizers last year, which included internal and external defect sorting. Applewood vice president Scott Swindelman says their investment goes along with those made by other packers and growers in the state, including new trees, upgraded irrigation, and frost fans. “To put a dollar value on what most growers have invested in the last five years would probably be mind boggling to most of us,” he says.

In Traverse City, the grower members of North Bay Produce have invested $3–$4 million over the past five years in new packing and sorting equipment. And another $1.5 million in new controlled atmosphere storage rooms is on tap, according to sales manager Nick Osmulski. “It’s certainly a bright spot in the state,” Osmulski says. “If you look at North Bay Produce as a whole, we deal with apples, blueberries, and asparagus, and we’ve seen growth in all those commodities. It’s the opposite of what we’re used to hearing about the state.”

John Schaefer, president of Jack Brown Produce on Fruit Ridge Avenue NW in Alpine Township, says the last five years have seen a lot of investments by fruit growers, from new facilities to adding acreage. His operation recently invested $4 million in a high-tech packing line and 50,000 square feet of production and office space. “The farmers in the state have invested a lot in their businesses to not only make themselves more competitive, but also to enhance their growing techniques and their ability to raise a product that the consumer wants to buy,” he says. “I think that bodes very well for the state of Michigan and its agriculture industry.”

Riveridge Produce Marketing, also on Fruit Ridge Avenue NW, built additional storage and a new packing plant in 2010 at a cost of about $6.5 million. “Agriculture has always been a stabilizing force,” Riveridge President Don Armock says. “We’ve had good markets and pretty good crops, so farmers have some investable income to put into bettering their operations. I think it’s going to make agriculture in Michigan stronger and stronger.”

BelleHarvest Sales Inc., on Fisk Road in Belding, is moving dirt in preparation for six new controlled-atmosphere storage rooms, investing $1.1 million. That is on the heels of other improvements to the packing line in the last few years, including a new internal/external near-infrared defect sorter and bagging operation. BelleHarvest President Mike Rothwell says agriculture was a bright spot through the state’s tough economic times. “Out of four jobs in Michigan is directly tied to agriculture. Packing facilities, marketing, distribution, retail, trucking, financing, insurance, packaging...they all tie back,” he says. “Agriculture has a significant impact on the state’s economy.”
“Save energy and save money.”

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DTE Energy
Mega Millions Sparks Record Sales in March

March comes in like a lion and goes out like a lamb is one old saying that can’t be applied to the record sales the Lottery has been racking up.

Mega Millions fever infected Michigan Lottery players when the jackpot rolled over to an astronomical $656 million, breaking all records for any jackpot in the history of any lottery, world-wide. Sales for the March 30 drawing were approximately $25.9 million, resulting in a net contribution to the School Aid Fund of approximately $10.6 million. The Lottery’s previous drawing sales record was $24.7 million for a 2000 Big Game jackpot of $363 million. Prior to the March 30 drawing, the last Mega Millions jackpot was won on January 24, 2012. In the run-up to Friday’s jackpot, the Lottery sold $65.1 million in Mega Millions tickets and recorded profits of $26.7 million.

Michigan Lottery players won more $4.5 million in the historic Mega Millions drawing, with prizes ranging from $250,000 (six winners) to $2 (332,299 winners.)

The Mega Millions run lifted interest in all Lottery games, resulting in record sales for the week ending April 3. Unaudited figures show $81 million in total sales, highlighted by both Mega Millions sales and instant game sales, which were more than $19 million. The previous record week, ending May 8, 2000, had sales of $62.9 million total.

Congratulations to Michigan’s Lottery retailers, who earned an impressive $1.5 million in sales commissions for the drawing. Thank you for your patience and great service to the players.

Instant Record. Kudos to Lottery retailers for outstanding instant game sales in March. Sales for the week ending March 5 were an astounding $23.9 million—a Lottery record for a week. We attribute this to the Cash for Life family of games. With price points of $1, $2, $5, and $10, and top prizes ranging from $400 a week for life to $4,000 a week for life, Cash for Life has broad appeal among players. In addition to the top “life” prizes, players can win any of the other $64.5 million available in the game.

Instant Games Introductions. As you know, instant games now launch monthly. In May, look for $1 In the Money, $5 Red, Wild and Blue and $10 Hit the Jackpot.

Expiring Games. Instant tickets set to expire in May are IG 386 Gimme $50; IG 395 Diamond Cashword; IG 397 Sparkling Red 7s; IG 399 Wild Time Party; IG 400 4 the Money; IG 402 Lucky Horseshoe Bingo; IG 401 Lucky Spot Cashword; IG 408 Blazing Red 7s; and IG 409 Michigan Heroes.

More than 95 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players, and commissions to retailers. Since its inception in 1972, the Lottery has contributed more than $16 billion to education in Michigan. For additional information, please visit the Lottery’s web site at www.michiganlottery.com.
Introducing new $3 Cashword and $3 Bingo

- Two of your players’ favorites now in $3 tickets!
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Display Cashword and Bingo at all price points — $2, $3 and $5. And take your sales to the max!
Examining C-store Shoppers from Pump to Register

What if you could dive inside the convenience store shopper’s mind?

By Tim Quinn

Mars Chocolate North America recently conducted such a study in partnership with a national c-store retailer. The “C-Store Discovery Project: Path to Purchase Study” (P2P Study) examines shopper behavior from the gas pump to the checkout, and how merchandising influences buying decisions. The study examines shopping patterns, impact of stimuli to consumer engagement and dwell time, and how retailers can use this information to create the most effective, profitable path.

“While this study’s primary focus is confectionary, the results span well beyond our category, so retailers can apply learning throughout the store,” says Larry Lupo, vice president of sales convenience & retail, Mars Chocolate North America. “This research is just one example of how we’re developing insights to help our retail partners grow their total business and maximize trips.”

The test included nearly 1,800 consumers across the country in all geographic regions to match c-store demographics. Rather than utilize retail locations—which potentially could disrupt business—consumers visited a virtual reality store that simulates the shopping experience by using 3-D computer renderings. The flexibility of this Mars V-store enables testing multiple concepts, thus reducing the need to design and build several store planograms for live testing.

“The Mars V-store offers valuable insights for a fraction of the cost, in a fraction of the time, without disrupting the actual retail store,” Lupo explains.

In the study, each consumer shopped a virtual retail store with one of 12 different “cells” —configurations —of different merchandising situations. The simulation measured the effectiveness of gasoline pump-toppers; exterior signage such as on windows; interior signage such as shelf signs and blades; and front-end and checkout area configurations.

One of the cells represented the current signage for the national retailer, and this served as the control factor against which all the other cells were measured. Other cells included a mixture of existing merchandising elements for the retailer, plus variations of signage. Some formats included category and brand logos, while other signs featured actual product photos.

Optimal Merchandising Plan

“Through this comprehensive research conducted inside the virtual store, we’ve identified the most impactful merchandising situations to drive purchases,” said Lupo. “Our c-store partner can now pick the top one or two and test them in-store.”

Based on the findings, Mars recommends that the retailer implement key signage and merchandising elements to draw shoppers into the store and drive conversion in aisle and at checkout. Results of the P2P Study focus on the following recommendations:

1. Use outside signage at the pump to encourage shoppers to visit the store/candy section. Shoppers who view signage on pumps and hose clamps are encouraged to visit the candy aisle and spend more on confections.

2. Avoid cluttered windows and doors with excess signage and allow for a clear view. A clear view into the store makes it appear cleaner and more inviting. Window and door signs promoting confections drive traffic to the candy section and help stimulate category awareness and brand consideration.

3. Employ in-aisle signage to draw shoppers to the candy section. The study noted that in-aisle signage, in particular, drives higher than average sales levels for the total store, as well as for confections and chocolate candy.

4. Communicate brand and product imagery on in-aisle signage. In-store signage featuring product photography was most appealing to consumers, driving more conversions.

Coupons were the clear incentive; nearly half of the shoppers believe coupons would inspire purchases. Other influencing drivers include in-store displays, frequent buyer/loyalty programs, gas pump signage, store window signage, and in-store promotional signage.
5. Placement of singles and sharing-size bars drives optimal checkout conversion. To drive the highest total front-end sales, as well as sales for front-end chocolate, place top-selling chocolate singles and sharing-size SKUs at the checkout.

"By testing a number of different scenarios, we were able to validate certain merchandising cells and discard others. While we anecdotally knew that some merchandising strategies worked, the research enables us to more definitively discard or uphold theories about traffic flow, signage, consumer preference, and merchandising.

The study also asked consumers which promotional elements influence their in-store purchases. Coupons were the clear incentive; nearly half of the shoppers believe coupons would inspire purchases. Other influencing drivers include in-store displays (30 percent), frequent buyer/loyalty programs (30 percent), gas pump signage (24 percent), store window signage (20 percent), and in-store promotional signage (20 percent).

**Shopper Segments**
The study grouped consumers according to demographics and how they shopped inside the store. Five clusters of key shopper segments emerged:
- **Back of Store Browser.** Spends the most time in the store – 63 percent more time than other segments—and makes the most stops.
- **Checkout Connoisseur.** Heavy front-end buyers, they also shop the back of the store thoroughly.
- **Quick Checkout.** Shops the front-end heavily, but spends less time than average in the store.
- **In and Out.** Similar to Quick Checkout, but they buy fewer front-end items.
- **Uninvolved.** Disengaged shoppers who aren’t very interested in shopping in the c-store.

This segmentation will enable retailers to develop merchandising programs to drive sales to particular segments. For example, to reach the consumers who are Checkout Connoisseurs, retailers should offer high-margin, high-impulse items at the registers.

**Study Parameters**
Conceived in December 2010, the P2P Study evolved over several months. Agency partner Red Dot created the virtual environment to resemble a store in the national retailer’s chain. The V-store included all product categories and merchandising elements to make it “shoppable” and simulate a real in-store experience. The actual testing took place during the summer of 2011.

Tim Quinn is vice president of trade development, Mars Chocolate North America. Reprinted with permission from Convenience Store News.

The Skinny Behind the Swipe:
What Equipment Do You Need?

Even the smallest of small businesses doesn’t need to be convinced of the benefits of accepting debit and credit cards anymore. Being able to accept payments wherever you are, whenever you want—and more importantly, whenever and wherever your customers are—is the key to making the sale. And accepting those payments quickly, simply, and securely is key, too.

But how do you get started? Surely you need some type of equipment, but how do you know what’s right for your business? Here’s a breakdown of some different types of equipment and the businesses that use them. This will help you know what you’re looking for when you get ready to contact a payment processor.

Choosing Equipment – Find the Perfect Fit

Are you a start-up retail operation or small restaurant? Want to stick with the basics and keep costs low? Explore a simple cash register solution. This is basically a stand-alone point-of-sale terminal that communicates directly with a cash register. It’s easy to set up, and if the cash register goes down you can still accept payments through your terminal.

Have a seasonal business? If you make sales outdoors, do food delivery, need to process at your customer’s door, or anywhere in between, you can stay profitable by staying nimble with a wireless, handheld solution.

Maybe you don’t need a point-of-sale (POS) terminal at all. If you have a laptop or PC and an internet connection, you can avoid the extra costs of a terminal altogether. Ask your processor for a web terminal—it’s perfect for almost any small business like professional services, retail shops, or for selling at tradeshows. Plus, it’s PCI compliant. Being PCI-compliant helps enhance the security of your payment transactions. Any payment processor you go with can help you access the tools you need to keep your business’ data and your customer’s information secure.

When it comes to your business, you know what works best for you. As long as you have broadband Internet or dial-up service, your payment processor should be able to offer a way to accept payments that fits your needs. You can purchase, rent, or lease equipment. If you’ve already dabbled in accepting payments and own a point-of-sale terminal, your processor may be able to reprogram it to better fit your needs.

Two Things to Consider

1. The ability to accept more than cash opens up your customer base and gives your customers more ways to pay. The easier it is for customers to pay you... well, the easier it is for them to pay you.
2. Think about when and where you really do business. Then talk to a trusted payment processor. In addition to offering all of the options above, they should be able to help you decide which one is right for you.

Chase Paymentech has been processing payments for more than 30 years. If you would like to see how easy it is to start accepting credit and debit cards, contact AFPD’s account executive John Wilcox at (888) 464-9902, ext. 70255, email john.wilcox@chasepaymentech.com, or visit www.chasepaymentech.com.

Being able to accept payments wherever you are, whenever you want, is key to making the sale.
Fresh Savings on Credit Card Processing Costs For AFPD Members

Associated Food and Petroleum Dealers (AFPD) has partnered with Chase Paymentech to offer its members low, negotiated rates on payment processing. With Chase Paymentech, AFPD members will receive the customized solutions petroleum dealers, grocers, c-stores and retailers need to increase sales and reduce expenses.

Benefits include:
- Service – Industry expertise specific to petroleum dealers and grocers
- Savings – Lower cost of payment acceptance with competitive Visa and MasterCard rates
- Stability – Backed by the strength of JPMorgan Chase
- Security – Payment Card Industry (PCI) Compliant applications
- Solutions - Custom, turnkey gift card solutions for your business

"Chase Paymentech has helped my business become PCI compliant along with saving me money on my processing costs. I feel confident that I am getting the best service at the lowest cost."

- Holly Schlusler, Owner, Henry’s General Store

Call us today for a free statement analysis.
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New Study: Food and Ag Add $91 Billion to State Economy

Michigan's food and agriculture business sector has emerged from the recession with flying colors. An updated Michigan State University (MSU) study on the impact of the food and agriculture supply chain shows the industry contributes an estimated $91.4 billion to Michigan's economy. That's an increase of nearly 50 percent between 2004 and 2010.

Chris Peterson, director of the MSU Product Center, announced the findings from "The Economic Impact of Michigan's Food and Agriculture System." The study is based predominately on 2010 data – the latest available.

Though the largest growth numbers came from the wholesale and retail distribution portion of the supply chain, the largest percentage of growth came from farming, which encompasses food, energy, and horticultural crops, as well as animal and turf production.

"The impact of Michigan's farms and the commodities they produce is 12 percent of the overall total, and their economic contribution has nearly doubled from less than $7 billion to more than $13 billion," Peterson says. "You'd be hard-pressed to find another business sector that has pulled through the recession with those kinds of numbers in just six years."

Peterson attributes the growth to a substantial increase in the value of food and agricultural products throughout the world. "The global population increase and the dramatic expansion of the middle class worldwide mean that more people are consuming more food. At the same time, that pushes food prices higher," he explains.

Keith Creagh, director, Michigan Department of Agriculture and Rural Development (MDARD), says Michigan's food and agriculture industry remains core to the state's economic recovery and reinvention. "As a $91.4 billion industry, the food and agriculture industry would rank 47th if it were on the list of Fortune 500 companies. Thanks to Michigan's crop diversity, fresh water access, and business innovation, food and agriculture will be centric to Michigan's economic reinvention and lay the foundation for regional economies, where businesses have an opportunity to grow" Creagh says.

AFPD President & CEO Auday Arabo agrees and points out: "Our retailer and supplier members are all cogs that make this Michigan agricultural machine function in a positive manner, and you should be proud of that fact. Everything starts at the local level."

According to the report, Michigan has more than 73,000 full-time farmers and farm workers. That's 12 percent of 618,000 direct jobs in Michigan's food and agriculture business sector. Food and agriculture account for 22 percent of all jobs in Michigan when direct, indirect, and induced jobs are considered.

The total jobs line showed a downturn overall from 2004 to 2010 with most job losses coming from food wholesale and retail. "It's not surprising that there were job losses in the service sector," Peterson says. "Fewer people are eating out, which leads to fewer waitstaff, cooks, restaurant hosts, etc. However, new jobs in food processing plants and on farms continue to increase, rising more than 6 percent in the same time period."

The study, first conducted in 2006, determined the value of the food and agriculture sector at $60.1 billion. The newest study shows that the food and agriculture system is on a consistent growth trend.

Bill Knudson, product marketing economist with the MSU Product Center and the study's lead technician, commented: "Unlike manufactured goods and tourism, food is a necessity, so we knew this sector had the potential to fare better than other industries in an economic downturn," he says. "But even we were surprised to see the size of the increase despite the global recession."

The full report and an executive summary are available at www.productcenter.msu.edu.
AFPD cordially invites you to
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WHERE: Offices of Karoub & Associates
121 West Allegan Street | Lansing, MI 48933
TIME: 11:00 am - 1:00 pm
Meet & Greet with Legislators - Lunch served
1:30 pm - 2:30 pm
Invited to the House session gallery
COST: FREE!

Please RSVP to Paul Condino at
(248) 671-9600 or Pcondino@AFPDonline.org
License Escrow Fees Explained

The Michigan Liquor Control Commission’s guiding philosophy is to make alcoholic beverages available while regulating their sale and distribution to protect the rights and interests of Michigan citizens.

The commission believes this can be accomplished most effectively through selective licensing and strict enforcement. The observance of all liquor laws and rules of the commission is in the best interest of everyone—the public, licensees, and the alcoholic beverage industry.

Effective May 1, 2012, the commission will enforce the fee requirements as set forth in administrative rule R 436.1107 regarding escrowed licenses.

Administrative rule R 436.1107 requires a license that is not in active operation to be placed in escrow. A licensee may place a license into escrow for a total of five licensing years. During those five years, the commission must receive renewal information and payment for a license held in escrow in the same manner as an active license, including payment of all required license fees each year by April 30.

If the license is not put into active operations within the five years, then the commission will terminate all rights to the license unless the commission has received written verification of the following:

1. That the license or an interest in the license is the subject of litigation or estate or bankruptcy proceedings in a court of competent jurisdiction.
2. That the license was placed into escrow as a result of damage to the licensed premises by fire, flood, tornado, or other natural event that makes the licensed premises unsuitable for the operation of the business and unsafe for public accommodation.

Upon receipt of written verification of court proceedings or of damage as described above, the commission is authorized to extend the escrow beyond the five years. If the commission does extend the escrow beyond the five years for one of these reasons, then the commission must receive the license fees accruing beyond the five years for each elapsed licensing year before the license can be placed in active operation.

The licensee is not required to pay the licensing fees for the period of elapsing time between the end of the initial five years of escrow and during the pendency of the court proceedings or the repair of the damage. The commission must receive payment of all accrued license fees before the license can be placed into active operations.

Further, the commission is authorized to extend the escrow period for a license after a showing of good cause by the licensee. If the commission grants a “good cause” extension, then the commission must receive renewal information and payment in the same manner as an active license, including payment of all required license fees, each year by April 30. The commission will terminate all rights to a license if the license is not renewed in the same manner as an active license during the entire escrow period.

The commission reminds licensees that if a license is placed in escrow, then the licensee has the responsibility to provide the commission with current contact information, including name, mailing address, and telephone number, in writing, for all correspondence.

Please contact the commission’s Licensing Division at (866) 813-0011 with any questions.

The observance of all liquor laws and rules of the commission is in the best interest of everyone—the public, licensees, and the alcoholic beverage industry.
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1 Source Capital—Money to Grow On

With small business bank loans at their lowest rate in years, and tight credit and capital markets, business owners need help. In these less-than-robust financial times, it can be a challenge for small business owners to get their hands on the capital they need to both keep their business thriving and make the investments necessary to take it to the next level.

“ar assist people with their needs for capital, we have a number of products available,” says Jim Olson, financial consultant and principal at 1Source Capital, which touts “complete funding solutions for business & professional services.”

Among the offerings from 1Source Capital are unsecured credit lines, a program that is endorsed by AFPD. The company also offers commercial real estate loans, asset-based lines of credit, equipment and monetized leasing, accounts receivable and purchase financing, and business acquisition or partner buyouts.

“ar assist people with their needs for capital, we have a number of products available,” says Jim Olson, financial consultant and principal at 1Source Capital, which touts “complete funding solutions for business & professional services.”

Olson says, “Banks are not making lines of credit available to certain kinds of businesses—and many retail operations fall into those categories. Our industry-leading technology matches you with lenders who have funds available for exactly what you need.”

Many small business owners are operating successful businesses, yet they find themselves extended, and even tap into their own personal credit to try to bridge short-term gaps. Olson cautions. “The problem is that today, most people have some sort of unsecured credit with credit cards and use personal credit out of necessity for business needs,” he adds.

“That puts stress on their personal credit. Then, when they go to a bank to secure additional capital, that stress on their personal credit can put them below the credit score threshold banks are looking for.”

he explains. The notion of unsecured credit—credit that is not backed by an asset—arose out of necessity to meet the needs of these borrowers.

1Source Capital is part of a network of more than 500 proven lenders that provide commercial financing solutions for small and mid-size businesses. In addition to providing access to a myriad of lenders, Olson takes his business model a step further and consults with his clients on the best way to proceed to meet their growing needs.

“The challenge is that the average business owners don’t really have time to do this on their own,” Olson says. “In addition, they don’t have the resources to access what they need, and we basically perform that for them—and we do it relatively quickly.”

Along the way, Olson also acts as a financial adviser to coach clients on the best way to begin to increase their credit scores and loosen up the lines of credit they seek. The AFPD-sponsored program he is introducing is a new concept for many members, so there is a learning curve.

“This is such a new and fresh resource, part of what we do is educate members on how it can work to their benefit,” Olson says. “We have lenders ready to give them zero to 2.99 percent interest rates for six months, which can really work to their advantage. You can’t borrow money that cheaply, so it’s a real asset to them.”

Part of the reason 1Source Capital is able to do what it does, is because of the growth of capital markets. “Because the markets for CDs are so low, there is more institutional money and private money coming into capital markets,” Olson says. “The yield in these markets is so much better than other options.

“For members, the value that we bring to the table is that we have connections and resources to facilitate those opportunities.”

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Petroleum News & Views

Ed WEGLARZ
Executive Vice President, Petroleum

Motorists’ Right-to-Repair

A FPD continues to work with Service Station Dealers of America and Allied Trades (SSDA-AT), as well as other interested associations, to get “Right-to-Repair” legislation enacted. Let’s review some issues to consider.

If you work on cars, you know how important it is to keep up with routine maintenance and repairs. The question is: Can a dealer refuse to honor the warranty that came with a new car if someone else does the routine maintenance or repairs?

The Federal Trade Commission (FTC) says no. It’s illegal for a dealer to deny warranty coverage simply because routine maintenance or repairs were performed by someone other than the dealer. Since maintenance schedules vary by vehicle make, model, engine size, and year, the best source for information about routine scheduled maintenance is the owner’s manual.

How is a Warranty Defined?
The warranty is a promise, usually by the manufacturer, to stand behind its product or to fix certain defects or malfunctions for a period of time. Usually the warranty pays for any covered repairs or parts during the period of the warranty.

Must the Vehicle Owner Use The Dealer for Repairs and Maintenance to Keep the Warranty in Effect?
NO. An independent mechanic, a retail chain repair shop, or the vehicle owner can do routine maintenance and repairs on the vehicle. In fact, the Federal Magnuson-Moss Warranty Act, enforced by the FTC, makes it illegal for manufacturers or dealers to claim that the warranty is void or deny coverage under a warranty simply because someone other than the dealer did the work. Keep in mind that there may be certain situations where a repair may not be covered. For example, if a mechanic replaced a belt improperly and the engine is damaged as a result, the manufacturer or dealer may deny responsibility for fixing the damaged engine. However, the manufacturer or dealer must be able to demonstrate that it was the improper belt replacement that caused the damage. And this would not invalidate the warranty in effect for other parts of the car.

Does Using Aftermarket or Recycled Parts Void the Warranty?
NO. Using an aftermarket or recycled part does not void a warranty. The previously mentioned Magnuson-Moss Warranty Act makes it illegal for companies to void a warranty or deny coverage under the warranty simply because an aftermarket or recycled part was installed. If the aftermarket or recycled part was defective or not properly installed, and it causes damage to another covered part, the manufacturer or dealer could deny coverage for that part and make appropriate charges for any repairs. They must show that the aftermarket or recycled part actually caused the need for repairs before denying coverage under a warranty.

Help Your Customer Avoid Warranty Issues
Maximize the value of the warranty by following a few simple rules:

- **Read the warranty.** The warranty is usually included with the owner’s manual and provides a general description along with specific details about coverage.
- **Be aware of the warranty period.** If problems that are covered by the warranty arise, get them checked out before the warranty expires.
- **Encourage vehicle service at regular intervals.** Following the manufacturers’ recommendations will keep the warranty intact. Keep receipts for work performed. A written history of work performed will help in getting the manufacturer and dealer to honor the warranty, especially towards the end of the warranty period.

Share these tips with your repair customers to make them more comfortable having maintenance work done at your shop, rather than the dealer.

Can a dealer refuse to honor the warranty that came with a new car if someone else does the routine maintenance or repairs?
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If you are responsible for your workers' compensation program, it is important to have a fundamental understanding of the roles of a Managed Care Organization (MCO) and a Workers’ Compensation Third Party Administrator (TPA). MCOs and TPAs play unique roles in helping employers control workers’ compensation costs.

What is a MCO?
Under Ohio’s Health Partnership Program, MCOs are responsible for the medical management of Ohio employers’ work-related injuries and illnesses. Every employer in Ohio must have a MCO, which is paid for directly by the BWC. Core MCO functions include:

- Collecting initial injury reports and transmitting to BWC;
- Management and authorization of medical treatment to be received by an injured worker;
- Medical review and bill payment processing;
- Maintaining a network of BWC-certified healthcare providers;
- Return-to-work services;
- Utilization review;
- Providing peer reviews as necessary for treatment decisions;
- Processing treatment appeals through the Alternative Dispute Resolution (ADR) process;
- Training and education.

MCO associates are medical professionals, and their processes are clinically focused. They work diligently to help employers avoid the most costly of claims—lost time claims—when an injured worker is off work for eight or more consecutive days. With clinicians managing the medical care and transitioning injured workers back to gainful employment, employers are better able to manage their long term insurance premiums.

What is a TPA?
A Third Party Administrator (TPA) assists employers in the administrative and financial aspects of a claim. Core TPA responsibilities include:

- Providing risk management consulting to employers;
- Administering compensation group rating savings programs and other discount program consulting;
- Pertinent claims investigation;
- Claims administration;
- Industrial Commission hearing attendance;
- Evaluation of claims for workers’ compensation coverage; and
- Assisting employers in the development of workers’ compensation cost control strategies.

TPA staff typically consists of claim representatives, account representatives, and other workers’ compensation professionals.

CareWorks is the preferred workers’ compensation MCO for AFPD—The Voice of Independent Retailers. CareWorks offers innovative medical management services for workers’ compensation, helping more than 93,000 employer customers control costs and enhance employee productivity. Experienced and caring associates work closely with each customer, designing custom medical management solutions that fit their unique requirements and culture.

For more information about the services of CareWorks MCO, please contact Ron Lucki, director of business development, at (614) 760-3510 or (888) 627-7586, ext. 3510, via email ron.lucki@careworks.com, or visit www.careworks-mco.com.

BOTTOM LINE

CareWorks is the preferred workers’ compensation MCO for AFPD—The Voice of Independent Retailers. CareWorks offers innovative medical management services for workers’ compensation, helping more than 93,000 employer customers control costs and enhance employee productivity. Experienced and caring associates work closely with each customer, designing custom medical management solutions that fit their unique requirements and culture.

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Cle</p>
Over a three-year period, four programs sponsored by Blue Cross Blue Shield of Michigan (BCBSM) to improve the quality of common medical procedures performed in Michigan hospitals have produced $232.8 million in healthcare cost savings and have lowered complication and mortality rates for thousands of patients. The four BCBSM Collaborative Quality Initiatives covered general surgery, bariatric surgery, angioplasty, and cardiac surgery.

In addition to benefitting Blue Cross members, about two-thirds of the savings were attributed to procedures performed on patients with Medicare or Medicaid, other private insurance plans, or no insurance. “These programs shine a spotlight on how doctors and hospitals—in partnership with a health plan—can transform healthcare by sharing data and improving patient outcomes in their practices,” says Daniel J. Loepp, BCBSM president and CEO. “Our programs enable doctors from many health systems to share data, building a sense of trust and cooperation that has created an extraordinary catalyst for improving the quality of patient outcomes, while reducing unnecessary healthcare costs.”

Cost savings for the four programs studied break down as follows:

1. **Michigan Surgical Quality Collaborative (general surgery).** In 2009-2010, $85.9 million statewide savings; $49.2 million BCBSM savings
2. **Michigan Society of Thoracic and Cardiovascular Surgeons Quality Collaborative (cardiac and thoracic surgery).** In 2009-2010, $30.3 million statewide savings; $2.4 million BCBSM savings
3. **BCBSM Cardiovascular Consortium (angioplasty).** In 2008-2010, $102 million statewide savings; $13.8 million BCBSM savings
4. **Michigan Bariatric Surgery Collaborative (bariatric surgery).** In 2008-2010, $14.6 million statewide savings; $4.7 million BCBSM savings

Thomas Simmer, BCBSM chief medical officer and senior vice president of Health Care Value, says the quality improvement initiatives (CQIs) helped BCBSM hold down healthcare costs for Blues customers. More than 70 hospitals across Michigan participate in at least one CQI, and collectively, the 12 CQIs analyze the care given to nearly 200,000 Michigan patients annually.

The hospitals share data to find links between medical or surgical processes and patient outcomes, and then create new processes that reduce errors, prevent complications, and improve patient outcomes. Eight other CQIs are underway to study cardiovascular imaging, peripheral vascular disease, blood clot prevention, breast cancer, trauma center quality, operating room safety, hip and knee replacement, and radiation treatment for cancer. Additional examples of achievements in improving quality of care:

- **Michigan Bariatric Surgery Collaborative.** Death rate following bariatric surgery fell from 0.21 percent in 2007 to 0.02 percent in 2009, a 90 percent improvement.
- **Advanced Cardiovascular Imaging Consortium.** From 2007 to 2011, the radiation dose per cardiac CT angiography procedure was reduced by 66 percent, which benefited patients by lowering their exposure to radiation without compromising the quality of the image.
- **Michigan Surgical Quality Collaborative.** The initiative achieved an 18 percent reduction in surgical site infection and a 15 percent reduction in length of stay for hospital patients.

“The unique model of these Collaborative Quality Initiatives works because it’s the right structure and environment for cooperative engagement,” says Jack Billi, M.D., professor of Internal Medicine and associate vice president for Medical Affairs, University of Michigan Medical School. “Hospitals, physicians, and their teams are learning best practices from each other and from the robust clinical data collected by the programs.”
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Choosing health coverage comes down to one thing: value.
The perfect mix of comprehensive coverage at an affordable price.
With Blue Cross Blue Shield of Michigan, you get real value and the flexibility to choose exactly the right coverage for your business.

**Healthy Blue Living™** from Blue Care Network
A revolutionary HMO product that, for five years, has been rewarding employees for adopting healthier lifestyles by working with their doctors to improve their health. Real rewards, like lower copays and lower deductibles.

**Simply Blue™** from Blue Cross Blue Shield
A PPO product, with over 120,000 members in just a year, that offers employees a comprehensive health plan at a competitive price. It’s the coverage you’ve always wanted, that’s now more affordable.

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

Learn more today.
Call 1-248-671-9600 for more information regarding benefits and rates on Blues plans available to AFPD dealers.
SUPPORT THESE AFPD SUPPLIER MEMBERS

ASSOCIATIONS
AMR - Association Management Resources (734) 971-0000
Clean Fuels Ohio (614) 884-7336
Local Business Network (248) 620-6320

ATM
American Communications of Ohio (614) 855-7700
ATM of America, Inc. (248) 932-5400
Elfe Bank Card ATM's (248) 594-3322

BAKED GOODS DISTRIBUTORS
Great Lakes Baking Co. (313) 865-6300
Hearth Ovens Bakers by Masons Bakery (313) 636-0401
Hostess Brands (248) 588-3954
Michigan Baking Co. - Hearth Oven Bakers (313) 875-7246

BANKING, INVESTING & CONSULTING
1 Source Capital Commercial Financing (855) 672-9195
Lincoln Financial Group Advisors (248) 945-5154
Bank of Michigan (248) 865-1300
Flagstar Bank 1-800-945-7700
Huntington Bank (248) 626-3970
Louis J. Peters - Financing Debt Negotiation Turnaround (586) 208-9942

BEER DISTRIBUTORS & SUPPLIERS
Easton Distributors (313) 867-6900
Frankenmuth Brewery (989) 262-8300
Great Lakes Beverage (313) 865-9600
Michigan Brewing/American Badass Beer (517) 521-3600
MillerCoors (248) 789-5831
O.K. Distributors (269) 983-7469
O.K. Distributors (248) 983-7469
Powers Distributing Company (248) 393-3700

BOOKKEEPING/ACCOUNTING CPA
Akamano & Associates (248) 865-8500
Garmo & Co. PC (248) 672-4105
MarconEX Williams & Co (614) 837-7928
Samaor & Boogren, PC (248) 565-8607
Shirmon, Yaldo, Kashat & Associates, PC (248) 851-7920
UHY US (248) 355-1040

BUSINESS COMMUNICATIONS
Comcast (248) 343-9348
Clear Rate Communications (248) 556-4577

CELLULAR PHONES & MOBILE MARKETING
Mousetrap Group (248) 547-2800
Sprint Communications (248) 943-3998

CHECK CASHING SYSTEMS
Secure Check Cashing (248) 548-3020

CHICKEN SUPPLIERS
Kospi Kunchy Chicken (248) 821-1721
Taylor Freezer (734) 525-2535

CHIPS, SNACKS & CANDY
Anthony-Thomas Candy Co. (614) 274-8405
Better Made Snack Foods (313) 925-4774
Beyond Chocolate (586) 638-7540
Frito-Lay, Inc. 1-800-559-5914
Kar’s Nut Products Company (248) 588-1903
Motown Snack Brands Corp. (313) 931-3205
Uncle Ray’s Potato Chips 1-800-3286

COFFEE DISTRIBUTORS
* Folgers (717) 468-2515

CREDIT CARD PROCESSING
Chase Paymentech 1-866-429-4966
First Data Independent Sales 1-877-519-6006
Next Day Funding, LLC (517) 214-4611

C-STORE & TOBACCO DISTRIBUTORS
* Liberty USA (412) 451-2700
But Dog Wholesale 1-877-666-3226
H.T. Haskin/Gand Rapids 1-800-874-5550
S. Abraham & Sons, Inc. 616) 453-6538
United Custom Distribution (248) 356-7300
Who’s Your Daddy Distributor (248) 743-1003

DISPLAYS, KIOSKS & FIXTURES
Detroit Store Fixtures (313) 341-3255
Rainbow Hi Tech (313) 704-7356
Sito Signs (248) 389-0111

ENERGY, LIGHTING & UTILITIES
* DTE Your Energy Savings 1-866-796-0512
* DTE Energy Supply (888) 882-2176
Amerigas Energy 1-888-304-7607
DTE Energy 1-800-477-4747
Murray Lighting Company (313) 345-0416
Vantage Energy Services (616) 386-6535
Walker Miller Energy Services (313) 366-7635

FOOD EQUIPMENT & MACHINERY
Culinary Products (989) 754-2457

FOOD RESCUE
Forgotten Harvest (248) 967-1500
Gleaners Community Food Bank (313) 923-3535

FRANCHISING OPPORTUNITIES
Buccees Enterprises, Inc. (586) 296-5560
Kassos Brothers/Ram’s Horn Restaurants (248) 350-3430
Tubby’s Sub Shops, Inc. 1-800-497-6640

GASOLINE WHOLESALERS
The Anderson’s Inc. (614) 660-0600
Central Ohio Petroleum Marketers (614) 889-1100
CFX Management (937) 204-2000
Gilligan Oil Co. of Columbus, Inc. 1-800-335-55
High Pointe Oil Company (248) 474-0000
Motor City Oil Co. (734) 521-5000
Olive Oil, Inc. (586) 259-1100
Oscar W Larson Co. (248) 622-0000
Superior Petroleum Equipment (614) 909-1000

GREETING CARDS
Leamin’ Tree 1-800-556-7819 ext. 610

GROCERY WHOLESALERS & DISTRIBUTORS
Burren Food, Inc. (248) 547-0064
Central Grocers (810) 905-5500
Complimentary Foods (734) 565-512
D&B Grocers Wholesale (734) 517-4000
Exclusive Wholesale World (248) 385-0850
General Wholesale (248) 385-0850
George Enterprises, Inc. (248) 385-0850
Great North Foods (989) 556-5622
Jesualin Foods (313) 565-5622
Kap’s Wholesale Food Services (313) 565-5622
Spar Events, Inc. (616) 879-5500
SUPERVALL (937) 517-9901
Value Wholesale Distributors (248) 667-8780

HOTELS, CONVENTION CENTERS & BANQUET HALLS
A & M Hospitality Services (586) 787-1100
Farmington Hills Manor (248) 660-0000
Hampton Inn - Commerce (248) 663-1100
Hampton Inn - Shelby (248) 863-1100
Holiday Inn Express - Commerce (248) 663-1100
Petruzills (248) 663-1100
Shenendehoaa Country Club (248) 663-1100
Suburban Collection Showplace (248) 347-1100

ICE CREAM SUPPLIERS
Arctic Glaciers, Inc. 1-800-230-9999 ext. 14
Prairie Farms Ice Cream Program (Large Format) 1-800-399-8970 ext. 10
Pars Ice Cream Company, Inc. (313) 297-2972

ICE PRODUCTS
Archibald Baker, Inc. 1-800-230-9999 ext. 14
Cold Ice Cream Company, Inc. (313) 929-3999

indicates supplier program that has been endorsed by AFPD.
* Indicates supplier only available in Ohio
** Indicates supplier only available in Michigan
**SUPPORT THESE AFPD SUPPLIER MEMBERS**

### INSURANCE SERVICES: COMERCIAL
- **North Pointe Insurance** (1-800-229-6742)
- **CareWorks** (1-800-837-3200 ext. 7168)
- **Cox Specialty Markets** (1-800-648-4257)
- Wolverine Insurance (734) 452-8199
- Own & Brown Insurance (313) 466-3663
- State Mutual/Admirals International (1-800-445-1554)
- Met Northern Insurance Agency (248) 856-9000
- State Farm Insurance (Agent Dawn Shaouni) (248) 879-8901
- Leavy-Woods Agency, Inc. (614) 481-4300
- STIY Insurance (440) 247-3750

### INSURANCE SERVICES: HEALTH
- **GSBS of Michigan** (1-800-666-2323)
- Aetna, Ramsby & Assoc. (1-800-263-3764)
- In Care Plus, Inc. (313) 267-0300
- Odwyer & Associates (248) 851-2227

### INVENTORY SERVICES
- Target Inventory (586) 718-4695

### LEGAL SERVICES
- **Reliance, Beattie, DeLisle, Ltd.** (313) 882-1100
- **Pappageorge, Ltd.** (216) 520-0088
- Cunningham, McCoy & Aches, PCLC (734) 261-2409
- Beene & Associates (248) 265-4100
- Baker & Elia, PC (248) 865-9400
- Tater & Phillips, LLP (858) 597-9611
- Hart Schwan, PC (248) 335-5000
- Mastro, Pasciak & Horst (248) 626-6800
- Siskind, Gold & Silver, PC (734) 354-8600
- Law, Attorneys & Counselors (586) 493-4447
- Law Offices of Kasaab & Aabo, PLLC (248) 865-7227
- Venable, Orwe, Meikin, Shabbal & Hendic, PC (248) 233-5830

### LOTTERY
- Michigan Lottery (517) 330-5648
- Ohio Lottery (1-800-589-6446)

### MAGAZINE & TRADE PUBLICATIONS
- Outdoor News (313) 222-6400
- Cotton News (313) 222-2000
- Snack Food Magazine Distributors (586) 678-7996
- Michigan Chronicle (313) 963-5522

### MEAT & DELI DISTRIBUTORS
- **A & B Crafted Meats** (313) 867-3937
- **R & Z Portion Control Meats** (419) 356-2926
- **C. Roy & Sons** (810) 387-3975
- **Bert Fresh Foods** (313) 295-6300
- **Upper Foods** (586) 447-3500
- **Geary Meat Producers** (313) 831-8126
- **Overseas Meat Distributors** (313) 659-7300
- **Western Food Corp** (586) 727-3755

### MILK, DAIRY & CHEESE PRODUCTS
- **Prairie Farms Dairy Co.** (248) 399-6300
- **Dairymens** (216) 214-7342

### MISCELLANEOUS
- Pyramd Sunction Company (1-800-833-3996)
- SureGrip Floor Safety Solution (850) 294-8537
- Westinghouse (233) 407-4976
- MoneyGram International (517) 292-1434
- OH (614) 878-2172

### MONEY ORDERS/MONEY TRANSFER/BILL PAYMENT
- **Staples** 1-800-693-9900 ext. 584
- **Office Products** 1-800-826-6865

### PAYROLL PROCESSING & HUMAN RESOURCES
- Total HR Services, LLC (248) 661-2850

### 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)** 1-888-593-6105

### PRINTING, PUBLISHING & SIGNAGE
- **Fisher Printing** (708) 598-1500
- **International Outdoor** (248) 489-8899
- **Michigan Logos** (517) 337-2267
- **Walt Kempski Graphics** (586) 775-7328

### PRODUCE DISTRIBUTORS
- **Heeren Brothers Produce** (616) 452-2101
- **Ace Produce** (248) 736-3354
- **John Farms** (734) 992-2043
- **Tom Moore & Son, Inc.** (313) 568-0577

### REAL ESTATE
- **American Business Broker** (614) 944-5774
- **Centre Properties Group** (248) 476-6672
- **Jude Tax Appeal Team** (313) 277-1986
- **Signature Associates - Angela Arcon** (248) 359-3833

### REFRIGERATION & REFRIGERATION SOLUTIONS
- **Phoenix Refrigeration** (248) 344-2980

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

### SECURITY, SURVEILLANCE & MORE
- **Central Alarm Signal** (313) 864-8900
- **Guilcoast Loss Prevention** (727) 776-3429

### SHELF TAGS/LABELS/MARKETING
- **JAYO Tags** (248) 730-2403
- **Saxon Inc.** (248) 398-2000

### SODA POP, WATER, JUICES & OTHER BEVERAGES
- **Arizona Beverages** (313) 541-8961
- **Buckeye Distributing (Arizona)** (440) 526-6668
- **Instate Distributors (Naplate)** (313) 692-3000
- **Monster Energy Company** (586) 566-6460
- **Nestle Waters Supermarket Program** (734) 513-1715

### SPECIALTY FOODS
- **Cousin Mary Jane** (586) 995-4153

### TOBACCO COMPANIES & PRODUCTS
- **Altra Client Services** (513) 831-5510
- **Beamer Co. (Hookah’s & supplies)** (248) 592-1210
- **Nat Sherman** (201) 735-9000
- **RJ Reynolds** (336) 741-0727
- **S & E Distributor, Inc (e-cigarettes)** (248) 755-8256
- **Westside Vapor (e-cigarettes)** (614) 402-0754

### WASTE DISPOSAL & RECYCLING
- **National Management Systems** (586) 771-0700
- **Smart Way Recycling** (248) 789-7790

### WINE & SPIRITS COMPANIES
- **Beam Global** (248) 471-2280
- **Brown-Forman Company** (248) 353-1340
- **Constellation Brands** (248) 349-5164
- **Diageo** 1-800-462-6504
- **Heaven Hill Distilleries** 1-800-348-1783
- **Treasury Wine Estates** (734) 667-3515

### WINE & SPIRITS DISTRIBUTORS
- **Great Lakes Wine & Spirits** (313) 667-0521
- **National Wine & Spirits** 1-888-697-6424
- **National Wine & Spirits** 1-888-642-6977

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AFPD works closely with these associations:

**IFDA**
International Foodservice Distributors Association

**FIAE**
Food Industry

**NACS**
National Association of Convenience Stores

**NGA**

**GMA**

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**Calendar**

**May 10, 2012**
Michigan Day at the Capitol
Lansing, MI

**July 11, 2012**
36th Annual Michigan
“Angry Birdies” Golf Outing
Warren Valley Golf & Banquet Center,
Dearborn Heights, MI

**July 19, 2012**
8th Annual Ohio
“Angry Birdies” Golf Outing
Weymouth Golf Club, Medina, OH

**July 24, 2012**
Joseph D. Sarafa 4th Annual Scholarship Luncheon
Detroit Institute of Arts, Detroit, MI

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**Enjoy A DELICIOUSLY EASY MEAL TONIGHT!**

**Edy’s Slow Churned Light Vanilla**

To inquire about our rebate program for AFPD members in Michigan or Ohio, call Ken Schulte at Nestle DSD at (734) 656-1022, or Auday Arabo at the AFPD office at 1-800-666-6233
You achieved $1,000,000 in 2011 Lottery sales.

So thanks for all the work you do and all the good things you help make happen for Michigan.
Succeeding in today's economy takes more than hard work and wishful thinking... it takes a plan — and support from strong and steady partners. That's why choosing Spartan is such a wise move. We offer nearly 100 different services to help your business succeed, including: advertising, research, category management, print and development and more. And that's on top of 40,000 competitively priced private and national brands.

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