



**AFPD**

# **BOTTOM LINE**

THE VOICE OF INDEPENDENT RETAILERS • VOL. 24, NO. 4 • APRIL 2013

## **The Power of One**

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helps our industry's  
issues stand out**

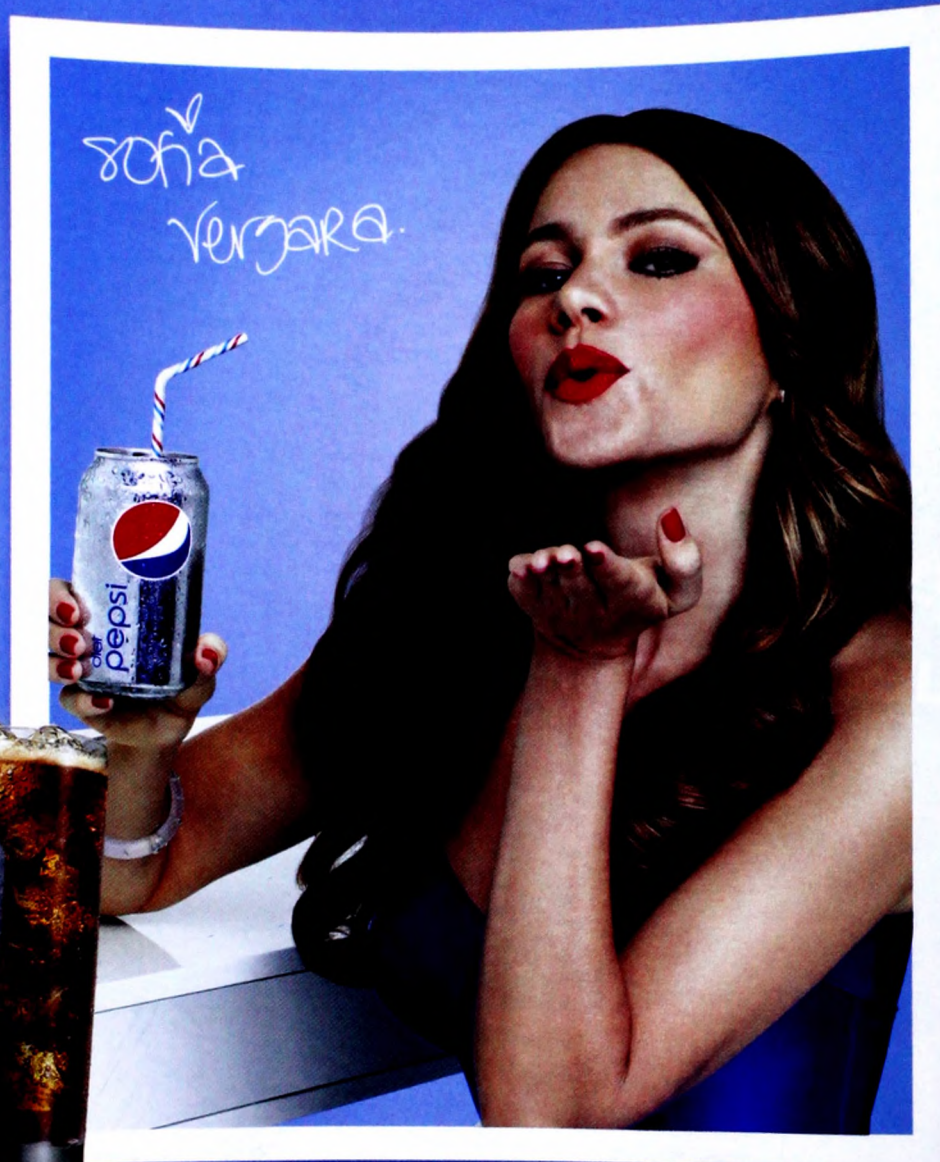


**Senate Gives Standing Ovation  
in Tribute to Fred Dally**

**Joseph D. Sarafa:  
An Advocate for Doing it Right**



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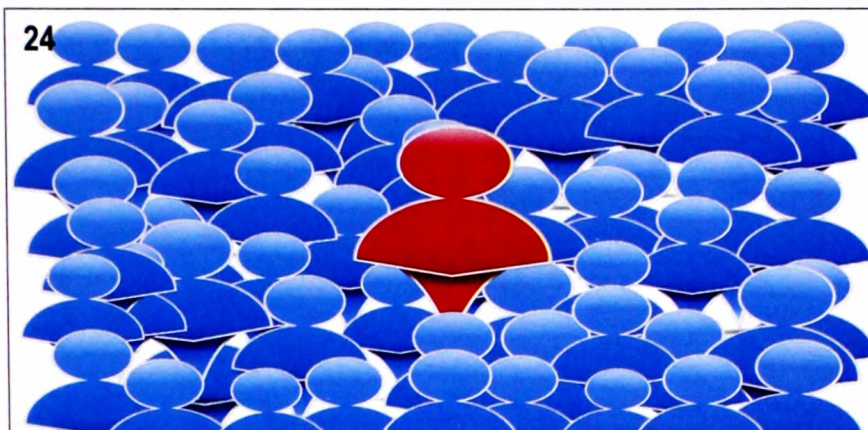


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## Chairman's Message



**Joe BELLINO, Jr.**

*AFPD Chairman*

## We Rely on Relationships

**M**uch of what gets accomplished in life is done through relationships. Retailers buy products from the sales people they know and trust. Customers will remain loyal to your store, says Joe Sarafa in his interview on p. 54, if they trust you and believe in you. One of my family members once had a paperwork snafu for a teaching certificate resolved in a couple of days because of my relationship with a local political leader.

Which brings me to the topic of this issue's cover story: the importance of building strong ties with our community, state, and national political leaders. Some of us do a good job of this; others, not so much. It's time we change the independent store-owner culture regarding how we interact with our legislators.

Why? Isn't it enough that Joe Bellino or Auday Arabo or Paul Condino or our lobbyists have connections with the legislators? When something needs to get done in Lansing or Columbus or Washington, can't our industry rely on AFPD's relationships? Isn't that one reason why we belong to AFPD?

Yes and no. Without a doubt, AFPD has many strong relationships in the political realm, connections that we aren't shy about using when we need to get a dialogue started on something or need our voice heard. But that's not enough—we need our individual members to forge their own relationships with their legislators as well. On the big issues like the bottle bill or the CAT Tax, we don't need 20 members with their political relationships—we need 150 members with relationships.

Not everyone has experience talking to legislators, and for some, it may be a little daunting. The conversation goes like this: "I'm \_\_\_\_\_, and I own the store down the street. I'm a member of AFPD. Let me tell you what I need your help with." While AFPD has the lobbying power and experience, it's important that political leaders hear from the individual, too. The politicians work for you. The problem is, they don't always know who you are. And they don't only need to know you; they need to know you and know that you are a member of AFPD.

Of course, no good relationship is one-sided. We have to do our part to support the politicians as well. Over the years, I have given money to both political parties. I want everyone to know who I am. I go to their fundraisers and rallies. I want to know my legislators face to face, so when I call them with a problem, they can connect a face (and an organization) with the problem, and they will take care of it.

Some independent retailers don't want to give money to PACs or fundraisers because they can't see the immediate benefits. But the big guys are giving money all the time, and that's why they have everyone's ear. You need the relationships established and intact so that when the challenges come, we aren't scrambling to make friends and educate political leaders on our industry. They need to know us individually and as a group.

Make an appearance at fundraisers. Contribute what you can, whether it's \$20, \$50, \$100, or more. When the big issues come, politicians need to know us—and they need to know us in force. ■■■

**It's time we change the independent store-owner culture regarding how we interact with our legislators.**

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# A Senatorial Tribute to Fred Dally

By Vanessa Denha Garmo

Nearly 10 months after his murder and with a \$50,000 reward on the table, Faraj "Fred" Dally's murder is still unsolved. Dally was an active, long-time member and a former chairman of the AFPD board of directors.

Days after he was killed at his store, Medicine Chest Liquor store in Detroit, the AFPD Foundation offered a \$50,000 reward for information leading to the arrest and conviction of Dally's killer. Dally was shot the morning of May 1, 2012 as he prepared to open his store in the 9000 block of Dexter on Detroit's west side.

On Wednesday, March 20, 2013, Michigan Senator Bert Johnson (2nd District) with State Representative Klint Kesto (39th District) presented a special tribute to the Dally family on the floor of the Senate.

"Had I bumped into him on the last night before Fred closed his store, I would have told my friend to go home. You have done enough. You do not have to come back," said Senator Johnson addressing the Senate. "The reason I would have told Fred that is because there was nothing left near his store at Dexter and Wyoming. Fred was the life."

After his tribute speech, Senator Johnson introduced the family, and the Senate applauded with a standing ovation followed by a moment of silence in honor of Fred Dally.

"Fred's death was a tremendous loss for the AFPD family and the entire community," said Auday Arabo, president and CEO of AFPD-The Voice of Independent Retailers. "This special tribute is in honor of his dedication to the neighborhood he served and the tremendous contribution he made in the independent retail industry."

Dally's wife and three sons, along with their spouses and fiancé, attended the tribute in Lansing.

"Our family is very proud and honored at the beautiful

tribute given to our father today on the state Senate floor," said Ziad Dally, Fred Dally's eldest son. "Despite the great sadness of our loss, the moving tribute from Senator Bert Johnson and House Rep Klint Kesto, coupled with the tireless efforts of AFPD and Auday Arabo, have given our family a glimmer of hope that the murder of our father will be solved."

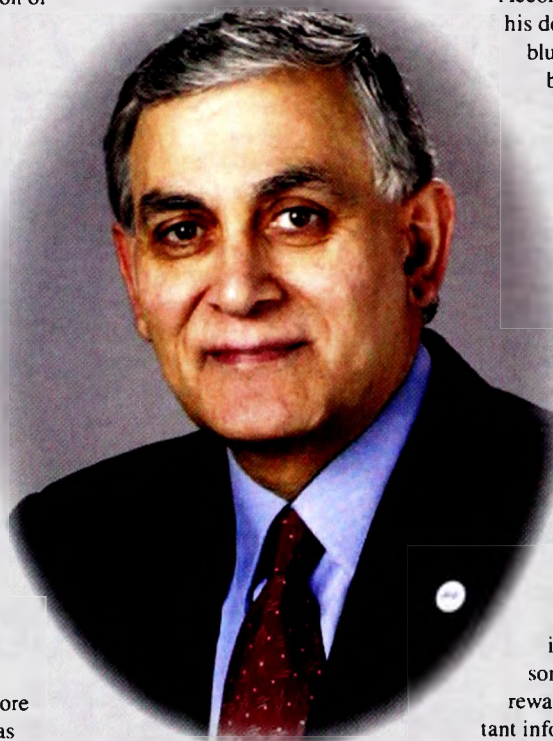
According to witnesses, on the day of his death, Dally pulled up in a navy blue jeep and was gunned down before he reached the store's doorstep, a mere 15 feet away.

The suspect was seen grabbing something from the jeep, presumably cash.

Dally, whom neighbors called "Freddie," was shot in the head. They say he was always helping everyone in the neighborhood and was good about extending credit to those who needed it.

Some believe Dally may have been targeted because he often carried large amounts of money on the first of the month after cashing the store's checks.

Police agencies are still investigating, hopeful that someone interested in the \$50,000 reward will step forward with important information. ■■■■■



*Vanessa Denha Garmo is founder of Denha Media and Communications, AFPD's public relations firm.*

Watch the tribute to Fred Dally on the Senate floor by scanning this QR code with your smart phone. Don't have a QR code-reading app? There are many free ones available for download in your app store. Contact AFPD Bottom Line editor Carla Kalogeridis for help at (313) 884-0988.





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## Action Notice: MasterCard/VISA Settlement

Many AFPD members received a Settlement Notice regarding the MasterCard/VISA lawsuit settlement. In fact, all retailers who accepted VISA and/or MasterCard at any time between January 1, 2004, and November 27, 2012, are required to take action to object and/or opt-out before the **May 28** deadline.

AFPD—along with other regional and national associations—suggests members consider opting-out and objecting to the settlement.

By objecting or opting-out, you give up the cash settlement initially provided in the settlement agreement. But you maintain your ability to object to the proposed settlement agreement, and you could limit the range of fees that MasterCard/VISA could charge you in the future.

If you choose to accept the cash offer, you will receive the equivalent of approximately two months of credit card fees at your store, but you waive your right to object to any future swipe-fee and/or transaction fee increases imposed by MasterCard/VISA.

### Take Action Now

NACS has launched a website to help retailers from all channels express their opposition to the proposed credit card swipe fee settlement. The site, [merchantsobject.com](http://merchantsobject.com), provides the tools for all retailers affected by the proposed settlement to express their opposition by opting out and objecting to the proposal via electronic signature. The documents are automatically forwarded to NACS' law firm, Constantine Cannon, where they will be printed and submitted to the Court. Retailer opposition to the proposed settlement will be taken into account when U.S. Court of Appeals for the Second Court holds a hearing in September.

### Background

On July 13, 2012, a proposed settlement was announced between the plaintiff class of merchants, of which you are a member, and the defendants (VISA, MasterCard and several banks).

Approximately 8 million retailers overall received notices about the proposed settlement and have until May 28, 2013, to opt-out and/or object to it. If you accepted VISA and/or MasterCard, you will need to decide whether to opt out, object to, or accept the settlement. Even if you submitted a declaration objecting to the proposed settlement last fall, you need to respond in writing

again if you want to opt-out of or object to the proposed settlement. If a retailer doesn't meet that deadline, the court will assume that retailer accepts the proposed settlement in full.

The proposed settlement offers class members money damages of about two months' worth of interchange and, among other things, limited modifications to VISA's and MasterCard's surcharging rules. However, there are no fundamental market changes that would constrain VISA and MasterCard from continuing to raise rates, and the proposed settlement does not change

the two fundamental problems with the current swipe fee system:

1. VISA and MasterCard fix rates for banks so that banks don't compete on price.
2. VISA and MasterCard police merchants to make sure the fees stay hidden.

The proposed settlement requires class members to release VISA and MasterCard from liability—forever—for any anticompetitive rules currently in place (including the interchange or swipe fee rules) and/or any "substantially similar rules" instituted at any time in the future. And, while the release from merchants lasts forever, the meager changes that VISA and MasterCard will make to their rules end in 2021.

Answers to frequently asked questions are available at [www.afpdonline.org](http://www.afpdonline.org) under AFPD News. ■■■



## Call for Sponsors: Forgotten Harvest Comedy Night

Eight great sponsorship opportunities are available for Forgotten Harvest's 21st Annual Comedy Night celebration featuring Martin Short, coming to the historic Detroit Opera House on Saturday, April 27, 2013 at 8:00 pm. Connect-

ing your business with one of metro Detroit's premier events is a great way to entertain clients or recognize employees. Tax deductible corporate sponsorship packages include main floor seating, VIP reception, and mention in promotional and public relations materials. Contact Peter Fezzey at 248-967-1500 ext. 128 or by e-mail at [pfezzey@forgottenharvest.org](mailto:pfezzey@forgottenharvest.org).

Comedy Night is an annual charity event supporting Forgotten Harvest's mission of eliminating hunger by eliminating food waste. Tickets starting under \$20 can be

purchased by visiting Forgotten Harvest at [forgottenharvest.org](http://forgottenharvest.org), through Ticketmaster, or in person at the Detroit Opera House box office. The show is family-friendly and recommended for ages 12 and up.

Comedy Night, begun in 1992 with the support of television, film star, and local native Tim Allen and Detroit area comedy impresario Mark Ridley, has become Metro Detroit's premier annual comedy event, bringing in well-known stars such as Tim Allen, Seth Meyers, The Smothers Brothers, Richard Jeni, Kevin Pollack, Kevin Meaney, Louie Anderson, David Coulier, and Kathleen Madigan.

Southeastern Michigan natives Mike and Christopher Farah of Funny Or Die were instrumental in securing Martin Short for 2013 and are excited about the opportunity to help Forgotten Harvest fight hunger in Metro Detroit. "This is a chance for us to help comedy make a difference in our home state, and we're happy to be working with an organization like Forgotten Harvest," said Mike Farah, president of production at Funny Or Die. "There's a great tradition to Comedy Night and we're looking forward to helping take it into the future to fight hunger in Metro Detroit."

Martin Short has won fans and accolades in television, film, and theater since his breakout season on "Saturday Night Live" almost 30 years ago.

Forgotten Harvest occupies a preeminent position for hunger relief services as America's largest and most efficient food rescue organization. In 2012, Forgotten Harvest rescued more than 47 million pounds of food. ■■■



## SIAL Canada Revved up for Toronto

SIAL Canada will make a promising return to Toronto in 2013 for the 10th edition of the country's leading international food trade show. Scheduled April 30-May 2, 2013 in the Direct Energy Centre, organizers expect 14,000 professional visitors from 61 countries and 700 exhibitors on 230,000 square feet of exhibit space. SIAL only admits food industry professionals and is exclusively devoted to food and beverage products, serving the needs of all market segments including large-scale distribution, import-export, wholesale distribution, specialty retail, and foodservice as well as food manufacturing.

Among the 22 international pavilions on exhibit, special attention will be given to Morocco, this year's Country of Honor, presenting a record number of participants in their 4,000 square foot pavilion.

SIAL Canada 2013 will continue bringing visitors the latest innovations from across the globe with its popular product contests and events. SIAL Innovation again will recognize and award the best new products and global trends and showcase them in a special area on the show floor. Olive d'Or, the renowned international extra-virgin olive oil



competition in North America, returns for its 8th edition. Rewarding craftsmanship and quality, the contest will have more participants than ever with 150 oils from 15 different countries. La Cuisine by SIAL is set to impress and entertain visitors with corporate chefs from across the world showcasing their culinary prowess in a head-to-head battle creating dishes with mystery ingredients.

A forward-thinking conference program will shed light on many important themes in the rapidly evolving food industry. Topics include How to Be Competitive in a Changing Market, Consumption Habits and Ethnicity, An Overview of the Canadian Chains Land-

scape from West to East, and many more. SIAL Canada 2013 will also host an official USA Pavilion featuring more than 25 U.S. companies on 3,000 square feet of exhibit space.

To aid visitors in finding the unique and on-trend products they seek, Hot Product Expert Pathways will guide them directly to exhibitors supplying products in rising categories such as gluten-free, Kosher, Fair Trade, Made in the USA, etc. Exhibitors in these designated pathways will be specifically listed on the show website and will be

marked with special booth signage to allow for quick identification.

Online visitor registration at a discounted rate is open through April 29. After that date, on-site registration is necessary. In addition, organizers are offering retail and foodservice tours outside of show hours for those interested in discovering new food retail and dining concepts in Toronto. The full tour schedule and pricing information can be found at [www.sialcanada.com](http://www.sialcanada.com). For more information on the SIAL trade exhibitions, contact Rebecca Long at Imex Management, (704) 365-0041, or email [RebeccaL@ImexManagement.com](mailto:RebeccaL@ImexManagement.com). ■■■

## Grow Michigan is Open for Business

Grow Michigan, LLC (Grow MI) has completed an initial round of capitalization and opened investing operations.

A collaboration of the Michigan banking community, the Michigan Economic Development Corporation (MEDC), and the Michigan Strategic Fund, Grow MI provides strategic management advice and attractively priced risk capital through subordinated/mezzanine debt to Michigan's small businesses.

This unique offering extends the capabilities of senior debt providers by offering a highly efficient, cost effective capital infusion for growing Michigan small businesses in a range of industries. Mezzanine loans, in conjunction with senior loans, will be in the \$0.5-\$3.0 million range in the form of 3-5 year subordinated debt, and carry a single digit coupon.

Commercial and community banks that have invested in Grow MI's initial close are Fifth Third Bank, PNC, Huntington, The Private Bank, Crestmark Bank, Seaway Community Bank, the Bank of Holland, the Bank of Northern Michigan, and Mercantile Bank.

Grow MI's mission is to accelerate growth and capital investment in some of Michigan's most promising small businesses. This will deliver job creation and improve the business climate in Michigan. "Small businesses are job creation engines and our work to make cost-effective risk capital accessible to Michigan companies means real potential for immediate job growth," says



Michael A. Finney, MEDC president and CEO. "Grow Michigan demonstrates the genuine leadership, cooperation, co-investment, and policy support that our commercial banking partners have provided throughout truly difficult times. They are stepping up to the plate and making a difference."

Grow MI's founding members include Russell C. Youngdahl Jr., David L. Treadwell, Henry J. Brennan III, and E. Mark Gregory III. Messrs. Treadwell, Brennan, and Youngdahl serve on the Grow MI Board of Managers with Treadwell serving as chairman; Gregory chairs the Grow MI Investment Committee. Youngdahl also serves as CEO of Grow MI. The Grow MI Board of Managers also includes representation from the Michigan Strategic Fund and the Michigan banking community.

"The founding members of Grow Michigan have been involved in working with, and addressing, the capital needs of small businesses in Michigan for decades," says Youngdahl. "It is the single greatest catalyst for sustainable economic and employment growth in an area highly underserved by capital providers. We understand the opportunity to enhance the growth of jobs in Michigan and look forward to working with the MEDC and our investors to move Michigan forward."

Visit [www.GrowMiCapital.com](http://www.GrowMiCapital.com) for more information. ■■■



## 15 Year-Round Security Tips

1. **Winter.** When you arrive to open your business, make it a habit to drive around the property prior to exiting your vehicle. Foot tracks in the snow show you if a criminal has paid a visit or is lurking to prey. Visually check for loiterers, vehicles (occupied or not), and open/broken doors or windows.
2. **Landscaping and surroundings.** Be sure to maintain low shrubbery. Too many bushes, trees, foliage, large signs, or structures make good hiding places for perpetrators. Roof access is a common breaking-and-entering point of intrusion, especially if there is a ladder affixed to the building or tall trash bins nearby.
3. **Senses.** As you approach your place of business, visually check for movement and listen for the sound of it. Look for anything out of place. When entering, smell for strange odors. Feel the temperature. Do you detect an unusual chill, heat, or see insects or fallen debris? There may be a break in the perimeter and an intruder waiting.
4. **Lighting.** Proper lighting is an essential crime deterrent and is an invaluable tool to maximize your ability to identify and describe a suspect.
5. **Plan B.** In the unfortunate event of a power outage, a back-up generator is practical and helpful. Darkness draws out the crooks.
6. **Locks and keys.** There are a variety of devices to choose from including metal gates, double deadbolt and electric locks, and scanner lock mechanisms. Consult with a reputable locksmith, who can offer a selection of locks to meet your needs. Limit the number of key distributions. Immediately change locks if any are lost or stolen, and make a police report.
7. **Alarms.** Although false alarms to law enforcement agencies occur frequently, it can be music to your ears if the alarm is valid and results in the culprit's capture.
8. **Surveillance cameras.** Too often the camera is not activated or not loaded with a recording CD. Seeing is believing and video is more of an asset in identifying and convicting, than a verbal description.
9. **Background checks.** Criminal background checks can be

conducted via the Web or live scan with a local company. When checking an employee's references and previous employers, try to find out if the applicant was discharged for integrity, gambling, drug, or alcoholic issues.

10. **Communicate.** Share information about abnormal activity in or around your business. Be on the lookout for suspicious characters, such as persons who enter or approach the counter with their hands near their waist or to the rear. This could be indicative of a weapon. Wearing inappropriate clothing, such as a heavy jacket or winter coat in warm weather, is also a warning indicator.



Robert and Andrea Kibler, Whole Armor Reliant Services

11. **Counterfeit money.** Equip your employees with the most efficient way to recognize counterfeit bills. Consider contacting the U.S. Dept. of Treasury or Secret Service to set up an appointment to educate your staff on the most recent counterfeit bills in circulation.

12. **Credit cards.** Beware of the bait-and-switch when it comes to stolen credit cards. After the employee has validated the I.D. of the cardholder's data, the valid card is switched and the stolen card is swiped.

13. **Labeling.** Engrave office property items instead of using adhesive labels, which can be peeled off. Use the last six numbers of

your company's registered truck or van's vehicle identification number (VIN).

14. **Bank drops.** When it comes to bank drops, two people and four eyes are safer. Scan 360 degrees (the entire circumference of the perimeter) prior to exiting your vehicle. Avoid poorly lit bank lots. Avoid depositories with the clutter of stationary objects, which could easily camouflage a potential robber. Avoid banks without armed security during business hours.
15. **Security.** In addition to local police, some retailers may need supplemental security. Consider contacting a security guard company, and ask them to assess your risk factors and customize a plan to your preferences. Do you need an armed or unarmed property guard? A guard in tactical uniform, plain clothing, or a business suit? Whatever your decision, additional security can help prevent you from becoming a victim of crime. ■■■

Source: W.A.R.S., [www.warssecurity.com](http://www.warssecurity.com)





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[craig.diepenhorst@hthackney.com](mailto:craig.diepenhorst@hthackney.com)



## Michigan Bureau of Fire Services Relocates

The offices of the Michigan Bureau of Fire Services (BFS) and the State Fire Marshal have moved to a new location at 3101 Technology Blvd., near US 127 and Jolly Road in Lansing, Mich. Those traveling to the new BFS office can take the Jolly Road exit off US 127 and travel north on Collins Road to the office park on the west side of Collins Road. The Bureau was previously located in downtown Lansing at 525 West Allegan Street.

The Bureau of Fire Services mailing address, phone numbers, and staff e-mail addresses are unchanged. Fax numbers are new.

- The BFS mailing address is still P.O. Box 30700, Lansing, MI 48909.
- The BFS main telephone number remains (517) 241-8847.
- All staff phone numbers and e-mail addresses remain the same.
- New fax numbers: (517) 332-1427 (Fire Services) and (517) 332-1428 (storage tanks).

The BFS is home to the Office of Fire Fighter Training; the Program Services and Plan Review Section; and the Above Ground and Underground Storage Tank Program and Gasoline Tank Truck Test (Rule 627 Program), both transferred from the Department of Environmental Quality (DEQ) to the Department of Licensing and Regulatory Affairs (LARA) effective December 3, 2012.

The mission of the Bureau of Fire Services is to protect lives and property by fostering a fire-safe environment through inspections,



plan review, enforcement, regulation, fire fighter training, data collection, and public fire education. The multi-faceted BFS:

- Provides statewide regulatory enforcement of fire safety through inspections of schools, colleges, and universities including dormitories; penal facilities; health care facilities; nursing homes; adult foster care centers; and children's day camps.
- Certifies fire inspectors, fire sprinkler technicians, and fire sprinkler firms.
- Approves testing laboratories.
- Oversees the Fire Prevention Code.
- Provides emergency support functions in the State Emergency Operations Center.
- Administers the Fireworks Program and the Fire Safe Cigarette Program.
- Oversees regional offices in Lansing, Detroit, Grand Rapids, and Gaylord.

The BFS assures continuous operations and responsiveness to the needs of its customers, as well as to more than 33,000 career, part-paid, and volunteer fire fighters in Michigan.

Visit the BFS website regularly for the latest news at [www.michigan.gov/bfs](http://www.michigan.gov/bfs). For more information about LARA, visit [www.michigan.gov/lara](http://www.michigan.gov/lara), follow them on Twitter at [www.twitter.com/michiganLARA](http://www.twitter.com/michiganLARA), or "like" them on Facebook.

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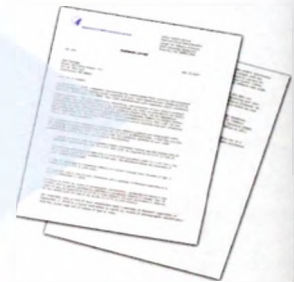
### Retailers are receiving violation letters!

Excerpts from an actual FDA warning letter:

... you or one of your employees ... failed to verify by means of photographic identification that the minor was not 27 years of age or older."

"... Failure to ensure that the cigarettes and/or smokeless tobacco you sell comply with all applicable requirements under 21 C.F.R. Part 1140, as required

"... you or one of your employees sold a package of [redacted] cigarettes to a minor on December 2, 2010 ...



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\*Based upon FDA Draft Guidance for Tobacco Retailer Training Programs - July 2010

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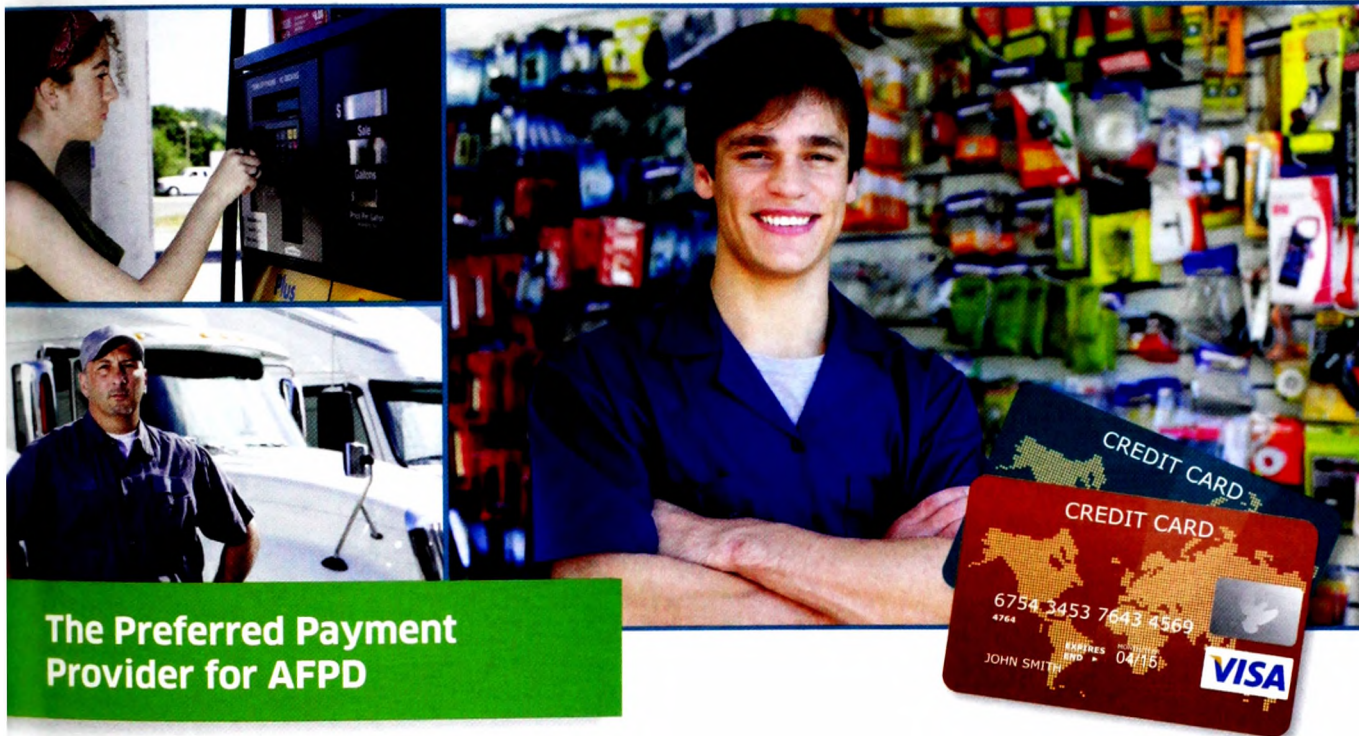
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## More Families Eating Together At Home

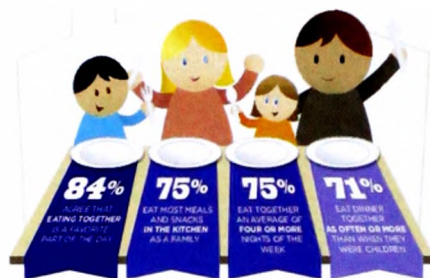
A new study released recently by Welch's shows that families are stronger than ever—making time to eat together, talking to one another each day, and spending quality time together. Welch's Kitchen Table Report found that 71 percent of respondents say their families eat dinner together as often as or more today than their families did when they were children. Nearly 90 percent of parents say they talk to their children every day about what they think and how they feel.

Family mealtime is an extremely important part of family life, with 84 percent of respondents saying that one of their favorite parts of the day is when their family eats together. These meals are taking place at the kitchen table, with 68 percent of respondents reporting they eat most meals or snacks together as a family at the table.

Contrary to conventional wisdom, most families currently eat dinner together most nights of the week. For example, 75 percent say that, in an average week, they eat together four or more nights. Even more impressive, 34 percent report they eat together seven nights a week, on average. Not only are families spending time together, but they are making it a priority. Nearly 60 percent of respondents indicate they would rather spend time with their family or a spouse than receive a \$5,000 pay raise, lose ten pounds, go on a Caribbean cruise, or get more sleep.

Family mealtime is serving as the hub of family life, with the kitchen table acting as mission control.

- Seventy-five percent of families eat most meals and snacks in the kitchen.



**Most Family Meals on the Go? Not So.**  
according to Welch's Kitchen Table Report

- The next most common location is the couch, far behind with only 18 percent.
- A mere 3 percent of families say they eat in the car on the go.
- Only 3 percent of families say they eat in a restaurant or fast food chain.

The kitchen table is centered around food, but it is also central to family life. More than 70 percent of families use the kitchen table as a place for catching up as a family, playing games, and doing homework or arts and crafts. Most respondents (nearly 80 percent) say they use their kitchen table for at least eight separate family activities, with 94 percent enjoying a family dinner at the table.

Despite all this good news, the modern American family still faces challenges that impact family mealtime such as lack of time and financial concerns. Four of ten survey respondents cite the lack of time to cook meals, especially healthy meals, as a top barrier to family mealtimes, and the same number cite busy schedules as another reason it

is difficult to eat meals as a family.

"The good news is that there are easy solutions to combat the common obstacles facing families at mealtime," shares Casey Lewis, a registered dietitian and Welch's Health and Nutrition Lead. "Welch's believes in the magic of family moments and has been helping families enjoy them for generations. To continue that mission, experts on the Welch's Health and Nutrition Advisory Panel have created an online toolkit to help families enjoy more happy and healthy mealtimes together." Welch's new toolkit includes family-friendly meal plans, tips on how to help create more family mealtime moments, heart-healthy recipes featuring Welch's 100% Grape Juice made with Concord grapes, and meal makeovers. To learn more about the toolkit and Welch's survey findings, visit [www.welchs.com/health-and-nutrition/kitchen-table-report](http://www.welchs.com/health-and-nutrition/kitchen-table-report).

The survey results are based on 864 telephone interviews among parents or guardians of children under 18 who were identified from a national probability sample of 4,040 adults. Interviews were conducted in October and November 2012 on behalf of Welch's using ORC International's CARAVAN survey.

Headquartered in Concord, Massachusetts, Welch's is the processing and marketing subsidiary of the National Grape Cooperative, which is owned by more than 1,000 family farmers across America and in Ontario, Canada who grow the Concord grapes used in Welch's juices and other grape-based products. ■■■





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## Celebrate Michigan Wine Month at Special Events

Michigan Wine Month honors the state's wide selection of quality wines and the wine industry's significant contribution to the economy. Sales of Michigan wine in the state rose more than 6 percent in 2012, and Michigan wine sales have outpaced total wine sales over the past 10 years, doubling Michigan's market share to 6.5 percent.

The Michigan Grape and Wine Industry Council has added 11 new wineries to its roster over the last year — for a total of 101 wineries that use primarily Michigan grapes and other fruit for their wines. Michigan's wineries welcome more than 1 million visitors each year, and Michigan's wine and grape industries contribute more than \$800 million to the state's economy annually.

Michigan wines consistently win high awards at competitions around the country.

April is a great time to kick off winery touring, with off-season rates at hotels and B&Bs, and tasting room staff who delight in providing visitors with extra attention. As part of Michigan Wine Month, wineries will begin to release new white wines from the 2012 vintage. Most of 2012's red wines won't be released for a year or two, but some reds from the outstanding 2011 vintage will be released this spring.

Many spring and early summer events will provide opportunities to meet winemakers and sample a variety of Michigan wines.

- **April 6—Michigan Wine Month Open House, Sandhill Crane Vineyards, Jackson.** Kick off Michigan Wine Month with a wine release and live music. (Visit [www.sandhillcranevineyards.com](http://www.sandhillcranevineyards.com).)
- **April 15—Michigan Wine Showcase, The Rattlesnake Club, Detroit.** An opportunity to preview the wonderful 2012 vintage and meet winery owners and winemakers. (RSVP to Karel Bush at [bushk9@michigan.gov](mailto:bushk9@michigan.gov). Visit [www.michiganwines.com/showcase](http://www.michiganwines.com/showcase).)
- **April 19—Noto's Charity Wine Fest, Noto's Old World Italian Dining, Grand Rapids.** More than 300 wines, gourmet cuisine, live entertainment, culinary auction. Proceeds benefit local non-profit organizations. (Visit at [www.notosoldworld.com](http://www.notosoldworld.com).)
- **April 20-21—Michigan Wine Celebration, Southeast Michigan Pioneer Wine Trail.** (See [www.pioneerwinetrail.com](http://www.pioneerwinetrail.com).)
- **April 25—All Michigan "Not So Taxing" Wine Event, The B.O.B., Grand Rapids.** An informal, "walk-around" wine tasting featuring 20 Michigan wineries with more than 100 wines to sample. (For details, visit [www.thebob.com](http://www.thebob.com).)
- **May 4-5—Spring Sip & Savor, Leelanau Peninsula Vintners.** (Details at [www.lpwiners.com](http://www.lpwiners.com).)
- **May 18—Blossom Day, Wineries of Old Mission Peninsula.** (Visit [www.wineriesofoldmission.com](http://www.wineriesofoldmission.com).)
- **June 15—Lake Michigan Shore Wine Festival, Lake Michigan Shore Wine Country.** (Visit [www.miwinetrail.com](http://www.miwinetrail.com).)

For details on many more Michigan wine-related events, visit [www.michiganwines.com](http://www.michiganwines.com). April will also see the release of the 2013 Michigan Wine Country magazine. The indispensable guide to the wines and wineries of Michigan is available online at [www.michiganwines.com](http://www.michiganwines.com) or pick up a free copy at any Michigan winery or Travel Michigan Welcome Center. ■■



## Online Presence Drives Store Traffic

By Phil Lempert

Retailers understand that a strong online presence can drive traffic to stores where—if they merchandise, price, assort, and execute well—any sales are possible.

A new study by Wanderful Media, *Technology Blurs the Line of Online vs. In-Store Shopping: A Survey of Consumers Who Use Mobile Devices to Shop*, dissects what people respond to online, and their preferences and purchase behaviors as they move between online and in-store. Backed by various newspaper publishers, Wanderful helps local stores bring in customers and helps customers find local merchandise.

I see helpful lessons in this report for food stores that are trying to beat back trip encroachment by other channels, and who should be able to leverage a hometown edge because they are locally owned businesses that sell locally grown foods.

According to the Wanderful survey of 1,027 U.S. adults who've used their mobile devices to shop, 91 percent have gone into a store because of an online experience. An e-mail promotion prompted 60 percent, an online coupon led 59 percent, and an online ad for a sale drove 56 percent to go to a store.

Research findings also revealed:

- While shopping in a store, 77 percent have searched online for product information. Millennials are the likeliest to do this (85 percent). Most used smartphones (92 percent), while 34 percent used tablets. The information clicked for them—62 percent wound up buying the item they looked up, about half in-store, and about half online.
- Consumers say online is better to research purchases (71 percent) and find specific items (59 percent), but in-store is better to return goods (64 percent), know exactly what they're buying (53 percent), and establish a relationship with the merchant (51 percent).
- People split their attention while shopping online—63 percent also watch television, 28 percent socialize with friends, 24 percent are in a coffee shop or restaurant, and 22 percent commute.
- Impulse shopping happens more in stores than online. Three-quarters of respondents (74 percent) bought on impulse in a store, and 65 percent did so online. Only browsing in a store (60 percent) drew a majority response as a prompt of impulse buys. Promotional e-mails (42 percent), window shopping (36 percent), being shown other items when checking out online (27 percent), and newspaper circulars (23 percent) were the next-highest sales triggers.
- Newspaper circulars (23 percent) inspired impulse buys more than Facebook (22 percent), Twitter (13 percent), or Pinterest (13 percent). ■■

*Phil Lempert is founder and editor of Facts, Figures & the Future, as well as Supermarket Guru and the Lempert Report.*



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## Proposed Rule for Preventive Controls for Human Food

FDA has released proposed rules on preventive controls for human food. The rule requires firms that manufacture, process, pack, or hold human food to have written plans to identify hazards, specify steps to minimize or prevent those hazards, identify monitoring procedures and record results, and specify corrective action. The proposed rule published on January 16, 2013. Comments are therefore due May 16, 2013. The rule is available for review and comment at [www.fda.gov/Food/GuidanceRegulation/FSMA/ucm334115.htm](http://www.fda.gov/Food/GuidanceRegulation/FSMA/ucm334115.htm).

### Background

The FDA Food Safety Modernization Act (FSMA) embraces preventing food safety problems as the foundation of a modern food safety system. Facilities would be required to evaluate hazards, identify and implement preventive controls to address these hazards, verify that the preventive controls are adequate to control the hazards identified, take corrective action when needed, and maintain a written plan and documentation.

The rule has two major features. First, it contains new provisions requiring hazard analysis and risk-based preventive controls. Second, it would revise the existing Current Good Manufacturing Practice (CGMP) requirements found in 21 CFR Part 110. The new requirements and modified CGMPs would appear in a new 21 CFR Part 117.

### Hazard Analysis and Risk-Based Preventive Controls

A covered facility would be required to comply with hazard analysis and risk-based preventive controls. Firms could develop preventive controls that fit their products and operations, as long as they are adequate to significantly minimize or prevent all reasonably likely food safety hazards. Each covered facility would be required to prepare and implement a written food safety plan that includes:

- **Hazard analysis** to identify and evaluate known or reasonably foreseeable hazards for each type of food manufactured, processed, packed, or held.
- **Preventive controls** to ensure that reasonably likely hazards would be significantly minimized or prevented.
- **Monitoring procedures** to ensure that preventive controls are consistently performed.
- **Corrective actions** to be used if preventive controls are not effective. Facilities would be required to correct problems

and minimize the likelihood of reoccurrence, evaluate the food for safety, and prevent affected food from entering commerce.

- **Verification** to ensure preventive controls are effective and consistently implemented and reassessment of the food safety plan at least every three years.
- **Recordkeeping** including a written food safety plan, hazard analysis, and records of preventive controls, monitoring, corrective actions, and verification.



### Revisions to Current Good Manufacturing Practices

The CGMP regulation clarifies existing CGMP provisions requiring protection against cross-contact of food by allergens. FDA is requesting comment on whether it should mandate training for employees and supervisors, and whether it should require provisions such as cleaning non-food-contact surfaces of equipment to protect against contamination of food and food-contact surfaces.

### Compliance Dates and Definitions

Recognizing that small and very small businesses may need more time to comply with the requirements, the following adjusted compliance dates are proposed.

- **Small Businesses.** A business that employs fewer than 500 persons and that does not qualify for an exemption would have to comply two years after publication.
- **Very Small Businesses.** Three options are being proposed: less than \$250,000; less than \$500,000; and less than \$1,000,000 in total annual sales of food. Very small businesses, subject to modified requirements for preventive controls, would have to comply three years after publication.
- **Other Businesses.** A business that does not qualify for an exemption would have to comply one year after publication of the final rule.

### Economic Impact of the Proposed Rule

The proposed rule is aimed at reducing the public health burden of foodborne illness. FDA estimates that close to 1 million illnesses each year are attributable to food that would fall under the scope of this proposed rule. The economic cost of illnesses avoided is \$2 billion a year. The proposed rule has a first-year cost to industry of \$701 million and an annualized cost of \$472 million, and would cover an estimated 97,600 domestic facilities. After publication of the final rule, FDA will publish a guidance document to help businesses, particularly small businesses, comply. ■





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To sign up for this program, call Rob Hirshman at (248) 231-7198 or email [rob.hirshman@officedepot.com](mailto:rob.hirshman@officedepot.com). **Be sure to let him know you are an AFPD Member!**

Members with questions call the AFPD office at 1-800-666-6233





**Ed  
WEGLARZ**  
*Director, Petroleum*

## Michigan Prepaid Sales Tax on Fuel Revised

**T**wo important changes regarding Michigan's prepaid sales tax on fuel are effective as of April 1, 2013.

- The prepaid sales tax rate on gasoline will be calculated each and every month, rather than quarterly. The new rate will be published by the 10th of each month for application in the following month. For example, the rate for July will be published by June 10th. The rate established for April 2013 for gasoline is 20.4 cents per gallon.
- Clear diesel fuel will now be subject to a prepaid sales tax calculation. The same procedure described above will apply to the publication of a revised monthly rate applicable to clear diesel fuel. The rate established for April 2013 for clear diesel fuel is 22.7 cents per gallon.

### Background

The enactment of Public Act 509 of 2012 and Public Act 1 of 2013 expanded the scope of Michigan's prepaid sales tax under MCL 205.56a. Effective April 1, 2013, a broader range of "fuel" is now subject to the prepaid sales tax requirements. The term "fuel" includes both "gasoline" (which includes, among other things, alcohol and any oxygenate that can be blended for use in a motor fuel) and "diesel fuel" (which excludes dyed diesel fuel, kerosene, and any excluded liquid) as those terms are defined in MCL 205.56a(11). Taxpayers should closely examine these definitions to determine whether the fuel purchased or received is subject to the prepaid sales tax. These definitions are not the same as those found in the Motor Fuel Tax Act, MCL 207.1001 et seq.

The prepayment rate to be paid by purchasers or receivers of fuel will depend on whether the fuel is "gasoline" or "diesel

fuel" because the department will be required to determine separate rates for each fuel type. These rates will be determined on a monthly basis. The prepayment rate for gasoline will be based on 6 percent of the statewide average retail price of a gallon of self-serve unleaded regular gasoline (rounded up to the nearest 1/10 of 1 cent). The prepayment rate for diesel fuel will be based on 6 percent of the statewide average retail price of a gallon of undyed No.2 ultra-low sulfur diesel fuel (rounded up to the nearest 1/10 of 1 cent).

### Diesel Fuel Advanced Prepaid Credit

To aid retailers in paying the newly established prepaid sales tax for their diesel fuel purchases and receipts made during the month of April 2013, Public Act 1 of 2013 provides for an estimated prepaid credit which retailers may claim by filing Form 5042 (Diesel Fuel Advanced Prepaid Credit). The credit that may be claimed on Form 5042 is based on the taxpayer's retail sales of diesel fuel for the month of March 2013. This means that the credit must be equal to the retail sales of diesel fuel that the taxpayer is reporting on Form 160 (Combined Return for Michigan Taxes). The due date for filing Form 160 (to report March 2013 retail sales) and for filing Form 5042 (to claim the diesel fuel advanced prepaid credit) is April 20, 2013. The diesel fuel advanced prepaid credit claimed on Form 5042 must be repaid to the department by filing Form 5043 (Repayment of 2013 Diesel Fuel Advanced Prepaid Credit) by the earlier of: (i) the date that the retailer stops selling diesel fuel or; (ii) October 15, 2013.

Visit [www.michigan.gov/treasury](http://www.michigan.gov/treasury) and enter "prepaid gasoline tax" in the search box to read the Public Act and the Notice from the Department of Treasury. The document is also available in PDF format on [www.afpdonline.org](http://www.afpdonline.org). ■■■

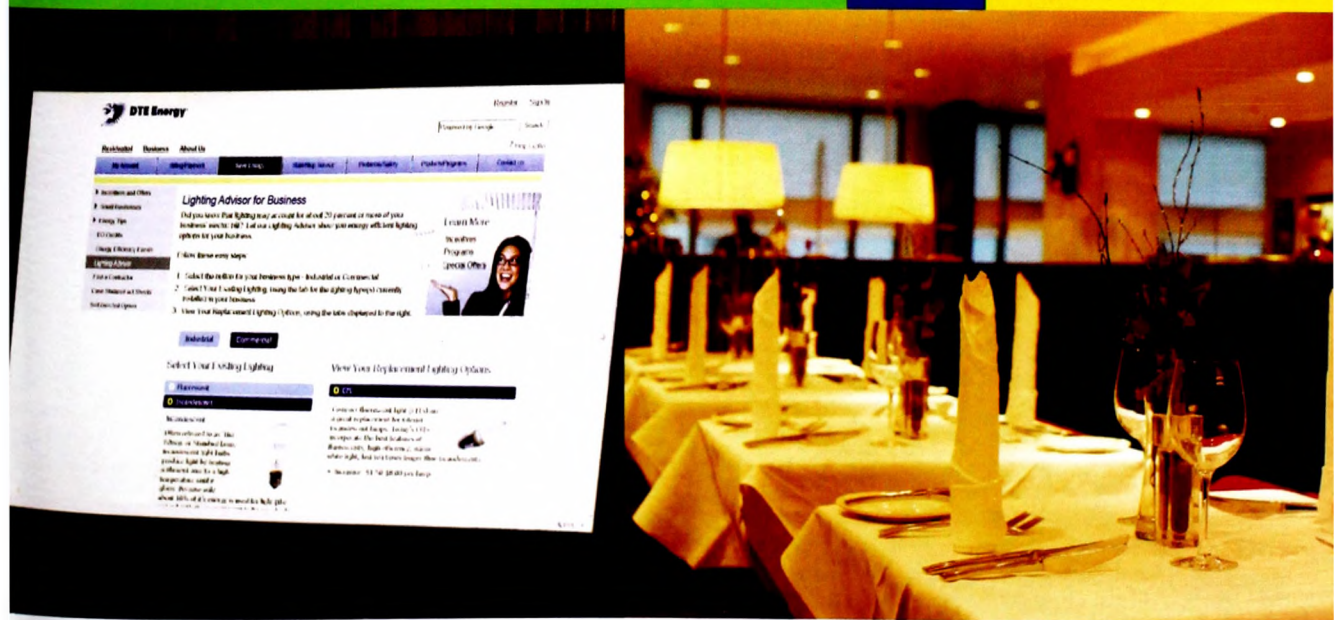




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# The Power of One

**Every individual retailer has a role to play in forging relationships with political leaders and getting things accomplished for the good of our industry.**

By Carla Kalogeridis and Beverly Sturtevant

When Joe Bellino, Jr.'s son-in-law ran into a delay getting paperwork processed for his teacher's license so that he could go to work in another state, Bellino picked up the phone and called his legislator. "I know my local politicians and they know me," he says. "I explained the problem to them and two days later, my son-in-law received his license in the mail. Two days later!"

Bellino, an entrepreneur in the liquor business and chairman of the AFPD board of directors, says this is just one example among many where having a relationship with local and state political leaders has helped him personally and professionally. "I'm just as busy as the next guy, but I make a point to squeeze out time to serve on local boards where I can get to know political leaders. I also attend their fundraisers and events. I want them to know my face and my name. It really doesn't take as much time as you think."

Don Symonds, director of events and trade relations for Lipari Foods, also finds serving on boards to be a good strategic move and a great learning process. "Serving on several state association boards has allowed me the opportunity to see exactly what impact associations have on the legislative process," he says. "What amazes me is the number of retailers who don't understand the positive impact that trade associations have on making a connection with those at the state's capital who create the laws that dictate how we all do business."

Bellino would agree, adding that when it comes to legislative and political initiatives, there is a real need for a culture change among independent retailers (see "We Rely on Relationships," p. 6.) He believes that retailers must overcome their apathy about the legislative process and get a better understanding of the big picture. "The money you donate to a PAC today or the hand you shake at a fundraiser tomorrow may not yield an immediate benefit," he says, "but it most assuredly will come into play at some point down the road. And with AFPD's focus on big-challenge

items like the Bottle Bill and the CAT Tax, that day might be sooner than you think."

"Unfortunately, AFPD members are not doing a good job in the legislative arena at this point," says Pat LaVecchia, owner of Pat's Auto Service, a business that includes a small convenience store and gas station. "They need a little education so individual retailer members understand the importance of political relationships, as well as how easy it is to do it."

Whether it's easy or hard, forging political relationships is an important part of being a successful retailer. "If legislation will affect my business, it becomes a priority to have my voice heard," says Bill Michailidis, owner of Delaware Café as well as a c-store. "Fighting the CAT tax has been a priority because it affects gasoline prices. Now, we're staying in touch regarding the reduction in the sales tax, which will actually be good for business. In 2013, hopefully we'll have success working on below-cost selling, which also impacts independents."

If retailers are looking for more evidence that their political action is crucial right now, Michailidis says they need look no further than healthcare. "We're very concerned about how the healthcare law will affect independent businesses," he says.

## What's the Roadblock?

So why do some retailers find it hard to form relationships with their legislators? Auday Arabo, president and CEO of AFPD, says the answer is not simple. "For some retailers, it really puts them out of their comfort zone to attend a political event or fundraiser or even to serve on their community's boards," he explains.

"And for others, they have convinced themselves that they just don't have the time," Arabo continues. "They think that because they are a member of AFPD, AFPD should be doing all the legisla-





tive work on their behalf—and we do—but retailers also need to have personal relationships with their legislators because the legislators know they work for the individual constituents in their district, and these individuals are who put them in office and who will put them back in office.”

“For the minimal cost of AFPD membership, a retailer can have their voice heard at their state capitol, stay connected with their local government officials, and receive regular updates on issues that affect how they do business,” Symonds says. “Retailers have a voice and it is AFPD, your trade association. However, the more involved individual retailers are, the stronger that voice is.”

Nabby Yono, AFPD historian, says that every AFPD retailer should get to know his or her legislators. “It’s the most important factor in your business,” he says, “particularly in areas like Detroit where you need to know your local council members so you can tell them your problems.” He understands that “everyone is busy running their stores,” and most members assume AFPD is doing the legislative work for them. “Fortunately, we do have AFPD and our lobbyists, and they are on top of things,” he says. “But it helps legislators to hear from both AFPD and the individual members.”

Yono recommends attending a political breakfast or lunch designed to help politicians get to know their constituents better, pointing out that AFPD organizes such events regularly, as do the politicians themselves and other community groups. “The way to overcome your discomfort and uneasiness about attending these things is to remember that the legislators work for you,” says Yono. “They aren’t aliens. They are your eyes and ears in Lansing. If there’s a bill you don’t like, let them know. They won’t mind.”

It’s also important, Yono adds with a chuckle, to remember to pat them on the back when they do something right. “Pick up the phone and tell them when they do a good job,” he advises.

“Don’t only call when you are upset. It’s a two-way street, and they will listen to you more if you call them about the good stuff and the bad.”

“Talking to political leaders is real easy, definitely not as hard as you think,” says LaVecchia. “I’ve discovered over the years that your city council, state representatives, and senators really want to hear from you. They want to know who you are and where you live.”

Yono agrees, adding that sometimes retailers are hesitant to contact a legislator because they think the legislator is “against them” or is not a supporter of small business. “They aren’t against you,” says Yono. “It’s just that someone else lobbied them and got to them before you did.”

Yono notes that while the best scenario is to know your legislators and council members on a first-name basis, sometimes you will only know them through the legislator’s personal aide. But that aide has the ear of the legislator, and the political leader’s office is always pleased to hear from constituents. “If you don’t speak up, they may not vote the way you want them to because they haven’t heard your opinions on the issues,” he says.

### Getting Your Feet Wet

LaVecchia says a great way to get started is to get involved with an AFPD PAC (political action committee) or work with AFPD on organizing a fundraiser for your senator or representative. “If you aren’t ready to call your legislator yourself, call AFPD and talk to Paul Condino, Ed Weglarz, or Ron Milburn,” says LaVecchia. “Ask them how to donate to the PAC and how you can help raise funds. The money is very important. You have to donate to their election campaigns.”

LaVecchia also recommends getting together with other small business leaders and making an appointment with your state representative when they are in their home office. He recommends trying a breakfast or lunch meeting on a Monday or Fri-





day because Tuesday through Thursday they are at the capitol.

Another way to connect with your legislators and council members, he adds, is to work on their campaigns passing out literature, making phone calls, and generally making sure they know who you are.

Making contact with your legislators is the only way to have an effective voice on the issues that can greatly affect a business's bottom line, such as the CAT Tax in Ohio and the bottle recycling issue in Michigan, points out Paul Condino, AFPD's director of government relations. One way to do that is by attending legislative events; Condino says AFPD will soon announce the 2013 dates for its Michigan and Ohio legislative days.

"These events are a chance to meet specifically with your own legislators, and AFPD makes it easy for our members to participate by scheduling meetings and providing a detailed issues update with talking points," he says. "It's also a good idea to take advantage of any chance meetings at outside events like school or church activities. If you approach your representative and set up an appointment to talk, AFPD will be glad to help by providing information on issues or even by accompanying you to the meeting. We can also help you identify your representatives and their contact information, or help you state your case if you want to write a letter."

However the member feels most comfortable reaching out doesn't really matter, says Condino. The important thing is to

do it. "Getting legislators to listen is half the battle, and these days, legislators are more responsive to at least listening to their constituents, largely because of term limits," he says. "They know they are there for a short time, and they want to achieve something while they are there, so once you get their ear, you have a good shot at winning."

### Make the Leap

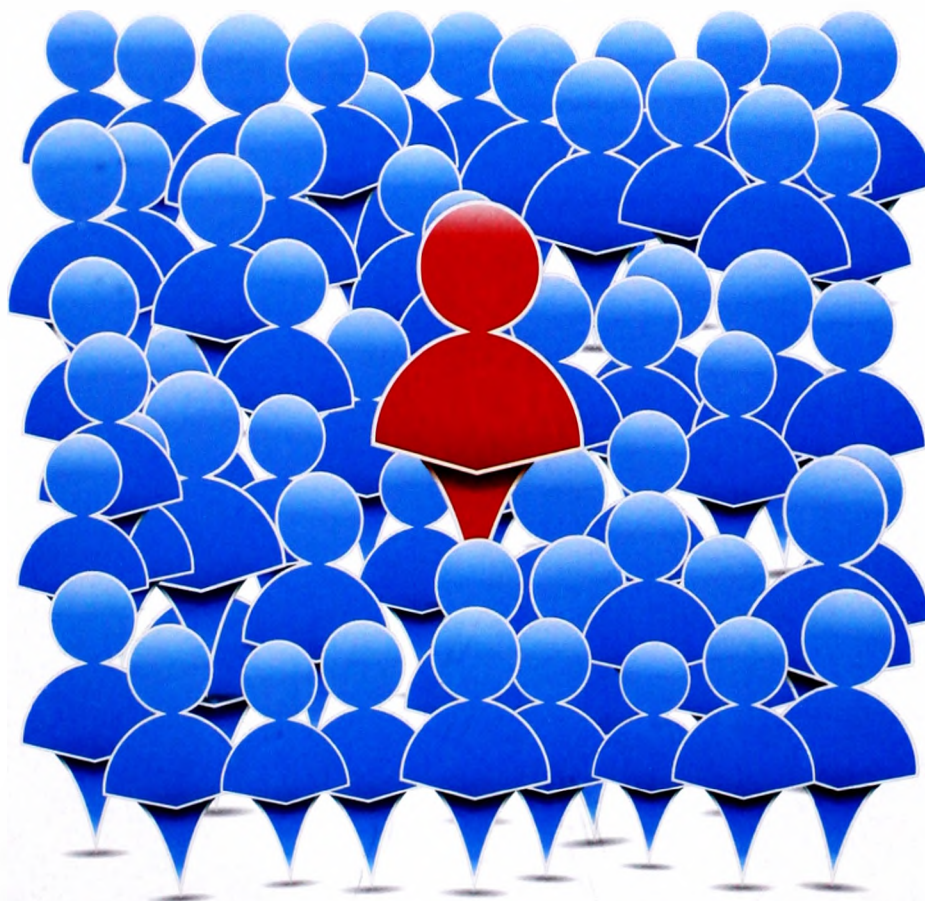
Yono says the most important thing his fellow AFPD members can remember is that a state representative or a senator "is a person just like you. Don't be intimidated. They are happy to hear from you. They want to hear your problems because it gives them the ammunition to oppose or propose a bill."

"Most take their job very seriously, and they won't look down their nose at you," LaVecchia agrees. "They may not always be able to help you, but they will always listen."

"And if you can't get up the nerve to say it to them yourself," he continues, "at least give your opinions to AFPD and let them do it for you. That is why it is so important to belong to AFPD—so that one way or another, your voice will be heard."

"It's easy for us to get so focused on our four walls that we fail to see the larger picture," adds Michailidis. "To really be successful, you need information and leadership, so being part of an entity like AFPD is critical." ■■■

*Carla Kalogeridis is editor and Beverly Sturtevant is managing editor of AFPD Bottom Line.*



Fortunately, we do have AFPD and our lobbyists, and they are on top of things. But it helps legislators to hear from **both AFPD and the individual members.**





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## Vanessa DENHA-GARMO

Founder—Denha Media and Communications

### Communication Corner

## Make Time for a Social Media Minute

**T**hat's all it really takes to get involved in social media — just a few minutes to participate on the key social media sites. You do not have to be on Facebook for hours at a time for your messaging to be effective. Engaging on social media not only enhances your marketability in the industry, it helps AFPD, too.

AFPD posts up-to-date information about the industry on its Facebook page. On Magazine Mondays, AFPD features a story from AFPD Bottom Line, and on Flashback Fridays, AFPD historian Nabby Yono features a photo from the past with a brief description. The posts help you stay informed about what is going on with the association and help you engage with fellow members.

If you have a Facebook page, please "like" the AFPD page (AFPD The Voice of Independent Retailers). Once you like our page, engage by commenting or liking our posts, or share our posts with your Facebook audience. This will help AFPD build a bigger audience on its page. If you are on Twitter, follow *AFPD @Official\_AFPD*.

There are seven simple ways to start using social media to promote your company and brand your business. Using tools like Facebook, LinkedIn, Twitter, YouTube, and blogging are promotional techniques anyone can use.

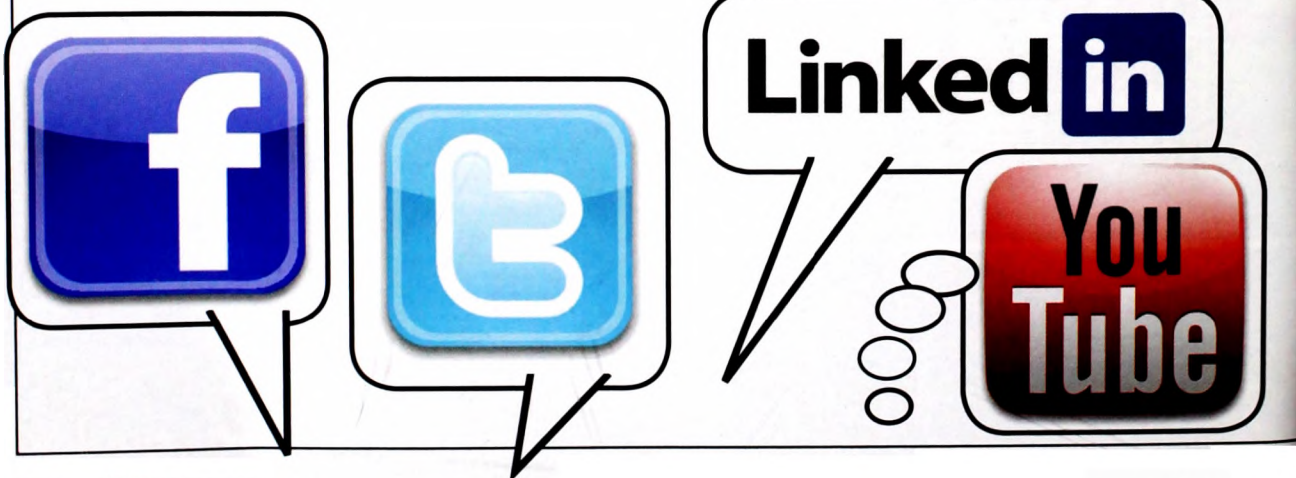
1. **Tackle just one social media site at a time.** Use it regularly for at least three months before you get involved with another site.
2. **Start with Facebook.** Experts list Facebook as the top site today. It has more than a billion members and will help build your website traffic if you use it consistently. Start with a friend page for you as an individual and then create a page for your business. Keep them sepa-

rate. What you post on one page may not work on the other. The goal is to help brand your business.

3. **Carve out the appropriate time every week to update your social media tools.** You need about 15 minutes a day to post on social media and engage others on the sites.
4. **Don't advertise—inform.** Write messages that will promote your products or services by giving people useful information. Consider cooking tips or recipes, for example.
5. **Add a blog to increase traffic.** Use social media tools to drive people to your website by adding a blog. Tease the blogs with a link to your website on Facebook or Twitter.
6. **Use visuals strategically to tell your story.** People love photos. If you are going to post something about a product or service, upload a picture to go with the message.
7. **Build a network of friends.** People can positively affect your business by liking and commenting on other people's posts. This will engage the friends of your friends, and perhaps get them interested in your business.

Recent research shows that more people are visiting a company's Facebook page than the company's website. However, both are crucial for branding your business and helping customers figure out who and what you are. ■■■

*Vanessa Denha-Garmo (vanessa@denhamedia.com) is the founder of Denha Media and Communications and serves as AFPD's public relations consultant.*



# FREE

## DVD & REFERENCE GUIDE

*Request your copy today!*

This booklet is a short but comprehensive guide on how you can keep your meat room work area and equipment sanitary so customers can safely enjoy the products you prepare. It is an accompanying guide to the video ***Sanitation Education: Food Safety in the Meat Room*** produced by AFPD. Request your copy today by calling 1-800-666-6233. Video is also available online on AFPD's You Tube channel at [www.youtube.com/user/AFPdtube](http://www.youtube.com/user/AFPdtube).



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ACKNOWLEDGMENTS: THE VIDEO AND HANDBOOK WERE MADE POSSIBLE BY A TEAM OF EXPERTS. THE EXECUTIVE PRODUCERS OF THE VIDEO ARE MEMBERS OF THE AFPD TEAM LED BY AUDAY ARABO, PRESIDENT AND CEO. THE PRODUCERS, DIRECTORS AND WRITERS ARE MEMBERS OF DENHA MEDIA AND COMMUNICATIONS. THE TECHNICAL DIRECTOR AND VIDEOGRAPHER IS ROSSO FILMS. THE VOICE TALENT IS VANESSA DENHA-GARMO. THE FOOD SANITATION EXPERTS INCLUDE ART SHOOK, SPARTAN FOODS, THOMAS TEDERINGTON, MICHIGAN DEPARTMENT OF AGRICULTURE AND SARAH WELLS, MICHIGAN STATE UNIVERSITY. THE GRANT CONSULTANT WAS JANE SHALLAL. THE VIDEO WAS MADE POSSIBLE BY A GRANT FUNDED BY THE MICHIGAN DEPARTMENT OF AGRICULTURE.



# Get the Credit You Deserve

By Meredith K. Olafson

As tax day approaches, many small business owners are looking for ways to save money. Although the Affordable Care Act does not yet require small businesses to provide health insurance, it does offer tax credits for eligible small businesses that choose to provide insurance to their employees for the first time, or maintain the coverage they already have.

## Does Your Business Qualify?

Through 2013, to qualify for a small business tax credit of up to 35 percent of your premium contributions, you must meet all of these criteria:

- Fewer than 25 full-time-equivalent employees.
- Average annual wages below \$50,000.
- Contribution of 50 percent or more toward your employees' self-only health insurance premiums.

Beginning in 2014, this tax credit increases to 50 percent and will be available to small businesses that meet the criteria listed above and that purchase coverage through the new Small Business Health Options Program (SHOP) Marketplaces (also known as Exchanges). This enhanced credit can be claimed for any two consecutive taxable years beginning in 2014 (or beginning in a later year) through the SHOP.

## Who Will Benefit Most?

While any for-profit business meeting these standards may be eligible to receive a tax credit of up to 35 percent, the Small Business Health Care Tax Credit works on a sliding scale and is specifically targeted for those businesses with low- and moderate-income workers.

For this reason, to qualify for the maximum small business

tax credit, you must contribute at least 50 percent toward your employees' self-only premium costs and meet the following two standards:

- 10 or fewer full-time employees.
- Annual average wages at or below \$25,000.

## How Do You Claim the Tax Credit?

Once you've determined that you qualify, your tax professional and the IRS can help guide you through the necessary steps to claim the credit, which include:

- **Check with your tax professional.** Even if you are a small business employer who did not owe tax during the year, you may be able to carry the credit back or forward to other tax years. And if you are a tax-exempt employer, you may be eligible for a refundable credit.
- **Use Form 8941, Credit for Small Employer Health Insurance Premiums, to calculate the credit.** It's also important to know that eligible small employers can still claim a business expense deduction for the remainder of their premium contributions.
- **Understand that this is a federal tax credit.** Check to see if your state has additional health care tax credits available to small employers.

More information about the Small Business Health Care Tax Credit, including a step-by-step guide and an FAQ, is available at [www.irs.gov](http://www.irs.gov). Click on Credits and Deductions, then on Small Business Health Care Credit. ■■■

*Meredith K. Olafson is senior policy advisor for the U.S. Small Business Administration, where she oversees the agency's education and outreach efforts around health care and the Affordable Care Act.*



The Small Business Health Care Tax Credit works on a sliding scale and is specifically targeted for those businesses **with low- and moderate-income workers**



AFPD MEMBER EXCLUSIVE



# COUPON REDEMPTION

**Make money and save time by letting the AFPD professionals handle your coupons!**

The AFPD Coupon Redemption Program eliminates a retailer's time consuming and costly chore of sorting, counting, and mailing coupons to individual manufacturers. It also reduces the volume of accounting records retailers must keep, leaving you with more time to effectively manage your retail business.

**Plus AFPD will PAY YOU 2¢ for every valid coupon you redeem through us!**

*(Must redeem minimum of 500 valid coupons per year to qualify for the 2¢ per coupon rebate)*

**Our program is simple. Here's how it works:**

- Fill out a coupon questionnaire on your store and return it to the AFPD office.
- You package and mail your coupons to the Oklahoma Food Industry Coupon Redemption Service (OFICRS) office weekly or monthly (mailing labels are provided).
- We take care of the coupon sorting for you.
- We then send you a check for the amount of the coupons redeemed, minus a 20% security deposit for any potential charge backs, within 6 to 8 weeks from the time we receive your coupons.
- You will be given on-line access to view all of your coupon activity including shipments, charge backs and checks, in real time!
- We will not redeem any coupons which have been expired more than 90 days (the manufacturer's grace period).
- Annually, we will release the majority of the security deposit you have remaining.
- **BONUS:** If you meet the minimum 500 valid coupons sent per year requirement, we will also send you a check for 2¢ for every valid coupon you redeemed through AFPD at the end of the year.
- Should a problem occur, our dedicated staff is here to assist you.

Taking coupons allows you to stay competitive, and now, through the AFPD Coupon Redemption Program, **will allow you to make even more money!** We do all the work, and you **GET PAID!**

The AFPD Coupon Redemption Program has been successful for more than 40 years. We hope you will take advantage of our program and allow us to make money for you today!

**To get started today, call the AFPD office:  
(800) 666-6233**

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VALID COUPONS	ANNUAL REBATE
500	\$10
1,000	\$20
2,000	\$40
4,000	\$80
6,000	\$120
8,000	\$160
10,000	\$200





**M. Scott  
BOWEN**

*Michigan Lottery Commissioner*

## \$20 Instant Tickets are a Hot Commodity

**T**he results are in and it's official: \$20 instant tickets are one hot commodity. Since October 2012, \$20 instant game sales, which account for more than 10 percent of total instant sales, are up a whopping 35 percent over last year.

The newest \$20 ticket, *Diamond Payout* is sure to catch the attention of your players with the highest prize payout ever seen on a Michigan Lottery instant game. Launched March 4, it features:

- Three top prizes of \$1,000,000
- More than \$50,000,000 in total prizes
- More than 200,000 prizes from \$100 to \$5,000

The Lottery's \$20 portfolio also includes *\$50,000,000 Cash Spectacular* and *\$1,000,000 Winner*. Together, these games still offer more than \$40,000,000 in total cash prizes, including four \$1,000,000 top prizes. To take advantage of this hot season, be sure to keep your \$20 games fully stocked and promoted.

### All New Cash for Life Series

The *Cash for Life* instant games were a critical part of the Lottery's success last year, accounting for 24 percent of total instant game sales. On April 2, we introduced a new *Cash for Life* family of games, with many enhancements, that are sure to fly off your shelves.

- New ticket design
- More top "life" prizes
  - o \$1 ticket (IG 644) - Four "\$400 a week for life" top prizes
  - o \$2 ticket (IG 645) - Four "\$800 a week for life" top prizes
  - o \$5 ticket (IG 646) - Three "\$2,000 a week for life" top prizes
  - o \$10 ticket (IG 647) - Three "\$4,000 a week for life" top prizes.
- Higher prize payout
- Better overall odds

To take advantage of this hot selling season, be sure to keep your games **fully stocked and promoted.**

### Michigan Lottery Mobile App

The Lottery's all new mobile app—available for iPhone/iPad and Android smartphones and tablets—has a completely new look and includes many new features including ability to scan non-winning draw game tickets into the Player's Club, access to the reward catalog, and a retailer finder. Players can still view winning numbers, see the latest jackpots, play *Club Keno to Go*, and more.

### \$40,000 Tax-Free Raffle

Sales of \$10 *\$40,000 Tax-Free Raffle* tickets are going on now at all Michigan Lottery retailers. The top prize winners will walk away with \$40,000 tax free. This raffle has the best overall odds of any raffle to date: one in six tickets will win a prize. Winners will be drawn on April 15—tax day. For every 30,000 raffle tickets sold, 5,001 prizes will be awarded: one \$40,000 top prize; 50 prizes of \$100; 1,850 prizes of \$50; and 3,100 prizes of \$15. Time is limited, so encourage your customers to act fast.

### Instant Tickets Set to Expire

Expiring on April 1: IG 438 *\$500,000 Cash Blast* (\$10), IG 446 *Money Money Money* (\$2), IG 455 *Triple Play* (\$2), IG 456 *Tripling Red Hot Cashword* (\$5), IG 461 *Sterling Silver* (\$10), IG 466 *\$1,000,000 Diamonds* (\$20), IG 471 *Bonus Number Bingo* (\$2) and IG 476 *Cashword* (\$2). IG 468 *Lucky Red 7s* expires April 8.

Retailers are reminded to activate instant game tickets before putting them on sale to ensure winning tickets can be redeemed by players. If you have questions, talk with your Lottery sales rep. ■■■

*"The Michigan Lottery: All across the state good things happen." For additional information, please visit the Lottery's Web site at [www.michiganlottery.com](http://www.michiganlottery.com).*





# CASH FOR RETAILERS

**Turn an  
INSTANT  
into great  
COMMISSIONS!**



Last year, the Cash For Life series of tickets accounted for 24% of all Michigan Lottery instant game sales. Cash For Life is back with a new look, better overall odds of winning, and over \$126 million in total cash prizes. Four different tickets with chances to win up to \$4,000 a week for life. Be sure to keep Cash For Life in stock and on display so your players have a chance to turn an instant into a lifetime!



Top prize Cash For Life® winners will receive their prize payments in annual installments over their lifetime or over 20 years, whichever is greater, unless within 60 days from the date they claim their prize, they request the Cash Option method of payment. Overall odds of winning \$1 Cash For Life: 1 in 4.53. Overall odds of winning \$2 Cash For Life: 1 in 4.25. Overall odds of winning \$5 Cash For Life: 1 in 4.03. Overall odds of winning \$10 Cash For Life: 1 in 3.89. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.





**Bruce  
STEVENSON**

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

## Preventing Sales to Minors

**S**pring is finally here, and many young people are getting ready for big events such as prom and graduation. Unfortunately, those precious moments can turn to tragedy when underage individuals combine their celebrations with alcoholic beverages. All retail establishments and Contract Liquor Agencies are reminded of their important responsibility to help keep alcohol out of the hands of anyone under age 21.

A new tool is available to help prevent illegal sales and hold the responsible party accountable. Beginning in January 2013, the "trace-back" program allows liquor control agents with the Ohio Investigative Unit and the Ohio State Highway Patrol to identify and help stop those who continue to sell alcohol to minors and intoxicated customers, and to investigate all serious injury or fatal accidents linked to alcohol or drugs.

Businesses should be vigilant and check for valid forms of identification for all young people attempting to purchase alcoholic beverages. Using an ID scanner is one of the best ways to prevent underage sales and protect your business. Ohio law provides an affirmative defense protecting permit holders who use automatic identification readers/scanners to make a bona fide effort to ascertain the true age of the person buying the alcohol by checking an Ohio driver's license, an official state of Ohio

identification card, or a military identification card issued by the U.S. Department of Defense.

It's also important to pay attention to the products you're selling. There are items such as energy drinks that contain alcohol and other alcohol products with non-traditional packaging that may look similar to non-alcoholic products. Make sure products containing any alcohol are sold only to those customers who are over age 21.

Additionally, hotel, inn, cabin, or campground operators cannot allow accommodations for an underage person if it is known or suspected that they are intoxicated or possess alcohol. Violation of this law is a first degree misdemeanor, punishable with up to six months in jail and/or up to a \$1,000 fine.

Selling alcohol to anyone who is intoxicated, even if they're age 21 or over is also illegal and can have serious consequences for your business.

The best approach is to make sure your employees know their responsibilities to ensure safe alcohol sales. The Division can help by offering training materials and resources on how to prevent sales to underage and intoxicated individuals. More information and helpful resources are available on our website at [www.com.ohio.gov/liqr](http://www.com.ohio.gov/liqr). ■■



## Testimonial



**"We should continue to educate our members on the benefits of membership so that they take advantage of our programs. We are all small business owners with common goals and we all compete against the bigger businesses. Binding together in AFPD makes us more competitive against them."**

**—Jerry Crete**

**Ideal Party Store, Bay City MI**



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# Westborn Market: You'll Come Back for More

By Maegan Hesano

If you are looking for fresh produce every time you go to the grocery store, Westborn Market is the place to be. Westborn has three locations: Dearborn, Berkley, and Livonia, Michigan. Celebrating their 50-year anniversary this year, Jeff Anusbigian, along with brothers Mark and Tony Anusbigian have been in the grocery business for quite some time and love what they do.

"Our family got into the grocery business when our father, George, worked for Salim Najor at Lucky Strike Market back when he was a teenager. He met his wife, Jannette, at Lucky Strike. They both had such passion and took great pride in their jobs," Jeff Anusbigian explains. The couple opened Westborn Market in Dearborn in 1963, and later decided that branching out their business to other locations in the area would be a success. They were right.

So a very smart couple established a business of their own, creating a family business to pass down to their three boys. Westborn started as only a fruit market, then expanded to a grocery store known for beautiful fresh flowers. When you want something fresh to prepare or grab if you're on the go, Westborn has made that easy and accessible. "Customers come back several times a week," Jeff Anusbigian says, then explains, "Customers should always be treated like gold; that's what keeps them coming back."

Consumers like to go somewhere special, somewhere that carries certain products, and Westborn is that kind of store. The market has carried Michigan products, which are rarely found at just any grocery store, for 50 years. A few Michigan vendors they carry are Cherry Republic, Brownwoord Farms, Better Made



chips, and Faygo sodas. Nothing can be more satisfying than having such a large variety of famous Michigan brand items to choose from.

Westborn Market is a long-time AFPD member. Since 1995, the market has contributed and shown great appreciation for all AFPD does. The Anusbigian family acknowledges AFPD for the hard work they do in trying to help everyone and anyone. "Quite honestly, AFPD does such a fine job meeting our needs.

What I love the most is that when we have a question, they are always ready to answer it or get back to us very quickly," Jeff Anusbigian adds.

It is always time to plan and grow in any business, and Westborn definitely plans to do so. Jeff, Mark, and Tony Anusbigian plan to one day pass down the market to their children and continue the family grocery business. Even when the economy isn't doing so well, the family has plans on what to do and how to do it. "We learn to do more with less," Jeff Anusbigian says. "When volume goes down, we add more variety." With steady growth the past five years, even in hard times, Westborn Market knows how to meet their customers' needs and make it easier and more enjoyable each and every time they come back for more.

If you are ever on the go and need something quick and easy, be sure to stop at one of the locations for a savory prepared meal. You will leave extremely pleased. ■■■

*Maegan Hesano is an intern for AFPD and Denha Media Communications.*



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**Terry  
FLEMING**

*AFPD Ohio Lobbyist*

## Next Steps on Five Important Issues

**T**he Ohio General Assembly took the last two weeks of March off for Easter Break, but the House Finance Committee continued to meet behind closed doors to develop a General Revenue Budget that could pass the House. Governor John Kasich presented the Legislature with a bold outline on everything from taxes, education, and health care to oil and gas drilling.

Here is where issues stand at this early stage of the two-year General Assembly.

- **Commercial Activity Tax (CAT).** Your AFPD representatives have done an outstanding job in convincing the General Assembly and the governor's office to move the CAT to the RAC at double the rate, but with a single point of collection. Working with other interested parties, an amendment is being drafted by the Columbus law firm of Vorys, Sater, Seymour and Pease LLP on behalf of the Ohio Petroleum Marketers Association. The Ohio Convenience Store Association and AFPD will review the amendment before it is offered by Sen. Bill Seitz (R-Cincinnati) to make certain that it is a single point of collection. If for any reason the amendment is not done in a timely manner or goes beyond the scope of the CAT, AFPD is prepared to offer their own amendment. The two-year budget bill must be passed by June 30, so this is a process that we will be watching very carefully.
- **Sales Tax.** Governor Kasich proposed broadening the sales tax to some 90 entities currently not subject to the sales tax. He also wants to reduce the tax from 5.5 percent to 5 percent. AFPD opposes the broadening of the sales tax as it would increase taxes at many

levels. As expected, there was so much opposition to this proposal from hundreds of groups that the legislature is expected to scale it back considerably or scrap it entirely.

- **Medicaid Expansion.** The Governor has proposed to expand Medicaid to some 300,000 uninsured Ohioans. While many in the health care field applaud this proposal, the overwhelming majority of conservative legislators opposed it as too costly and, once put in place, would have a life of its own. It's too early to know where this will end up.
- **Education.** The Governor's education funding proposal was supposed to help small rural schools but the formula actually helped large school districts that were growing in population. Once again, the Governor is in trouble on this issue and a compromise or total rewrite is likely.
- **Tax Reform.** The chairman of the House Finance Committee, Rep. Ron Amstutz (R-Wooster), has indicated the committee is looking at major changes and tax reform, including CAT, which they may offer as a stand-alone bill or include in the budget bill. The Senate has not given any indication where they stand on any of the above issues.

The next step will eventually be a conference committee to resolve differences between the Senate and House of Representatives. AFPD will continue to be diligent on behalf of its members and work to improve business conditions. ■■■

*Terry Fleming serves AFPD as its Ohio lobbyist.*



**Governor John Kasich  
presented the Legislature  
with a bold outline  
on everything from taxes,  
education, and health care  
to oil and gas drilling.**



Supports



THE VOICE OF INDEPENDENT RETAILERS

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# Volunteer Energy: The Only Difference is the Money You Save

Did you know you have a choice when it comes to selecting a natural gas or electricity supplier for your home or business? If you don't know that, you're not alone, says

Shawn Hall, sales director for Michigan at Volunteer Energy. "Most people are not aware of the money that can be saved because of the deregulation of natural gas and electric supply."

Today more than ever, it's important to select an energy company with a history of providing consistent savings, and Volunteer Energy is one of the fastest growing energy suppliers in Michigan and Ohio. "There are lots of suppliers out there competing for your business, so we strive every day to be the best choice to supply your natural gas or electricity," explains Hall. "We're proud that our customers trust us year after year to help control their energy costs."

## Save on Natural Gas

Volunteer Energy, a locally-owned natural gas supplier headquartered in Pickerington, Ohio, was founded in 1989. The company expanded to Michigan in 2006, and now operates in six states. Volunteer Energy offers three pricing options for AFPD members:

- A variable rate plan for the greatest savings
- A fixed rate plan for budget certainty
- A guaranteed savings program

"Volunteer Energy has earned a reputation for savings, service, and satisfaction," says Hall. "We probably have a plan that is just the right fit for your business." VE's energy professionals are determined to offer the lowest energy pricing possible. "In fact, annually, Volunteer Energy has provided customers with lower overall natural gas rates than nearly all the operating utilities," he adds.

"The most important thing to remember is that nothing



changes," explains Hall.

"When you select Volunteer Energy as your gas supplier through the Customer Choice program, you are still considered a customer of the utility.

There is no interruption of

your service. The utility still delivers your gas, reads your meter, sends your bill, and responds to any service call through their customer service hotline. Our agreement is month-to-month and there is no cancellation fee if you're not satisfied. The only difference is the price you pay."

## Save on Electric

Savings on electricity is offered through Volunteer Energy to AFPD members in Ohio and to those in Michigan who currently are Electric Choice customers. "We offer competitive pool pricing and discrete pricing options for multi- and single-point users," Hall says.

Hall says the reason customers can save money is simple: because of deregulation. "We buy gas and electric differently than the utilities, which allows us to offer competitive pricing." Volunteer Energy is proud of its Midwest base and is working with major Michigan sports teams to get the word out to people who aren't aware of the programs. "Branding with a team gives the program credibility and adds value," Hall explains. "We do a lot with the local Chambers of Commerce, support other community opportunities, and attend AFPD events like the trade show and the annual dinner."

VE offers additional utility related savings programs to AFPD members. Depending on whether a business is located in Michigan or Ohio, the overall savings from doing business with VE could be substantially more.

For more information, including an online quote, visit [www.volunteenergy.com](http://www.volunteenergy.com) or contact Shawn Hall at (734) 548-8001 or Dena Leginski at (734) 548-8000. ■■■



**"Volunteer Energy has earned a reputation for savings, service, and satisfaction. We have a plan that is just the right fit for your business."**

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



## Testimonial



**"We need to promote membership so that the AFPD can prosper, and so that retailers are on the same page. Membership makes us stronger."**

**—Joe Nashar**

Grand River & Halstead Shell  
Farmington M



*Attention Alcohol Licensees:*

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

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

*Training your employees is the best protection!*



# TRAINING FOR INTERVENTION PROCEDURES

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

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

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

### **COST**

AFPD Members:  
\$30 per person\*

Non-Members:  
\$45 per person\*

\* Books and tests included

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

**CALL US TODAY!**

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



# HELP GET BOTTLES AND CANS OUT OF YOUR STORE!

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

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

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



## WE NEED YOUR HELP!

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

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

Payment method:

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

### By Check:

*Make check payable to: AFPD*

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

### By Credit Card:

Circle one: MC Visa AMEX Discover

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

Card Number:

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

Email: \_\_\_\_\_

\_\_\_\_\_

*How bad do you want bottles & cans out of your store?*

☐ \$1,000

☐ \$10,000

☐ \$5,000

☐ Other \$ \_\_\_\_\_

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

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

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



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Company

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### UNDERWRITING QUESTIONS:

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tladue@coniferinsurance.com  
(248) 262-5410

### GENERAL QUESTIONS:

Andy Petcoff  
apetcoff@coniferinsurance.com  
(248) 262-5409

Conifer Insurance Company is AFPD's newly endorsed insurance carrier. The program offers:

- Liquor Liability
- General Liability
- Commercial Package
- Michigan Workers Compensation  
(expected start date is May 1, 2013)

**AFPD members receive a 10% discount!\***

### GET A QUOTE

Contact AFPD's insurance and membership liaison, Ila Konja, at 1-800-666-6233 or email her at [ikonja@AFPDonline.org](mailto:ikonja@AFPDonline.org).

\* 10% discount subject to minimum premiums. Members with questions call the AFPD office at 1-800-666-6233  
CONIFER INSURANCE COMPANY | 26300 NORTHWESTERN HWY, STE. 410 | SOUTHFIELD, MI 48076 | (866) 412-2424



## An Alternative Savings Option from CCI

In the Group Retrospective Rating program, BWC-certified group sponsors pool employers of like industry that meet their criteria for safety and claims management practices. As the total claim costs of the group stay under the group's premiums paid, group members can receive one of three refunds of their individual premiums created by CareWorks Consultants (CCI), AFPD's Third Party Administrator.

- Platinum (69 percent – 73 percent refund)
- Gold (61 percent – 64 percent refund)
- Silver (25 percent – 38 percent refund)

### Thinking of Joining?

Employers who wish to take part in group retrospective rating must fully understand the risk involved. If the group's claim costs exceed the group's premiums paid, the entire group of employers will pay a premium assessment. This assessment is capped at a percentage of the employer's individual annual premium. However, CCI thoroughly reviews each group member's safety program and claim history prior to acceptance into all

CCI group retrospective rating programs. CCI also works aggressively and proactively to help its group retrospective rating clients prevent injuries and control costs to maximize the benefits of the program for all participants.

### Paying Your Premiums

Group retrospective rating employers continue to pay their semi-annual premiums (at their individual rates) to BWC. If new claim costs remain under the premiums paid for the group as a whole, rebates are issued by BWC at 12-, 24-, and 36-month intervals after the policy year ends. Employers that maintain participation in the group retrospective program for multiple years can continue to get multi-year rebates.

### Deadlines to Enroll

CCI will file the group on the last business day in April: Tuesday, April 30, 2013. To receive your quote in time to make your decision by that date, please contact Theresa Passwater of CCI at (614) 526-7248 by Wednesday, April 17, 2013. ■■■



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Ann Arbor, Michigan—Volunteer Energy, Michigan's fastest growing natural gas supplier, has been chosen to provide a new savings benefit for AFPD members. "We're thrilled to have been selected as the preferred gas supplier to AFPD members," said Shawn Hall, Michigan Regional Sales Manager for Volunteer Energy. "We've been working closely with businesses throughout the state for several years now, and we couldn't be happier with our new partnership," he said.

Volunteer Energy serves tens of thousands of business and residential gas customers across the state. The energy supplier's bright orange logo is well known to many Michiganders due in part to their sponsorship affiliations with the Red Wings, Lions, Grand Rapids Griffins, and the University of Michigan. In addition, Volunteer Energy is heard daily on WJR's Paul W. Smith show. "Volunteer Energy is committed to Michigan in a big way," said Hall.

"We couldn't be more pleased to help our members save money through this partnership with Volunteer Energy," said

Auday Arabo, President and CEO of AFPD. Arabo conducted an extensive review process to select the best provider to secure low gas rates for members. "Our members trust us to bring them value, and we feel we've done that with the addition of Volunteer Energy," Arabo said. "If a member is using natural gas, they can probably cut their rate. And it doesn't cost any-

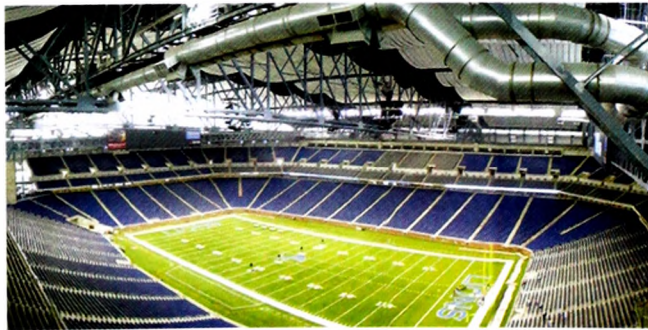
thing to do a rate comparison, so members have nothing to lose."

The program is currently in effect, so any AFPD members in the DTE Energy, Consumers Energy, Michigan Gas Utilities, and SEMCO service areas can now contact

Volunteer Energy at (734) 548-8000 to enroll in the program. There is no sign-up fee and no cancellation fee. The

member is only obligated on a month-to-month basis.

**About Volunteer Energy**—Volunteer Energy is a rapidly growing alternative energy supplier with corporate offices in Pickerington, Ohio, and a regional office in Ann Arbor. Founded in 2001, Volunteer Energy provides natural gas and electricity to more than 100,000 businesses and residents across the Midwest.



natural gas for less

**VolunteerEnergy**

Jerry Haines, Director of Marketing (614) 729-2073 • [www.volunteerenergy.com](http://www.volunteerenergy.com)



# Got Water?

By Ken Dallafor

Exercise and nutrition are the cornerstones of wellness programs. But there's actually something more important to your good health that we all take for granted—water, the basis for all life.

Water carries nutrients and oxygen to all cells in the body and helps convert food into energy. Did you know that 80 percent of the brain, which many of us need to do our jobs, is made of water?

We can't function for very long without water. Research has shown that even if you're only slightly dehydrated, you're more likely to have trouble concentrating, be more irritable, and have more headaches. If you feel thirsty, your mental capabilities can decrease by 10 percent. Yet we rarely think about staying hydrated, especially when we're busy at work. Another study found that 31 percent of those surveyed didn't drink water at work just to avoid bathroom breaks.

Here's a quick rundown on the essentials for life's most essential element.

**Q: How much should you drink?**

**A:** We've all heard the advice, "Drink eight 8-ounce glasses of water a day." Although it's not supported by hard evidence, it's comparable to what the Institute of Medicine has determined is an adequate intake of fluids for an average, healthy adult. The Mayo Clinic says this advice really should be "Drink at least eight 8-ounce glasses of fluids," since all fluids count toward the daily total.

**Q: When should you drink?**

**A:** Drink often throughout the day. Have a glass of water with each meal, between each meal, and before and after exercise. Don't wait until you're thirsty because by then you're probably already mildly dehydrated.

**Q: How do you know if you're dehydrated?**

**A:** Symptoms include feeling fatigued, lacking focus or concentration, headaches, sleepiness, and infrequent bathroom breaks. If your urine is darker than usual, you probably should be drinking more water.

**Q: Do caffeinated beverages increase the risk of dehydration?**

**A:** Probably not, unless you're drinking very large amounts such as 5-7 cups of coffee a day. The Institute of Medicine of the National Academy of Sciences reports that all beverages, including those with caffeine, contribute to hydration needs.


**Q: What else can you do to stay hydrated?**

**A:** Eat more fruits and vegetables, which are usually high in water content. Drinking more water won't make you hum a merry tune, but it could prevent you from getting grumpy. ■■■

*Ken Dallafor is executive vice president, group business and corporate marketing, at Blue Cross Blue Shield of Michigan. For more information, visit [www.ahealthiermichigan.org](http://www.ahealthiermichigan.org).*



Did you know that  
**80 percent**  
**of the brain,**  
which many of us  
need to do our jobs,  
is made of water?



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Local Business Network	(248) 620-6320
Turkish Resource Center of North America	(248) 885-2227



## ATM

ATM International Services	(313) 350-4678
ATM of America, Inc.	(248) 932-5400
Elite Bank Card ATM's	(248) 594-3322
Speedy ATM	(614) 226-2027

## BAKED GOODS DISTRIBUTORS

Michigan Baking Co. - Hearth Oven Bakers	(313) 875-7246
Sajouna Bakery	(313) 277-8877
Vinna Wholesale Bakery	(313) 834-8800

## BANKING, INVESTING & CONSULTING

 1 Source Capital Commercial Financing	1-888-447-7892
 Lincoln Financial Advisors	(248) 948-5124
AXA Advisors	(313) 712-5300
Bank of Michigan	(248) 865-1300
Citizens Bank	(248) 293-3036
Flagstar	1-800-945-7700
Huntington Bank	(248) 626-3970

## BEER DISTRIBUTORS & SUPPLIERS

Eastown Distributors	(313) 867-6900
Frankenmuth Brewery	(989) 262-8300
MillerCoors	(248) 789-5831

## BOOKKEEPING/ACCOUNTING CPA

Alkamano & Associates	(248) 865-8500
Marcoin/EK Williams & Co.	(614) 837-7928
Shimoun, Yaldo, Kashat & Associates, PC	(248) 851-7900
UHY-US	(248) 355-1040

## BUSINESS COMMUNICATIONS/ PUBLIC RELATIONS

 Comcast	(248) 343-9348
Clear Rate Communications	(248) 556-4537
Denha Media Group	(248) 702-8687
FirstMedia Group	(248) 354-8705

## CELLULAR PHONES & MOBILE MARKETING

 Mousetrap Group	(248) 547-2800
Metro Mobile Marketing LLC	(734) 697-6332
SPI Innovation	(810) 733-7460
T-Mobile	(248) 465-1717

## CHECK CASHING SYSTEMS

Secure Check Cashing	(248) 548-3020
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## CHICKEN SUPPLIERS

Krispy Crunchy Chicken	(248) 821-1721
Taylor Freezer	(734) 525-2535



## CHIPS, SNACKS & CANDY

 Better Made Snack Foods	(313) 925-4774
Frito-Lay, Inc.	1-800-359-5914
Kar's Nut Products Company	(248) 588-1903
Molown Snacks (Jays Cape Cod Tom's Archway Stella Doro)	(313) 931-3205
Nicks Chips	(586) 619-7023
Uncle Ray's Potato Chips	1-800-800-3286


## COFFEE DISTRIBUTORS

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## CREDIT CARD PROCESSING

 WorldPay	(773) 571-6327
 Chase Paymentech	(248) 284-3841
First Data, Justin Dunaskiss	1-877-402-4464
First Data Independent Sales, Steven Hermiz	1-877-402-4464
First Data Independent Sales, Timothy Abbo	1-877-519-6006
Petroleum Card Services	1-866-427-7297




## C-STORE & TOBACCO DISTRIBUTORS

 Liberty USA	(412) 461-2700
Capital Sales Company	(248) 542-4400
H.T. Hackney-Grand Rapids	1-800-874-5550
Martin Snyder Product Sales Company	(313) 272-4900
S. Abraham & Sons	(616) 453-6358
United Custom Distribution	(248) 356-7300

## DISPLAYS, KIOSKS & FIXTURES

Detroit Store Fixtures	(313) 341-3255
Sitto Signs	(248) 399-0111

## ENERGY, LIGHTING & UTILITIES

 DTE Your Energy Savings	1-855-234-7335
 Michigan Saves	(734) 494-2126
 Volunteer Energy	(734) 548-8000
AmeriFirst Energy (Gene Dickow)	(248) 521-5000
Dillon Energy Services	(586) 541-0055
DTE Energy	1-800-477-4747
DTE Energy Supply (OH, PA & IL)	(734) 887-2176
Energy Wise America	(249) 910-6138
Kimberly Lighting, LLC	1-888-480-0070
Reliable Choice Energy	(616) 977-1705
Running Right	(248) 884-1704
Vantaura Energy Services	(616) 366-8535

## FOOD EQUIPMENT & MACHINERY

Culinary Products	(989) 754-2457
Store Fixture Supercenter	(248) 399-2050

## FOOD RESCUE

Forgotten Harvest	(248) 967-1500
Gleaners Community Food Bank	(313) 923-3535
Greater Lansing Food Bank	(517) 908-3690

## FRANCHISING OPPORTUNITIES

Buscemi Enterprises Inc.	(586) 269-5560
Kasapis Brothers/Ram's Horn Restaurants	(248) 350-3430
Tubby's Sub Shops, Inc.	1-800-497-6640

## GASOLINE WHOLESALERS

Atlas Oil Company	1-800-878-2000
Central Ohio Petroleum Marketers	(614) 889-1860
CFX Management	(937) 426-6670
Countywide Petroleum/Citgo Petroleum	(440) 237-4448
Gilligan Oil Co. of Columbus, Inc.	1-800-355-9342
High Pointe Oil Company	(248) 474-0900
K & K Petroleum Maintenance Inc.	(937) 938-1195
Motor City Oil Co.	(313) 892-3000
Obie Oil, Inc.	(937) 275-9988
Oscar W Larson Co.	(248) 620-0070
Superior Petroleum Equipment	(614) 539-1200

## GREETING CARDS

 Leanin' Tree	1-800-556-7819 ext. 4183
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## GROCERY WHOLESALERS & DISTRIBUTORS

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Cateraid, Inc.	(517) 546-8217
Central Grocers	(815) 553-8858
D&B Grocers Wholesale	(734) 513-1715
Exclusive Wholesale World	(248) 398-1700
George Enterprises, Inc.	(248) 851-6990
Great North Foods	(989) 356-2281
International Wholesale	(248) 353-8800
Jerusalem Foods	(313) 846-1701
Kap's Wholesale Food Services	(313) 832-2300
Nash Finch Company	1-800-472-1847
Spartan Stores, Inc.	(616) 878-2248
SUPERVALU	(937) 374-7609
Value Wholesale Distributors	(248) 967-2900

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Hampton Inn - Shelby	(248) 624-8100
Holiday Inn Express - Commerce	(248) 624-8100
Petrucello's	(248) 879-1000
Shenandoah Country Club	(248) 683-6363
Suburban Collection Showplace	(248) 348-5600





indicates supplier program that has been endorsed by AFPD.

\* Indicates supplier only available in Michigan

\*\* Indicates supplier only available in Ohio

# SUPPORT THESE AFD SUPPLIER MEMBERS





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 Nestle DSD	(248) 425-8332
 *Prairie Farms Ice Cream Program (Large Format)	1-800-399-6970 ext. 200
Arctic Express	1-866-347-3657
Pars Ice Cream Company, Inc.	(313) 291-7277

## ICE PRODUCTS

 *U.S. Ice Corp.	(313) 862-3344
Arctic Glacier, Inc.	1-800-327-2920
Home City Ice	1-800-759-4411
Taylor Ice Co.	(313) 295-8576

## INSURANCE SERVICES: COMMERCIAL

 Conifer Insurance Co	(248) 262-5988
 **CareWorks	1-800-837-3200 ext. 7188
 **Cox Specialty Markets (North Pointe)	(Underground Storage Tanks) 1-800-648-0357
 *North Pointe Workers' Comp	1-800-229-6742
Brown & Brown Insurance	(586) 446-3663
Globe Midwest/Adjusters International	1-800-445-1554
Great Northern Insurance Agency	(248) 856-9000
Thomas-Fenner-Woods Agency, Inc.	(614) 481-4300
UST/Lyndall Insurance	(440) 247-3750



## INSURANCE SERVICES: HEALTH & LIFE

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

## INVENTORY SERVICES

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## LEGAL SERVICES

 *Bellanca & LeBarge, Attorneys and Counselors	(313) 882-1100
 **Pepple & Waggoner, Ltd.	(216) 520-0088
Denha & Associates	(248) 265-4100
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Jappaya Law, PC	(248) 626-6800
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Latinis Fakhouri Law Firm	(248) 945-3400
Law offices of Kassab & Arabo, PLLC	(248) 865-7227
Mekani, Orow, Mekani, Shailal & Hinds, PC	(248) 223-9830
Porritt, Kecskes, Silver & Gadd, PC	(734) 354-8600
Willingham & Cote, PC	(517) 351-6200

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Michigan Lottery	(517) 335-5648
Ohio Lottery	1-800-589-6446

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KB News Magazine Distributors	(586) 978-7986

## MEAT & DELI DISTRIBUTORS

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A to Z Portion Control Meats	(419) 358-2926
C. Roy & Sons	(810) 387-3975
Dairy Fresh Foods	(313) 295-6300
Lipari Foods	(586) 447-3500
Saad Wholesale Meats	(313) 831-8126
Sherwood Foods Distributors	(313) 659-7300
Weeks Food Corp.	(586) 727-3535
Wolverine Packing Company	(313) 259-7500

## MILK, DAIRY & CHEESE PRODUCTS

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

## MISCELLANEOUS

Socks Galore Wholesale	(248) 545-7625
TechClinic	(586) 943-8888
Z Coil Comfort Side	(313) 407-4976

## MONEY ORDERS/MONEY TRANSFER/ BILL PAYMENT

 MoneyGram International	MI (517) 292-1434
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NoCheck Payment Service, LLC	(248) 973-7241
Western Union	(734) 206-2605

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Legacy Technology Services	(630) 622-2001
Silk Route Global	(248) 854-3409

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International Outdoor	(248) 489-8989
Michigan Logos	(517) 337-2267
Proforma Commerce Solutions	(313) 207-7909
Walt Kempiski Graphics	(586) 775-7528

## PRODUCE DISTRIBUTORS

 Heeren Brothers Produce	(616) 452-2101
Ace Produce	(248) 798-3634
Jemd Farms	(734) 992-2043

## REAL ESTATE

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

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US RAC, LLC	(248) 505-0413
Whole Armor Reliant Services LLC	(313) 930-5464

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

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 Arizona Beverages	(810) 360-0671
 Cintron Beverage Group	(248) 659-2051
 *Intrastate Distributors (Snapple)	(313) 892-3000
 Monster Energy Company	(586) 566-6460
 Nestle Waters Supermarket Program	(734) 513-1715
7UP Bottling Group	(313) 937-3500
Absopure Water Co.	1-800-334-1064
Coca-Cola Refreshments	
	Auburn Hills (248) 373-2653
	Belleville (734) 397-2700
	Metro Detroit (313) 868-2008
	Port Huron (810) 982-8501
Coca-Cola Refreshments - Cleveland	(216) 690-2653
Faygo Beverages, Inc.	(313) 925-1600
Freshly Squeezed	(440) 821-9711
On Go Energy Shot	(248) 470-4300
Pepsi Beverages Company	Detroit 1-800-368-9945
	Howell 1-800-878-8239
	Pontiac (248) 334-3512

## TOBACCO COMPANIES & PRODUCTS

Altira Client Services	(513) 831-5510
R J Reynolds	(336) 741-0727
Westside Vapor (e-cigarettes)	(614) 402-0754

## WASTE DISPOSAL & RECYCLING

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

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Cana Wine Distributors	(248) 669-9463
Constellation Brands	(248) 349-5164
Diageo	1-800-462-6504
Heaven Hill Distilleries	1-800-348-1783
KCTS-Awesome Brands	(248) 549-0054
Remy Cointreau USA	(248) 347-3731
Treasury Wine Estates	(734) 667-3515

## WINE & SPIRITS DISTRIBUTORS

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



indicates supplier program that has been endorsed by AFD.

\* Indicates supplier only available in Michigan

\*\* Indicates supplier only available in Ohio



## Calendar



—July 18—

### **AFPD/Liberty USA 9th Annual Golf Outing & Scholarship Dinner**

Weymouth Country Club  
Medina, OH

—July 23—

### **Joseph D. Sarafa 5th Annual Scholarship Luncheon**

Detroit Athletic Club  
Detroit, MI

—July 31—

### **AFPD's 37th Annual Golf Open & Poker Tournament**

Shenandoah Country Club  
West Bloomfield, MI

—As Requested—

**TIPS Training and UST Training**

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# Sarafa: An Advocate for Doing It Right

By Carla Kalogeridis

Every year, Joseph D. Sarafa makes the 5-hour drive to the AFPD Scholarship Luncheon, speaks for one minute, and makes the 5-hour drive back to his home in Traverse City, Mich.

"If they name a luncheon in your honor," he jokes, "you need to show up."

In 2012, the Joseph D. Sarafa Scholarship Luncheon, sponsored by the AFPD Foundation, awarded 34 academic scholarships of \$1,500 each, contributing to the more than \$500,000 in scholarships that the Foundation has granted since its inception. Students receive the scholarships with their families at a special luncheon that was named after Sarafa four years ago. "I was surprised and honored," he says.

"Joe Sarafa is a respected and accomplished AFPD president, who served this organization from 1986 until 2002," says Auday Arabo, AFPD president and CEO. "His message to the scholarship winners is about being prepared to work hard and about recognizing that they will need the support of their family. His advice is always very useful to the students and includes great takeaways for all of us."

When asked if he would recommend the independent retail business to a hopeful young graduate, Sarafa says, "It's a very enjoyable business, and if you do it right, you can make a nice living." And how does he define "doing it right?"

"If you're fair and honest and treat people with respect, they will frequent your store," he explains. "If they believe in you, they'll support you."

Although he graduated from the University of Detroit Law School in 1982, Sarafa owned and operated three Michigan convenience stores in Detroit, Livonia, and Warren. "I had to borrow money to get started, and my dad took out a second mortgage on his home," he recalls. "My parents and siblings all worked in the store. The support of my family and partners was instrumental in the success of the businesses."

He left retail to devote his service to AFPD. "AFPD allowed me to use my skills as a lawyer and my expertise as a retailer. I loved the convenience store business, but law is what I went to school for," he says. Currently, he is a partner at Moothart & Sarafa, PLC as well as a property manager.

Looking back at his years in retail, Sarafa notes that the business climate is much different today. "In the old days, if you opened your door, you were almost guaranteed success," he says. "Now the competition has increased dramatically, and the customers have decreased due to Michigan's shrinking population. Independent retailers are in a battle for survival."

Finally, Sarafa has this advice for AFPD members: "Success today requires creative thinking. Finding your niche and coupling it with honesty and integrity will greatly assist you in building a solid customer base."

Sarafa also advises AFPD retailers to stay active in AFPD. "If you pay attention to what AFPD has to offer, you'll find that this wonderful organization can make you money and save you money," he says. ■■■

*Carla Kalogeridis is editor of AFPD Bottom Line.*



**"If you are fair and honest and treat people right, they will frequent your store.**

**If they believe in you, they will support you."**

**—Joseph D. Sarafa**



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