

Bottom Line

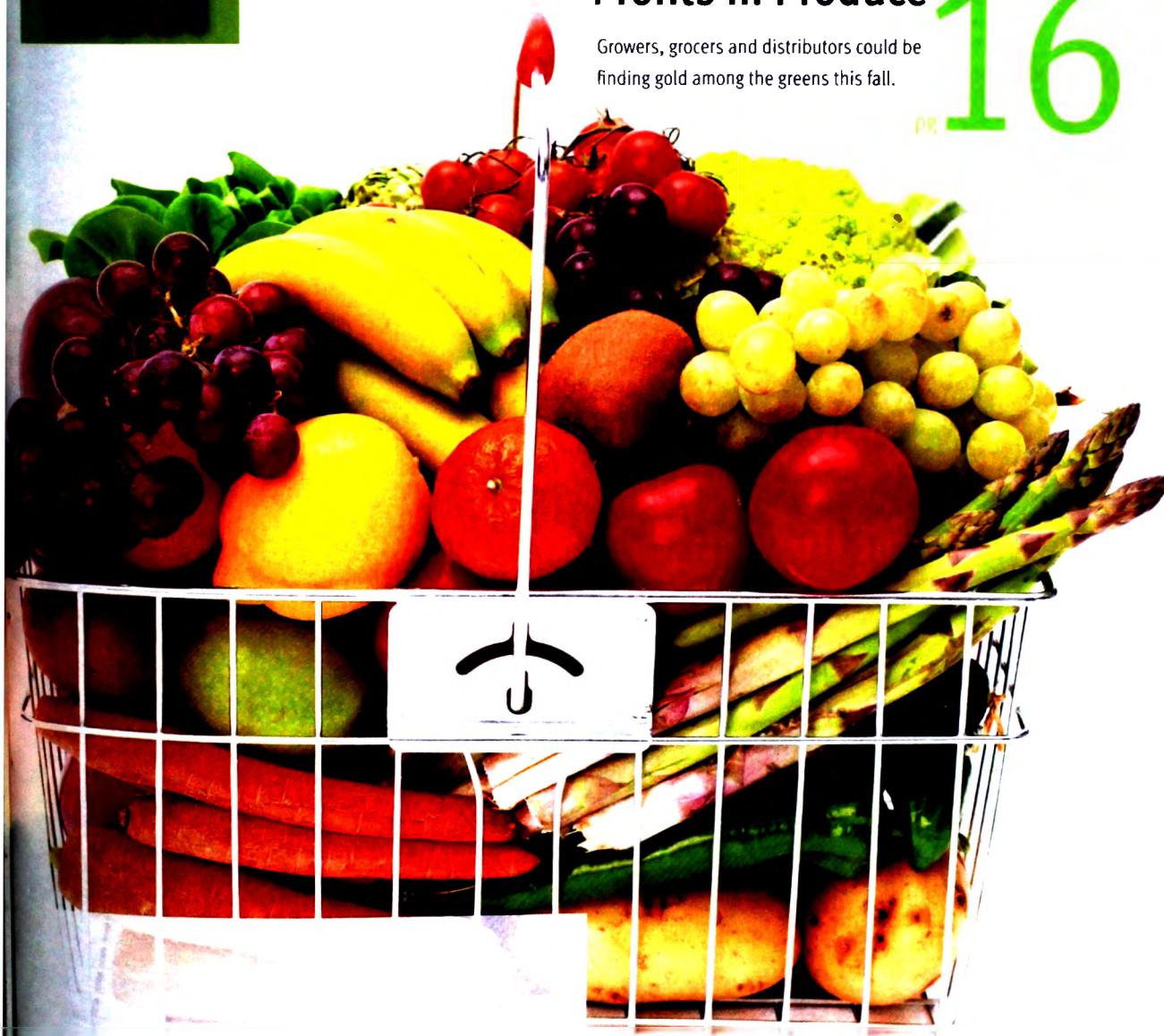
THE VOICE OF INDEPENDENT RETAILERS VOL. 24, NO. 8 AUGUST 2013

AFPD

Profits in Produce

Growers, grocers and distributors could be finding gold among the greens this fall.

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■ Michigan's Bottle Bill PAGE 10

■ Tapping into Demand for Fresh and Local PAGE 20

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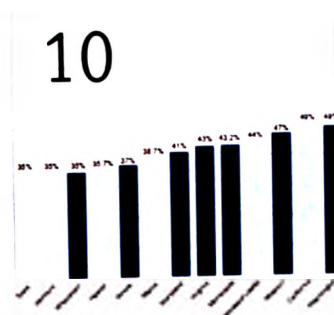
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BottomLine

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MICHIGAN'S BOTTLE BILL

Where we are, where we want to be, and how to get there



COVER STORY // PROFITS IN PRODUCE

Growers, grocers and distributors could be finding gold among the greens this fall.



TAPPING INTO DEMAND FOR FRESH AND LOCAL

Lessons learned from an independent grocer's farm stand

The new ice age is here

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president's message

AUDAY ARABO // AFPD PRESIDENT & CEO

All in Good Time

Even the best plans and strategies do not always work out within a perfect timeline. However, the one thing I learned in the courtroom was how to think on your feet and adapt in order to win! We are very happy to report a number of big wins for our members. First in Ohio, our team was able to level the playing field for all gas station dealers in the state! This took a huge effort over a number of years, and we stayed persistent until everything aligned perfectly and the Motor Fuel Receipts Tax was created with one rate to be paid once at the rack. Even with this big win, the new rate does not kick in until July 1, 2014, but we know it is guaranteed to take effect at that time. In Michigan August 1, 2013 marks the date where a sub-category of people (handicapped, homeless and elderly) using SNAP benefits via their Bridge cards will no longer be able to use them at fast food restaurants, which brings Michigan in line with 46 others states. AFPD had been working on this issue for a few years as well. This will drive millions of dollars back into stores where SNAP dollars can be used more effectively towards healthier choices. Speaking of healthy choices, we are thrilled about the launch of the Double Up Food Bucks pilot at three of our members stores in Detroit. These three stores are the only stores in the entire country that the USDA has given a waiver to for such a promotional project. We hope this is a successful pilot which will enable more stores to participate in the future and may be the spark needed to enhance the way people utilize SNAP benefits on a national level. We have been working on this project for a few years as well and this model has been proven to work at farmers markets throughout Michigan and Northern Ohio. Patience is a virtue, but the AFPD team is resilient and run through walls for our members. At times, when we cannot run through the wall, we figure out how to climb it or go around it. One way or another we do all we can to get the job done. Speaking of working on getting the job done, our next big project in Michigan is "bottle bill evolution." The bottle bill has been in place since the late 1970s and here is another issue AFPD has been working on in a strategic and results oriented manner. Within the next few months you will hear about and see AFPD in action on this issue, but once again getting bottles and cans out of your stores will not happen overnight. This may take a few years at best, but if our recent track record is any indication, please believe AFPD will do everything it can to turn this issue into a win for our members. Speaking of wins, we are very excited about our new national rebate program with Sherwood Foods! Other than second to none customer service, our grocery store members' strong suit is in the meat and produce areas. Take a look at the Sherwood program and keep reading for more about what fresh produce has to offer your location! There is profit in produce, whether you are a grocery store, gas station or liquor store, people are looking for healthy eating options more than ever and this trend is sure to continue. God bless and the AFPD team wish you, your family and your employees an enjoyable and profitable summer! ■

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AFPD Board Nominations

AFPD Accepting Nominations for 2014 Board of Directors

It is time to exercise your right to help choose AFPD's Board of Directors for 2014. Any voting member of AFPD may be nominated to serve on the Board of Directors.

To be eligible, you must be a member in good standing for no less than the prior 12 months, and you must be nominated in writing on or before Tuesday, October 1, 2013. All nominations require the support of 10 additional members in good standing or a majority vote by the nominating committee.

The election results will be tallied on Tuesday, December 3, 2013.

AFPD urges members to nominate candidates who will devote their time to represent the food, beverage, and petroleum industries with professionalism and integrity.

Please send your nominations, with supporting signatures, on or before September 30, 2013 to the AFPD Nominating Committee, 5779 West Maple Road, West Bloomfield, Michigan 48322. For more information, contact AFPD President & CEO Auday Arabo at (800) 666-6233 or aarabo@afpdonline.org.

A member is able to challenge any incumbent in their own respective category. This year we have elections for the following positions:

ONE ASSOCIATE DIRECTOR POSITION IS UP FOR RE-ELECTION: THREE-YEAR TERM.

- Tiffany Otis-Albert, Blue Cross Blue Shield of Michigan

TWO SUPPLIER DIRECTORS ARE UP FOR RE-ELECTION: THREE-YEAR TERM.

- Gary Davis, Prairie Farms
- Ernie Almeranti, Great Lakes Wine & Spirits

FOUR RETAIL FOOD & BEVERAGE RETAIL DIRECTORS ARE UP FOR RE-ELECTION: THREE-YEAR TERM.

- Najib Atisha, Indian Village Market
- Frank Ayar, Walters Shopping Place
- Jerry Crete, Ideal Party Stores
- Phil Kassa, Heartland Marketplace

TWO PETROLEUM RETAIL DIRECTORS ARE UP FOR RE-ELECTION: THREE-YEAR TERM.

- Pat LaVecchia, Pat's Auto Service
- Bill Michailidis, Delaware Market & Cafe



AFPD Foundation Annual Turkey Drives

As the holiday season approaches, the AFPD Turkey Drive Committee has pledged to put a turkey on the Thanksgiving table of more than 6,000 families throughout Michigan and Ohio that may not otherwise enjoy this special meal.

This is the AFPD Foundation's 33rd Annual Michigan Turkey Drive and 4th Annual Ohio Turkey Drive, and each year the list of charitable groups asking for turkeys grows. There are more requests than we could ever fill. Local charities desperately need our help!

Thanksgiving is a time to reflect, give thanks, and help those who are less fortunate. We are asking you to pitch in. A \$240 donation to the AFPD Turkey Drive will provide turkeys for 20 families. When you consider that each turkey serves about 12 people, that equals enough Thanksgiving turkey for 240 people! **You can also donate consumable products above and beyond or in lieu of your monetary donation. This is a charitable event and all donations are 100% tax deductible!** Receipt available upon request.

It is truly heartwarming to be a part of our Annual Turkey Drive. To donate, please call the AFPD Foundation at (248) 671-9600.



political action

PAUL CONDINO // AFPD DIRECTOR, GOVERNMENT RELATIONS

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

The CAT Tax Victory - A Recipe for Success

On June 30, 2013 at 8:18 p.m., Ohio Governor Kasich signed HB 59-the State Budget Bill into law. This precise moment ended the seven year reign of a controversial and unfair tax on motor fuel in the State of Ohio-known as the CAT tax. The end of the CAT was heralded by every independent gasoline retailer in the state-and was made possible because of the good men and women of the AFPD, and some of their friends. This is their story. The story of what is possible with the exercise of strong leadership, a reasoned approach, and the value driven efforts of the AFPD membership.

Since 2007, independent retailers selling gasoline in Ohio had been stricken by an unfair and biased tax called the Commercial Activities Tax (CAT). The CAT was a tax on the gross receipts of a business enacted in 2005. The idea was to help the struggling manufacturing sector in Ohio, by reducing their tax bills and applying the CAT tax to other business sectors-in an effort to save manufacturing while growing the Ohio budget.

Legislative leaders knew back in 2005 that the petroleum sector would be hit hard with the implementation of the new CAT but didn't know how to solve this dilemma. Instead of dealing with this policy issue, they did nothing and exempted the gas station industry from paying the CAT tax for two years. With the expiration of the two year CAT tax exemption, the petroleum industry and government leaders alike were left with the questions of "what to do next", and, "how do we amend this onerous tax" Until the evening of June 30, 2013, government leaders did nothing and the independent petroleum dealers in Ohio along with their families suffered.

In the early stages it became clear that under the CAT tax independent retailers would pay the CAT at each point of distribution of gasoline, ending at the pump. For most independents, this meant paying the CAT tax at three, and sometimes four, points

of distribution. However, if you were a gas station owned by an oil company, you paid the CAT at one single point of distribution. Soon, AFPD Ohio Vice President Ron Milburn began receiving calls from our members in Ohio with descriptions of employees being laid-off in order to pay the CAT tax. Only a few months later, Milburn began receiving calls from these same members indicating that they could no longer compete and that they were leaving the business- the family owned business!

SOUND LEADERSHIP

In 2011, new AFPD President and CEO Auday Arabo advised the AFPD board about the Ohio CAT tax problem. He pleaded with the board to authorize the AFPD Government Relations team to make fixing the tax a priority. The AFPD board also responded with strong leadership, authorizing the team to "leave no stone unturned" in finding a solution. For the Government Relations team, it meant the beginning of hundreds of hours in Ohio with legislators, the Governor, and anyone else who would listen.

A WELL REASONED APPROACH

While most petroleum industry members knew how to describe the cause of the tax unfairness, few had any real solutions. Then, AFPD director of petroleum Ed Weglarz stepped to the plate. Ed theorized that "a single point" of taxation-the gasoline terminal known as the "rack"-at a higher rate of taxation, would put everyone selling gasoline on a level playing field. His theory was that merely changing the method of collection, namely a higher rate collected at one point, would result in fairness to all gasoline retailers while leaving the Ohio State budget unchanged.

Subsequently, the Weglarz approach was supported by the evidence based research and report drafted by the University of Cincinnati, Department of Economics. In fact, the study (paid for by the Ohio Grocer's Association) called for the same approach as Weglarz advocated for, one point of payment-the rack, at a higher rate. At long last, the AFPD Government Relations team had a reasoned solution with evidence based research to boot! ■



VALUE DRIVEN AFPD MEMBERS LEAD THE WAY

With a solution in hand, the Government Relations team called on legislative leaders in an effort to win approval of their proposed changes. Hundreds of hours of bill drafting, negotiation, legislative conferences, meetings with the Kasich administration, as well as the Ohio Tax department, took place. Speaker of the House, William Batchelder gave the team a blueprint for success and a commitment to moving legislation "as soon as the time was right". Ohio Senate leader, Niehaus gave the same committed response to the AFPD team. Representative Ron Amstutz, the Chair of the Ohio House Finance Committee, not only offered a commitment to change but also got down into the "engine room" to discuss bill language and legislative approaches. The additional hiring of AFPD Ohio lobbyist Terry Fleming was a prudent decision by AFPD leadership. His Ohio relationships and his skills were significant to our victory.

In the final analysis however the success at 8:18 p.m.

on June 30, and the enactment of a new motor fuel tax was ONLY possible because of the countless AFPD members who testified, advocated, lobbied, participated in a "Day at the Capitol" and met with their elected representatives, and even wrote checks to the AFPD Political Action Committee in hopes of re-electing supportive legislators. Countless Ohio Senators and State Representatives have specifically identified AFPD members and their passionate testimonials as being the key to the understanding that "we had to do something" to save these small family businesses from extinction. It was Ohio State Representative John Adams who proclaimed "if you want to win this, tell the AFPD members to be loud and to be heard." And you were!

No association or organization can succeed in replacing an entire system of taxation like the CAT without strong leadership, a reasoned approach, and the strong voices of its membership. Congratulations to all of YOU for your participation in this glorious effort and recipe for success. ■

DHS Talking Points – new policy ending ebt/restaurant program

BACKGROUND:

In the 1990s, Michigan began statewide implementation of Electronic Benefit Transfer (EBT) for food and cash assistance. At that time, the Department of Human Services adopted the option of extending EBT use by homeless, elderly or disabled recipients to restaurants approved by federal Food and Nutrition Services. Until 2007, an average of three to six restaurants actively participated in the program. As Michigan's economy worsened, a larger number of restaurants were approved for the program – with 110 restaurants certified and just 54 redeeming food assistance benefits as of late 2012. Questions arose about the lack of nutritional food available at the restaurants. So did concerns about fraud in certain locations. As a result, DHS will no longer participate in the EBT/restaurant program as of Aug. 1, 2013. DHS provided public notice to vendors/restaurants on July 1, 2013.

KEY TALKING POINTS

- Michigan will not be alone in not providing this program. Few states participate in the EBT/restaurant program.
- The state has been concerned about the potential for fraud and/or abuse with the restaurant EBT program. A high-profile case involving food stamp fraud at a West Michigan restaurant is among the verified instances of abuse.
- Many other providers of prepared meals will continue to be authorized to accept EBT cards from homeless, elderly and/or disabled recipients. These providers are: Meal delivery services such as Meals on Wheels and senior citizen centers/

residential settings, drug/alcohol treatment programs, shelters for battered women and children, communal dining facilities (for elderly and disabled only), group living arrangements and homeless meal providers.

- State government wants to highlight efforts to promote healthier eating, such as the Double Up Food Bucks program that allows food assistance clients to receive matching funds for purchases at many farmers markets
- DHS has notified participating restaurants about the decision to end the program. Restaurants can notify their customers who are EBT program participants and regular patrons.
- DHS is notifying its clients over the next few months on its public web site, along with other means, to get the word out that this program is coming to an end in Michigan.
- Clients who use their Bridge Card at redeeming facilities other than restaurants will see no difference in their ability to access benefits because of this change.

SUMMARY

Elimination of the EBT/restaurant program will reduce the unhealthy food options available to food assistance clients and encourage them to pick more nutritional options. There will still be plenty of other options for recipients who are homeless, elderly or disabled to use their EBT cards to receive prepared meals and other food. For example, the Double Up Food Bucks program allows recipients to get more bang for their buck when they use EBT cards. ■



petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

What's a "C" Store?

Sometimes we need to be reminded that the "C" in "C" Store represents "convenience"

C stores should focus on having the right assortment of products with simple price signs that do the math for the guests so that the perceived value of a product is highlighted.

More C stores are integrating food services into the C-Store business model. When utilizing this concept you need to have competitive low pricing on gasoline and cigarettes to accompany those impulse-purchase food service items.

Convenience in the minds of the customer translates to "speed" The customer wants to get in and get out in less time than it takes him to wander around the supermarket, or wait in line at the 12 items or less cashier. You need to have all the things he came in for at the counter or within 40 feet of the check-out counter. Be sure you have employees that are adept at

"ringing up" the sale. An occasional customer wants to "visit", but most are in a hurry, and not interested in chatting. This is especially true during the morning and evening "rush" hours. In between those times the atmosphere is usually more relaxed and a friendly conversation with customers may be welcomed.

For the most part convenience stores are not destinations; they are way-points to get from where you started to where you're headed. There may be a lot of stuff that happens in the process, but the "convenience" part is primarily about "speed" and little else. Speed is what the C-store customer is looking for.

You are always going to have the competition of the dollar stores, the supermarkets, the drug store, the big-box store, and the guy down the street. Remember that you are perceived as a convenience store and you must provide that element of service. You can't compete on price on every item. You're not ever going to capture that motorist who buys a case of windshield washer solvent in the fall at the big-box store and keeps an extra gallon of it in his trunk; rest assured he will always complain to you that your price is too high. That same customer however will wait in line behind the guy buying a mattress and box-spring to purchase a gallon of milk to save 5 cents.

But the customer who is limited by time thanks his lucky stars that you have milk, bread, soup, windshield washer solvent, and all the other items you offer at a fair price and he's able to get in and get out quickly. That customer doesn't even notice that your price may be a couple cents higher than the supermarket. He is buying convenience which equates to time.

Always make your customer feel welcomed, so he counts on you for the routine items, and he'll think of you for those items that he needs in a hurry. It's your challenge to have some impulse items merchandised that he cannot resist during one of his visits. Never stop surveying your customers to find out what they need that you don't stock! And, never stop surveying your competitors to determine what products, services, and programs they are offering that you may be over-looking. ■

MICHIGAN TRAINING CLASSES

ADDITIONAL DATES ANNOUNCED FOR UST CLASS "A" & "B" OWNER / OPERATOR AND TIPS TRAINING IN MICHIGAN

AFPD announces additional dates in Michigan where UST Owner / Operator Class "A" & "B" training will be offered. If you are the owner or operator of an underground storage tank system you must have a Class "A" & "B" certification to comply with federal and state regulations.

Additionally, we have added dates for On-Premises and Off-Premises TIPS training for stores that sell alcohol. Enforcement has been stepped-up and it's a good idea to have your employees trained and TIPS certified to avoid fines and penalties.

Refer to the registration forms on the AFPD website at www.AFPDonline.org to find the information that you need to schedule and attend the classes. Pre-Registration is required.

POLICY WATCH //

New Gasoline Price Sign Regulations go into Effect in Michigan July 1, 2013

Effective July 1, 2013 the NEW Price Sign Regulations go into effect in Michigan! You can access the entire explanation as presented by the Michigan Department of Agriculture, Weights and Measures Division on the AFPD web-site.

Here are highlights of some of the more obvious changes for you:

If the advertised price of the motor fuel is subject to one (1) or more "conditions of sale" at that price, other than cash or credit, the retailer shall post the "conditions" immediately adjacent to the sales price with equal illumination in lettering of the same style and at least one-half (1/2) the size that is used to post the sale price.

In other words, the above law states that if a customer must meet certain conditions in order to obtain the price posted, those conditions must be at least one-half (1/2) the size of the price itself and they must be equally visible both day and night.

If the unit price for the same grade of motor fuel differs, and the sign will not accommodate displaying of all prices in lettering of the same style and size, the highest price shall be displayed in lettering using the largest size of the prices that are displayed.

In other words, if a price sign has different size displays for the same product the highest price must be the largest displayed. This applies to all conditions including cash / credit.

The requirement to have the CASH or CREDIT "condition of sale" wording at one-half (1/2) the size of the numbers does not go into effect until July 1, 2017. However, you are required to provide the wording until the law goes into effect. So, as you upgrade your price signs over the next four years be sure that the new sign allows you to post the words CASH and CREDIT in letters at least one-half (1/2) the size of the numerals on the new sign. ■

EXAMPLE 1 // IN COMPLIANCE



EXAMPLE 2 // IN COMPLIANCE



EXAMPLE 3 // NOT IN COMPLIANCE



Michigan's Bottle Bill

Where we are, where we want to be, and how to get there.

Nearly 40 years ago, Michigan was a national pioneer in recycling with what has become known as the Bottle Bill. We now have among the highest rates of return for beverage bottles and cans subject to deposit charges. But Michigan has fallen far behind the rest of the country when it comes to recycling beyond the Bottle Bill. These other states are reaping the economic benefits related to robust rates of recycling -- and they're enjoying all the benefits of a cleaner environment.

We know where we start: the 1976 voter-initiated bottle deposit law resulted in many unforeseen consequences and hidden costs to Michigan retailers and distributors.

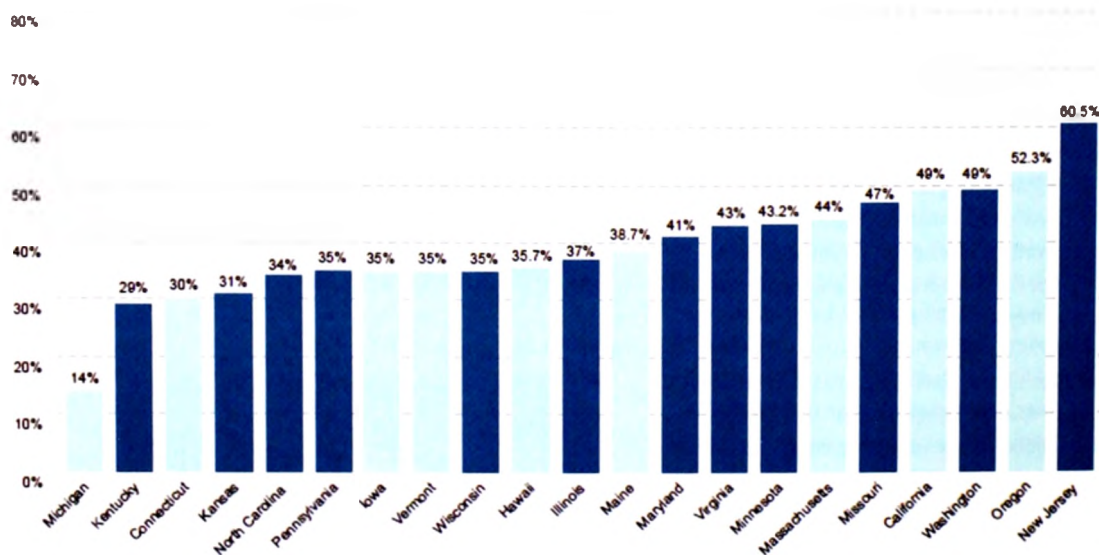
We know where we want to be: The Michigan members of the Associated Food & Petroleum Dealers have had a clear and consistent goal: to get out of the business of collecting cans and bottles subject to Michigan's bottle deposit law.

Now, your association has lead the development of a plan to achieve the long-stated member goal of removing retailers and distributors from the collection and hauling of bottle bill recycling, while still maintaining the intent of the bottle bill — to reduce litter and encourage recycling. What's more, the plan will reduce costs, increase revenues, create jobs, boost the economy, and will promote a cleaner environment.

AFPD recently commissioned a study by Public Sector Consultants, Michigan's premier public policy research firm, to provide a comprehensive analysis of the scope and economics of recycling in Michigan and to examine options to expand and improve the entire recycling system. This study provides the framework for the plan that will transform recycling in Michigan.

WHERE WE ARE

Michigan currently operates a dual-track recycling system. One track is the bottle and can deposit system that applies to only some beverage containers. This system is very effective, capturing 97% of the applicable cans and bottles. It relies on an infrastructure of retailers and beverage distributors. The second track is "everything else" that can be recycled. It is built on an infrastructure of private waste haulers and/



SOURCES: Recycle State of America 2010 (using 2008 data); Recycle 2012; Kentucky Division of Waste Management 2010; DSM Environmental 2012; Connecticut: Fullerton and Miller 2010; Illinois: Kansas Department of Health and Environment 2011; North Carolina Department of Environment and Natural Resources N.d.; Pennsylvania Department of Environmental Protection N.d.; Johnson 2012; Iowa: Vermont Department of Environmental Conservation 2010; Recycling Connections Corporation N.d.; Wisconsin: Hawaii: Department of Health 2009; Maine State Planning Office 2010; Maryland Department of Environment 2011; Virginia Department of Environmental Quality 2012; Minnesota Pollution Control Agency 2011; Massachusetts Department of Environmental Protection 2011; Missouri Department of Natural Resources 2007; CalRecycle 2012; Washington State Department of Ecology N.d.; Oregon Department of Environmental Quality 2012; New Jersey Department of Environmental Protection 2010.

or municipal collection systems. This system is not uniform, nor is it effective, capturing only 11.7% (1,468,012 tons of the overall 12,521,769 tons per year of municipal solid waste) of the total available non-bottle bill recyclable materials. The combined dual-track total for recycling in Michigan is just 14.5%.

Though we have a nearly universal rate of recycling compliance with the bottle bill materials, Michigan ranks near the bottom of states when it comes to our overall recycling performance.

The "rest of the materials" track is wholly inconsistent. Some localities promote and conduct recycling programs while others do not.

Two systems, each with separate collection and distribution systems are obviously not maximizing potential efficiencies and result in higher costs and less revenue. The system is also lacking any consistent and standardized data collection or measurement ability.

Of particular concern to AFPD members is the bottle bill track has thrust huge costs onto retailers and distributors. A study completed in 2000 by Stutz and Gilbert found the cost to retailers to total nearly \$95 million per year. That calculates to more than \$129 million in today's dollars. Retailers recoup only a fraction of that cost from the state's portion of unclaimed deposit funds.

Further, the process of collecting those materials in stores where we buy groceries and prepared food is highly unsanitary and could pose health risks for workers and consumers.

WHERE WE WANT TO BE

AFPD wants to end the forced participation of its members who sell or distribute bottles and cans subject to the bottle bill, but in the process we want to maintain the nearly universal recycling rate for these materials. AFPD also wants to promote and expand all recycling

across Michigan, but do so in a manner in which achieving profitability, boosting the economy and job creation, and achieving a cleaner environment are balanced goals.

Even given the inefficiencies of the dual-track system, Michigan has more than 2,200 establishments in the recycling and reuse industry with receipts surpassing \$1.6 billion, payroll of more than \$2 billion, and employment of more than 61,000. Including indirect and induced economic activity, the recycling industry in the state is responsible for more than 164,000 jobs, \$4.8 billion in payroll, and receipts of nearly \$20 billion every year. However, reducing inefficiencies and boosting recycling participation from the paltry current rate of 14.5% will yield greater economic impact and create even more jobs.

In 2007, Michigan established a Solid Waste Policy with a goal of achieving a 50% waste utilization rate by 2015. The PSC study examined two scenarios involving the achievement of that rate: one where we maintain dual-track recycling but achieve a 50% overall rate, and the second where we establish one comprehensive statewide recycling system, relying on curbside and drop-off site recycling, with a 50% participation rate.

The findings show that while there are potential benefits that could be achieved under either system, the benefits that are likely to result from a comprehensive statewide system are far greater than maintaining a dual-track system.

If Michigan were to achieve just a 30% recycling rate it would create between 6,810 and 12,860 jobs. These new jobs would generate \$155 to \$300 million in income, \$1.8 to \$3.9 billion in receipts, and between \$12 and \$22 million in state taxes. These numbers will undoubtedly be far greater if Michigan were to reach a mark of 50% or higher recycling like some states have.

The economic and jobs findings are remarkable.

50 PERCENT RECYCLING RATE: POTENTIAL SYSTEM-WIDE COSTS	
DUAL (BOTTLE BILL) SYSTEM	COMPREHENSIVE COMMUNITY-BASED SYSTEM
■ Predicted costs: between (\$346) and (\$713) million	■ Predicted costs: between (\$131) and (\$375) million
■ Potential revenue: \$555 million	■ Potential revenue: \$668 million
■ Net system (cost)/gain: between (\$158) and \$208 million	■ Net system (cost)/gain: between \$292 and \$537 million
Likely costs under a comprehensive system are lower, and revenue potential is higher!	



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CONTINUED...

HOW TO GET THERE

No matter what case we make, however, for expanding recycling or changing, adapting, or evolving the Bottle Bill, actually changing the law is an exceedingly difficult proposition. Because voters initiated the law back in 1976, it can only be changed by a three-fourths vote of the legislature (a rare occurrence on virtually any issue in a charged and partisan atmosphere).

It may be difficult, but AFPD will not be deterred. We're leading the formation of a powerful coalition of businesses from a variety of sectors, trade associations, conservation and environmental groups, elected officials and community leaders, and concerned citizens. The mission: increase recycling across the state, and expand the availability of curbside recycling, so that we can experience increased economic benefits, create more jobs, lower costs for manufacturers, retailers, and consumers...and enjoy a cleaner Michigan environment!

A clear benefit to AFPD members will be the eventual end of the dual track bottle bill system. If the effort is successful, our members will finally be out of the costly and messy business of collecting, processing, and hauling bottles and cans.

We need the participation of all AFPD members to make the coalition effort successful. Please visit www.surveymonkey.com/s/AFPDMemberResponses and answer a short questionnaire about ways you are willing to help.

The coalition will be developing the full details of the proposed legislative plan, but whatever those details, the benefit to AFPD members will be great; and the benefit to Michigan's economy and environment will be even greater. ■



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1) Nielsen C-Store YTD ending 7/14/12 2) Nielsen xAOC+C, 4 weeks ending 5/19/12
3) Nielsen xAOC+C, 52 weeks ending 5/19/12 4) Nation's Restaurant News Web Site, 2012

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Profits in Produce



Growers, grocers and distributors could be finding gold among the greens this fall.

■ BY GENE MIERZEJEWSKI



With citizen groups and public officials urging consumers to adopt healthier diets, the demand for fresh fruits and vegetables could rise to new levels. In other words, produce could produce a bonanza.

And Michigan is a veritable cornucopia at the end of summer, the peak harvest season for scores of delectables — everything from broccoli and carrots to green beans, lettuce, potatoes, tomatoes and zucchini. Both summer and winter squash are also readily available.

Not to be forgotten, of course, are such fruits as apples, cantaloupes, grapes, watermelons and pears.

But the needy that rely on SNAP benefits for their food purchases historically have been unable to partake in this plethora of produce. In most cases, they forgo fresh vegetables and fruits to make their food aid dollars go farther; the packaged varieties simply are cheaper. That, however, will change if the Fair Food Network has its way. The Ann Arbor-based group last year introduced Double Up Food Bucks at 100 farmers markets across Michigan and in Toledo, Ohio. The program — which allows SNAP recipients to receive \$1 in free fruits and vegetables for every \$1 they spend on produce — was a roaring success, said Rachel Chadderon Bair, the network's program director.

On a pilot basis, the Double Up Food Bucks program came indoors this summer at three Detroit supermarkets: Mike's Fresh Market, 14383 Gratiot; Metro Foodland, 18551 Grand River; and Honey Bee Market, 2443 Bagley. The test period runs from July 1 through October 31. Among the pilot program's many sponsors is the AFPD Foundation.

Results were encouraging shortly following the program's launch. Jim Garrison, Honey Bee's manager, said customers were slowly but surely embracing the program, while James L. Hooks, owner of Metro Foodland, and Jamal Abro, owner of Mike's Fresh, said shoppers are pleased by Double Up Food Bucks, and produce sales have risen.

"People are very happy to be able to save money while buying food that's good for them," said Hooks, adding that his supermarket long has promoted the importance of healthy diets.

Said Abro: "We've had a great reaction to the program. People are excited about getting something for free."

Bair said mixed results are expected because not all stores have the same proportion of SNAP recipients as customers. She also noted that the pilot program's

requirements are more stringent than those of the farmers markets: Shoppers must buy at least \$10 worth of produce before being eligible for free food.

While the original produce purchased can come from any source, only Michigan-grown fruits and vegetables can be obtained as a Double Up bonus. Bair said that's because the program goals are not only to give the needy more access to healthy food, but also to help Michigan growers.

Bair said the restrictions shouldn't pose a hardship because the participating grocers have promised to offer at least 15 Michigan-grown produce items at all times.

Garrison, Hooks, Abro and Bair all have high hopes that Double Up Food Bucks will come to many more grocers in the near future.

"We definitely hope to continue and expand the program after working out the kinks in the pilot program," said Bair, adding that the Fair Food Network will do a full evaluation of Double Up's effectiveness after the test period ends.

AFPD is very excited about this program and its possibilities to change the way people use their SNAP benefits while offering an incentive for healthy eating," said Aday Arabo, president and CEO of AFPD. "It is a win-win for all involved!"

Because more people than ever before collect federal food aid — the U.S. Department of Agriculture reported that nearly 49 million Americans were receiving SNAP benefits last December — any expansion of Double Up Food Bucks is sure to boost sales at any market with a well-stocked produce department.

Meanwhile, distributors and growers are looking forward to the harvest season, especially after early warm spells and late freezes virtually wiped out the state's apple crop in 2012.

ON THE WEB

For more information on the agencies and companies, please see:

Fair Food Network.	www.fairfoodnetwork.org
Honey Bee Market	www.honeybeemkt.com
Metro Foodland .	www.metrofoodland.com
Mike's Fresh Market	www.mikesfreshmarket.com
Heeren Brothers Produce.	www.heerenbros.com
JemD Farms .	www.jemdfarms.com

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Apples are an iconic Michigan fruit that not only are popular at grocery stores but also spark lively business at U-pick orchards and cider mills. Things were so dire last year that many cider mills had to import apples from Washington and other states so they could offer the tasty beverage to their customers.

Allen R. Girvin, director of sales and marketing for Heeren Brothers Produce in Grand Rapids, couldn't be happier to bury memories of 2012.

"Everything shows the stars are aligned for a bumper harvest (of apples) in 2013, and that's a good thing," he said.

Founded by John and Elmer Heeren during the depths of the Great Depression in 1933, Heeren Brothers has grown into the state's largest family-owned produce wholesaler, Girvin said. The company provides fresh fruits and vegetables to retailers throughout Michigan's Upper and Lower Peninsulas, plus northern Ohio and Indiana.

He said one reason why apples are so important to him is that the company, in addition to its distribution business, runs a substantial apple packing, shipping and marketing operation.

Girvin said Heeren Brothers brings in produce from across the country and overseas, but it is especially reliant on — and supportive of — growers in Michigan.

"Whenever we're at a trade show, we always have plenty of materials on hand promoting products that are grown and made in Michigan," he said.

While Girvin said he's not aware if the push for healthier foods has affected farmers' growing plans yet, he's certain the growers will work closely with retailers to make sure they keep up with what the public wants.

In any event, Heeren Brothers is ready if the demand for fresh produce surges. Girvin said work is nearing completion on a 180,000-square-foot packing and distribution facility in north Grand Rapids, which is due to open later this fall.

One grower that's immune to farmers' worst enemy —

bad weather — is JemD Farms, a greenhouse operation based in Leamington, Ontario. A multi-national corporation, JemD has greenhouses in Ontario and Mexico, as well as warehouses in Taylor, Michigan, Pharr, Texas, Atlanta, Georgia, and Montreal, Quebec.

Harold Paivarinta, JemD's regional director of sales, said the company is able to ship fresh produce year round because of its greenhouses. The growing seasons are March to October in Canada and August to May in Mexico.

He said he's looking forward to the back-to-school season because the trend toward healthier food has bumped up sales.

"The snacking sub-category is our fastest-growing area," Paivarinta said. "We're growing more and more kid-friendly products, like mini-cucumbers and grape and cherry tomatoes. Their size makes them perfect for packing in kids' lunches."

"We work closely with seed suppliers to find and develop new varieties. We're very proud to offer our sweet and tasty mini-cukes and tomatoes, which have become very popular."

JemD's distribution network covers both major chain stores and independent retailers, such as Honey Bee Market, he said.

Paivarinta said he strongly supports efforts like Double Up Food Bucks to wean the needy off unhealthy food.

"You're not going to get a healthy generation by providing them only pop and other junk foods."

But it's not just SNAP recipients who stand to benefit from the bounty of fresh fruit and vegetables available now at your local grocers. With U. S. obesity rates at record levels, the nation's mindset is changing towards a healthier lifestyle and as such the demand for healthier fare is rising. This undoubtedly means a healthier bottom line for many of Michigan's produce carrying retailers. ■

Gene Mierzejewski is a writer for Denha Media & Communications.

PHOTO COURTESY OF JEMD FARMS

A NEW CROP FLOURISHES IN JEMD FARMS' GREENHOUSE IN LEAMINGTON, ONTARIO.



Tapping into Demand for Fresh and Local: Lessons Learned from an Independent Grocer's Farm Stand



Over the past five years the United States has seen over 67% growth in farmers markets nationally. While this is tremendous growth, Americans still purchase 80% of their food from grocery stores and there are over 80 full-service grocers across Detroit. The demand for fresh, healthy and local is on the rise. Independent grocers have an opportunity to capture that demand with the addition of a farm stand and it provides a great service by increasing access to a steady supply of fresh and healthy fruits and vegetables, especially in areas of great need such as Detroit.

HOW DO YOU CAPITALIZE ON THE GROWING DEMAND FOR FARMERS MARKETS IF YOU ARE AN INDEPENDENT GROCER?

James Hooks, owner of Metro Food Land in Northwest Detroit, teamed up with the Detroit Economic Growth Corporation (DEGC) Green Grocer Project (GGP), Eastern Market Corporation (EMC) and the Associated Food and Petroleum Dealers (AFPD) to recreate and test a farmer's market

experience at a traditional independent grocery store.

The team learned that installing a farm stand can result in:

- Improved bottom line through increased produce sales
- Increase in locally sourced products
- Improved quality of fruits and vegetables; and
- Increased community connections and customer loyalty

The Farm Stand can also help grocers address the goals catalogued in the August 2008 Detroit Fresh Food Access Initiative Report:

- Improve Grocer Capacity: Develop supply chain relationships between farmers and urban grocers
- Improve Quality and Consistency: Provide customers with better products
- Create Appealing Physical Space: Test a farm stand prototype at an existing store
- Improve Awareness and Perceptions: Market fresh produce to the community



HOW CAN YOU INSTALL A FARM STAND AT YOUR GROCERY STORE?

The Green Grocer Project (GGP) recommends modifying and following the Fresh and Local Farm Stand model as follows:

BUY LOCAL:

Start by simply asking your wholesaler to supply more locally grown products. Local produce can be fresher and of higher quality, because it has less distance to travel. You can offer a full array of high quality Michigan produce from berries to squash.

The Eastern Market Corporation (EMC) is available to provide technical assistance to grocers and wholesalers to assist in sourcing and purchasing local Michigan produce of the highest quality. They are a quick resource to understand in-season quality items and current product demand.

Another opportunity to sell more local produce is to source from Detroit based farmers once Detroit's urban agriculture ordinance is passed. Tap into Detroit growers but don't be afraid to supplement with non-Michigan produce to ensure some variety and flexibility.

Finally, capture opportunities to offer new options for customers such as grab-and-go containers of prepared fruit and vegetables, fall pumpkins, and holiday greenery.

CREATE APPEALING PHYSICAL SPACE:

The 400 square foot outdoor farm stand prototype designed and tested by DEGC and Metro FoodLand offers the opportunity to increase your shelf space for fresh produce and creates a new visual display that calls attention to the store and creates an inviting community atmosphere. The location should be near the entrance, protected from auto traffic, with easy access to overnight storage while also allowing customers to purchase fresh items quickly.

The design developed includes prefabricated equipment such as wooden "euro tables"; pop-up tents; and lightweight plastic barricades.

Attractive and eye-catching displays of produce are also important. Additional equipment needed includes a cash register and SNAP card scanner. Specifications and costs can be supplied by DEGC and have been assessed for compliance, cost, warranty and quality.

CREATE A DESTINATION:

Even when you offer high quality products, you may battle issues around awareness and perception. Installing a farm stand paired with a calendar of events and special vendor offerings can create a destination to draw in customers.

The marketplace of community vendors can offer unique food and cosmetics as well as artisan items and provides variety to bring in customers who might not otherwise be drawn to fresh produce, exposing them to new, healthy foods.

While arts and craft vendors can be a tremendous draw for shoppers, design of the marketplace is also important.

Displays should be artfully presented and organized so that they do not have a "flea-market" feel and the area must provide a safe haven from auto traffic.

Special events also generate an energy that brings in new customers. Focusing on healthy activities like cooking demonstrations, the hustle and tai chi helps to reinforce the importance of healthy lifestyles.

Metro FoodLand found particular success bringing in local celebrity Chef Shannon who demonstrated healthy recipes and non-traditional products such as turkey burgers and vegetarian hot dogs. Chef Shannon also gave away a recipe booklet on healthy ways to prepare seasonal produce.

ENSURE CONSISTENT, FLEXIBLE, AND SIMPLE OPERATIONS:

The Fresh and Local Farm Stand provides tools for creating a farmers market experience at a traditional grocery store, but that stand is only successful with day-to-day operations that work for the grocer and the customer. While the grocer needs the system to be simple and flexible, the customer wants the experience to be easy, consistent and pleasant in order to keep coming back.

For the grocer, the set-up and take-down of the farm stand needs to be streamlined and the staffing needs to be flexible. Metro FoodLand paired outdoor staff with local youth who maintained the lot and added a level of "eyes on the street" security.

To make purchasing easier for customers, grocers need the ability to accept SNAP dollars and double up food bucks. Also, shoppers may want to pick up items at the farm stand; continue their shopping inside and then pay for all their purchases at once. If shoppers had



the option to pay inside or outside for their farm stand items, it may make it easier for customers to purchase the fresh produce. Customers also want predictability. While it may not be practical to have the stand open seven days each week, the store should select specific hours that best capture shoppers and keep those consistent throughout the season.

Finally, good customer service is always the hallmark of a good store that keeps its customers coming back.

CONNECT WITH THE COMMUNITY:

Strengthening brand loyalty from local patrons is accomplished in part through better partnering with surrounding neighborhoods. Working with community organizations on promotions is key as is hiring locally.

Perceptions can be changed through marketing to let residents know what new products being offered. Instead of a standard circular, consider community newsletter ads that focus on the Michigan grown, health-conscious, halal, or chef-inspired dishes that you offer.

Metro FoodLand had success hiring local youth as a support maintenance crew, hiring local vendors for the marketplace, and showcasing local youth through healthy activities such as the Tae Kwon Do demonstration. Bringing community residents in can help drive new customers to the store by inviting their friends and family to visit them onsite.

In addition, working with local farms to sell their produce can increase the community connections and drive more customers to the stand and store, since many of the Detroit growers have a built-in following or draw in customers who want to support Detroit-based businesses.

COORDINATE WITH IN-STORE PROGRAMMING:

A layered approach to programming helps to ensure that customers understand and digest the messages that fresh and local food is an easy and healthy alternative.

Metro FoodLand had a variety of programs to support healthy eating that paired well with the Farm Stand. Most compelling is their model Healthy Rewards Incentive Program.

UNDERSTAND THE IMPACTS OF POLICY CHANGE:

A few policy changes are likely to make the operation of a farm stand by an independent grocer more successful.

The two following changes would have the most impact:

- Double Up Food Bucks – Advocate at the State level to allow use of the program in a grocery store farm stand
- Detroit Urban Agriculture Ordinance – Advocate for changes to allow use of local growers in store and grocer farm stands

EXPECTED RESULTS:

- Increased Overall Produce Sales
- Increased Locally Sourced Products
- Improved Quality of Produce
- Increased Community Connection and Customer Loyalty

FOR MORE INFORMATION CONTACT:

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retailer spotlights

Double Up Food Bucks – a Triple Win for AFPD Members

Three AFPD stores picked to launch major campaign.

■ BY GENE MIERZEJEWSKI

The Fair Food Network has started a pilot program that allows SNAP recipients to double the value of their food assistance dollars when they buy qualifying Michigan grown fresh fruit and vegetables at Honey Bee Market, Metro Foodland and Mike's Fresh Market.

A glimpse of a healthier future might be available at three independent Detroit supermarkets.

The program, called Double Up Food Bucks, is similar to a highly successful one the network launched last year at 100 farmers markets in Michigan and Toledo, Ohio. The mission of the program is to build healthier communities and stronger local economies. Among the sponsors of the program is the AFPD Foundation.

If the trial period goes well, Double Up Food Bucks could be expanded to other grocery stores across the state next year, said Rachel Chadderdon Bair, program director of the Fair Food Network. The pilot program period runs from July 1 through October 31.

Besides participating in the pilot program, owners and managers of the three stores share other qualities. All run modern and spacious supermarkets — and they're fed up with the myth spread by the news media that Detroiters live in a "food desert" where residents have access to only party and convenience stores filled with junk food.

"The people who say that (Detroit is a food desert) have never visited us and seen for themselves what we offer," said Jamal Abro, who owns two Mike's Fresh

Market outlets. "If our customers come into our stores and see something bad, they won't come back. We'd be out of business."

James L. Hooks, owner of Metro Foodland and former AFPD chairman, concurred.

"We definitely fill a need in the community," said the veteran grocer. "When all the chain stores left Detroit, we stayed to serve our customers. Some people just think the only good store is a chain store, and that's not true."

Here's a closer look at the three stores, which are all longtime AFPD affiliates:

HONEY BEE MARKET // 2443 BAGLEY



HONEY BEE MARKET'S LOGO USES A MEXICAN THEME

Founded in 1956, the grocery — its full name is Honey Bee La Colmena — is a cornerstone of the city's Mexicantown area, offering many products for its Latino customers that are unavailable elsewhere.

Manager Jim Garrison said the store expanded from 4,000 to 15,000 square feet in 2006 and boasts a full butcher counter, deli, hot foods and large produce section. Its top-selling product, however, is chorizo, a spicy Mexican sausage made from a secret family recipe.

Open seven days a week, Honey Bee has about 40 employees, Garrison said. The store's original owners were Geraldo Alfaro and his mother, and it has stayed in the family ever since. Tammy Alfaro-Koehler, Geraldo's daughter, and husband Ken Koehler bought the operation in 1996.

Garrison said the Honey Bee's business philosophy is simple: "When you treat everyone like family, you're bound to have success."



retailer spotlights |

METRO FOODLAND // 18551 GRAND RIVER



PHOTO COURTESY OF METRO FOODLAND
METRO FOODLAND BOASTS A LARGE AND COLORFUL ARRAY OF FRESH AND ORGANIC FRUITS AND VEGETABLES.

Owner James L. Hooks has spent his lifetime in the grocery business, starting as a supermarket bagger in 1969 and working his way up to management in the Kroger chain. When he was offered a chance to buy the Kroger on Grand River near Rosedale Park in 1984, he couldn't pass it up.

Today, the 25,000-square-foot market has the same amenities as any store in an upscale suburb: a wide variety of fresh meats and produce, hot lunches and dinners served daily, a deli featuring an array of sandwich meats and cheeses, freshly baked goods, a floral department and bill-payment services.

Long before the arrival of Double Up Food Bucks however, Metro Foodland emphasized the importance of a proper diet. Through its Healthy Rewards program, customers can earn extra points redeemable for special store offerings by purchasing fat-free or low-sodium foods.

The store has 45 employees and is open 365 days a year. Hooks also uses his website to promote weekly and daily specials, health tips and such specialized services as event catering.

Hooks, an emeritus director of the AFPD, said he believes a store can prosper when its owners, managers and workers focus on the needs of the customers and community.

"When I give this up — and I don't know when that will be — I want to be remembered as a man who ran a good store, a clean store, a friendly store. A man who helped his customers," Hooks said. "And no matter how good we are, we can always try to be better."

MIKE'S FRESH MARKET // 14383 GRATIOT



PHOTO COURTESY OF MIKE'S FRESH MARKET
A COLORFUL MURAL MARKS THE SPACIOUS PRODUCE SECTION AT MIKE'S FRESH MARKET

After Jamal Abro opened Mike's Fresh Market store in a former Kroger on Gratiot in 2004, he enjoyed enough success to launch a second outlet in a former Farmer Jack building at 19195 Livernois in 2007.

Abro is another veteran of the retail food wars, having spent nearly 40 years in the business; he, too, gained valuable experience by serving as a store manager for years before taking the step to become his own boss.

His well-stocked, full-service markets are jammed with fresh food of every variety: butcher and deli meats, fruits, vegetables and baked goods. He publishes a weekly circular listing items priced competitively to those advertised by chain stores and plenty of 10-for-\$10 bargains.

Mike's Fresh Market's website provides a wealth of benefits, with links directing customers to recipes, manufacturers' coupons and a broad range of nutritional information.

Abro said his stores are winners because they provide what customers want.

"We give shoppers fresh foods, a wide variety of products and top service," he said. "And you can't beat fine quality at a good price."

"The selection of these 3 stores to participate in the pilot program is indeed an honor" said Auday Arabo, AFPD president and CEO. Not only do they deserve the individual merit of having been selected from among other well-deserving stores, but they also exemplify the best that AFPD members have to offer and showcase the commitment our members have made to the communities and the people they serve. ■

Gene Mierzejewski is a writer for Denha Media & Communications.

■ supplier spotlight

The Meat of It

Sherwood Distributors feeding families for more than 40 years.

■ BY TOMMY FRANZ

Starting a business in the city of Detroit in 1969 was certainly a risky proposition at the time, but that is exactly what Earl Ishbia did — and his risk paid off.

After working for a meat company during his college years at Wayne State University, Ishbia set out to open Regal Foods to focus on the distribution of meat products to local independent grocers. Ishbia and his partner, Alex Karp, quickly grew their business, which was renamed Sherwood Food Distributors, because of the influx of independent grocery businesses taking the place of chain stores that were leaving Detroit at that time.

A merger with Orleans International in 1987 allowed Sherwood to offer a full range of meat products, including poultry. From there, the company began a campaign of several acquisitions that led them to operating warehouses outside of Michigan.

Since then, Sherwood has grown to become one of the largest meat distribution companies in the country. The business is still headquartered in Detroit, but they now have warehouses in Cleveland, Cincinnati, Atlanta and Miami, where they also distribute their products to many major cruise line fleets.

“We sell about 18 to 20 million pounds of meat each week. Over the years we’ve become one of the largest independent players in the meat distribution industry, and we’ve added various commodities as we’ve found need for distribution channels, like frozen foods, dairy and eggs.”

SUPPLIER: SHERWOOD FOOD DISTRIBUTORS

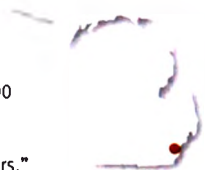
Location: Detroit, Michigan

Founded: 1969

Employees: 300 employees in Detroit;
company-wide approximately 1,200

AFPD member for over 20 years

Slogan: “Feeding families for more than 40 years.”



(LEFT TO RIGHT) JOEL ISHBIA, HOWARD ISHBIA (BACK), GARY KARP (BACK), ALEX KARP, DAVID ISHBIA, EARL ISHBIA AND JASON ISHBIA

Becoming an AFPD member about 20 years ago also helped Sherwood expand. Ishbia and his son, Jason, who currently is the CFO of Sherwood, have both served on the board for AFPD. Ishbia explained that becoming a member of AFPD helped their business continue to grow in Michigan and Ohio.

“I feel that the organization is a great way to bring together people in the industry for exchanges of ideas and concepts, and it’s a great way to meet people through their various functions,” he said. “It’s a great opportunity for us to market our products to many AFPD members.”

“One of my proudest accomplishments throughout all of this growth we’ve had since 1969 is that we’ve been able to bring our second generation of family members into the business,” he said.

“My partner and I started out as just the two of us. Now we have five of my sons and one of Alex’s sons in various senior management positions within the company. For practical purposes the company is being run by the second generation, and we’re very proud of that and how they’ve transitioned into their leadership roles.”

Ishbia has also worked to make sure that their business remains strong in the local Detroit community. While being involved with many charitable organizations such as Forgotten Harvest, Ishbia said that they are still working to help independent grocers as chain stores move back into the city.

“Some of the independents have been impacted by chains moving back, but most of the good independent operators have been around for many years and have developed relationships with their customers and are part of the community,” said Ishbia. “I think that there’s always going to be a place for well-run independent supermarkets.” ■

Tommy Franz is a writer for Denha Media & Communications.



THE VOICE OF INDEPENDENT RETAILERS

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SHERWOOD FOODS REBATE PROGRAM



NEW CUSTOMERS

Receive a 2¢ quarterly rebate on every pound (lb.) purchased for the first 12 months in the program. After 12 months you become an existing customer (see program details below).

EXISTING CUSTOMERS

Receive a 2.5¢ growth rebate on every pound (lb.) purchased **above** your average quarterly purchases (in lbs.) from the previous year. This rebate will **ONLY** be paid if your quarterly purchases (in lbs.) are **greater** than the same quarter in the previous year.

For example: If your 2012 2nd quarter purchases weighed 10,000 lbs. and your 2013 2nd quarter purchases weighed 12,000 lbs., your 2.5¢ rebate would only be paid on the 2,000 lbs. purchased.

Rebates are paid quarterly by AFPD - Quarters will run concurrently with the SFD fiscal calendar:

- 1st QTR: 7/28/2013 - 10/26/2013
- 3rd QTR: 1/26/2014 - 4/26/2014
- 2nd QTR: 10/27/2013 - 1/25/2014
- 4th QTR: 4/27/2014 - 7/26/2014

****Excludes any other SFD programs**

To sign up for this program and to place an order, please complete this form and fax to AFPD at (248) 671-9610 or call your SFD representative.

AFPD MEMBER ID NUMBER: _____ SHERWOOD CUSTOMER ID NUMBER: _____
CONTACT NAME: _____ PHONE: _____
NAME OF STORE: _____
STORE LOCATION: (If you have multiple locations, attach store list)
ADDRESS: _____
CITY: _____ STATE: _____ ZIP: _____

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

■ where are they now?

Pumping Out Success

■ BY TOMMY FRANZ

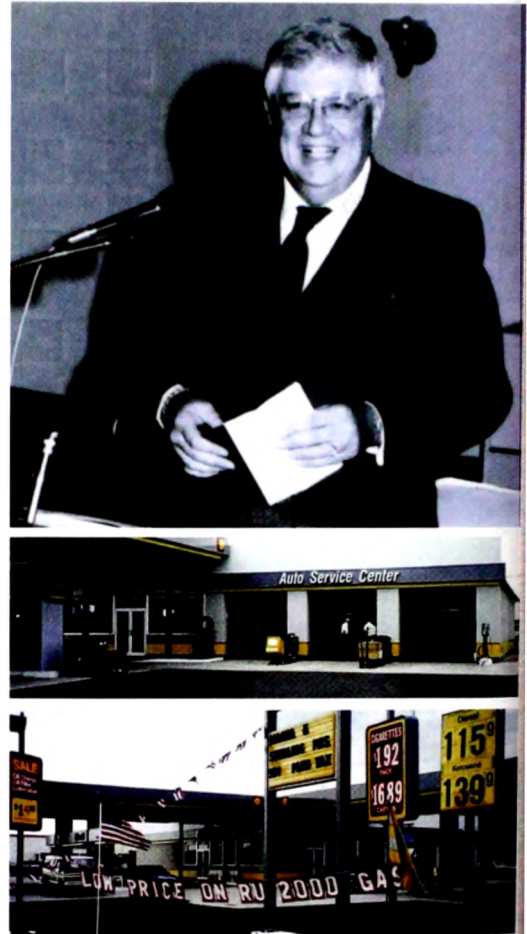
August 10, 1970, was an important day in the career of Norman Fischer. It was the day he opened his Shell station just outside of Flint, Mich. It was a big risk for Fischer at the time because his was the first business to occupy land near the intersection of I-69 and Belsay Road. Fischer's father worked in the service station industry prior to Fischer, and he was the motivating force behind Fischer's bold move to open his own business.

"I was alongside an expressway that wasn't finished yet and my dad was in the business for years," said Fischer. "We were riding by there and they were building this Shell station and he said, 'That station is going to do a lot of business. When they get this expressway finished, an owner could make some good money there.'"

It didn't take long for the older Fischer to be proven correct, but it was largely because of Norman's second unconventional decision to make his Shell station stand out. Using advice from a colleague in New Jersey, Fischer decided to split his station into self-service and full-service. Other local dealers felt this was a crazy move that would kill his business, but in time Fischer's station became the highest volume Shell station in Genesee County. That ingenuity, combined with the growth of other businesses around that section of expressway, made Fischer's business successful.

"I had five wreckers — more than that of most wrecking companies — three to four police contracts, a huge convenience store, an impound lot and a full-service garage for repair work," said Fischer. "Toward the end, in the last 10 years, I had about 25 people working for me to fill the 24-7 schedule."

In addition to operating those businesses, Fischer also helped in multiple political matters concerning the industry. Fischer was the chairman of the economic development corporation for the city of Burton, and he also helped pass environmental and business bills in Lansing, due to the increasing influence of the association's political action committee.



Fischer was able to sell his business in 1996, thanks to his efforts as president of the Service Station Dealers Association of Michigan. "When I was president of the association, I worked with our executive director and the board to pass a piece of legislation that would give service station dealers the right to sell their business," he said. "Under the Franchise Act at the time, service station dealers were not able to sell their businesses like a fast-food restaurant owner could. We passed this act and a lot of dealers, including me, did sell."

Following the sale of his business on the east side of Flint, Fischer went to work for Lowe's in commercial sales. Now, retired from his post at Lowe's, Fischer spends his free time playing the stock market which is not unlike the risk he took in starting a business where no one else would in 1970. ■

Tommy Franz is a writer for Denha Media & Communications.

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michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

Minimize the Summer Heat with Lottery's New Daily Bonus

Be prepared for daily Lottery bonuses this August as a new Daily 4 promotion begins!

The month of August will allow Daily 4 players to double their chances to win with the Straight Back promotion. An original Daily 4 straight bet pays only if the numbers are drawn in the order they were wagered. With Straight Back, players can also win if they have the numbers in reverse order. And the payout will be \$1,000!

The August promotion runs strictly from August 1-31. Any Straight Back Bonus prizes paid on or after the promotion are not the responsibilities of the Michigan Lottery. This promotion is limited to the straight option for Daily 4 games. Other wagers (2-way, boxed and wheel bets) are not eligible for the Straight Back bonus.

SUMMER EVENT SCHEDULE

Players will be able to purchase all Michigan Lottery games, including Pull Tabs not just from you, but from our mobile retail outlet (MRO) as it travels throughout the state to various events. If the MRO is in your area, be sure to stop by and say hello!

Here are some of the stops over the next few months:

- **Beach Boys at Freedom Hill**
Sterling Heights, August 2
- **West Michigan Summer Classic**
Grand Rapids, August 10
- **MIS Event Days – Michigan International Speedway**, Brooklyn, August 16-18
- **Warren Birthday Bash**
Warren, August 22-25
- **Arts, Beats and Eats**
Ann Arbor, August 30 – September 2

"The Michigan Lottery. All across the state good things happen."

INSTANT TICKETS



NEW INSTANT TICKETS

New Instant games to look out for in August 6 are Cherry Blast Tripler™ (IG 638) and Fire & Ice™ (IG 654). Retailers should also keep an eye out for \$50,000,000 Celebration™ (IG 658).

INSTANT TICKETS SET TO EXPIRE:

Expiring on August 5 are 5 Times The Cash™ (IG 459), Winners Wild Time™ (IG 475) and Best Of 7s™ (IG 467).

INSTANT TICKET ACTIVATION

Retailers are reminded to always activate instant game tickets before putting them on sale to ensure winning tickets can be redeemed by players.

Daily 4™ STRAIGHT BACK BONUS

players match their straight bet
**IN REVERSE
and WIN!**

EXAMPLE

**You Play
7-5-3-1**

**Lottery Draws
1-3-5-7**

**You WIN!
\$1,000**

Doubles players' chance to win!

It's that simple! When a Daily 4 player matches their number to the drawn number in "straight back" reverse order, that player wins a \$1,000 payout.

With an extra chance to win on a straight bet, Daily 4 players will be coming "straight back" for more!

AUGUST 1-31

LOTTERY DRAWS DATES: ALL DRAWINGS WILL BE MADE THE STRAIGHT PRICE DAILY AND ARE NOT ELIGIBLE FOR THE REVERSE PRICE. Daily 4 costs \$1.00. Straight Back Bonus is a promotion. Straight Back Bonus is available for the following: 1. Daily Box 1-4-111; 2. Any Box 1-4-111; 3. Any Box 1-4-111; 4. Any Box 1-4-111. If you bet more than you can afford to lose, you will get a problem. Call 1-800-375-1111 for more information.





ohio liquor

ANDRE T. PORTER // DIRECTOR, OHIO DIVISION OF LIQUOR CONTROL

New State Budget to Spur Economic Growth

As many of you may know, Governor John R. Kasich recently appointed Commerce Director David Goodman as Director of the Ohio Development Services Agency.

David did an outstanding job in leading the Department of Commerce and serving the citizens of Ohio for the past two years. I am honored that Governor Kasich has appointed me as the new Director of the Department of Commerce.

Please allow me to introduce myself. Most recently, I served as a Commissioner at the Public Utilities Commission of Ohio and assisted in the regulation of Ohio's public utilities. Prior to that, I was an attorney in private practice focused on real estate taxation and public utilities law, in addition to providing general counsel for public agencies. I plan to put my private and public sector experience to work at the Department of Commerce.

The Department Commerce, as are all its Divisions, is focused on ensuring a jobs-friendly environment as we simultaneously safeguard Ohioans. Commerce has undergone a major cultural shift in the last two years toward providing exceptional customer service at the speed of business. Service is now a core value in the Commerce culture. We are upgrading our computer systems at the Division of Liquor Control to move at the speed of business, enhancing our website to better assist customers and stakeholders and working hard to reunite Ohioans with their unclaimed property, putting more money back into the economy.

As the new Director, I commit to continue working with your industry and encouraging a culture of exceptional customer service. We all know that uncertainty, over-burdensome regulation and excessive taxes are the main obstacles that businesses, particularly small businesses, must overcome to be successful.

Governor Kasich recently signed the new state budget into law, and it builds on the job-creating



policies in the budget he signed just two years ago when Ohio and the nation were just beginning to climb out of the toughest economic downturn since the Great Depression. For example, this budget features:

- A \$2.7 billion net tax cut to make Ohio more competitive with other states – and the world – for jobs and economic growth, including a 10-percent personal income tax reduction over three years and a 50 percent small-business tax deduction on the first \$250,000 of business income.
- A new Achievement Everywhere Plan for Ohio's local schools that delivers \$1.5 billion in additional funds to help create a world-class education system and encourages schools to pursue innovative new education strategies to improve student success.
- A new funding plan for Ohio's public colleges and universities that rewards improved graduation rates in order to make Ohio a more desirable place for job creators to expand or relocate and to strengthen our economy.
- An additional \$3 billion in federal, state and local funds to meet Ohio's pressing transportation infrastructure needs – a crucial factor for a growing economy.

As we celebrate the start of the state's new fiscal year, we look forward to working with you and all Ohioans we serve. We're optimistic about the future of our agency and our outstanding programs. We will continue to focus our efforts on providing common sense regulation and exceptional customer service to safeguard Ohioans, and help Ohio businesses succeed and create new jobs. ■



Leveling the Playing Field in Ohio

■ TOMMY FRANZ

Ohio gas station owners will no longer have to face the burden of the Commercial Activity Tax (CATax), thanks to the efforts of leaders in the AFPD.

Ohio Governor John Kasich signed a new budget this past June that replaced the CATax with a Motor Fuel Receipts Tax that will level the playing field for gas station owners competing with other businesses.

Under the CATax system, gas station retailers were taxed up to four times for each gallon of fuel, as opposed to other contractors who would be taxed only once. With the new system, there will be a one-time tax for all businesses that will be collected only at the terminal loading rack, which is the point at the end of the pipeline or at a refinery where the trucks that deliver fuel to gas stations are loaded.

"The Motor Fuel Receipts Tax, which replaces the CATax for petroleum products in Ohio, will benefit the motorist by promoting and increasing competition at the pump." —ED WEGLARZ

Jerry Shriner owns an accounting business in Ohio, and he and many of his clients are AFPD members. Shriner worked on several projects with AFPD to illustrate how the CATax was unfairly penalizing gasoline dealers.

"All of my clients, other than the gasoline dealers, were paying just a sliver of their profits in CATax, but the gasoline dealers and jobbers were paying about a third of their net profits in CATax," said Shriner. "I was able to help them illustrate how unfair of a tax it was on gasoline dealers."

Ed Weglarz is the director of petroleum for AFPD, and he also worked extensively on the CATax removal. He explained that not

only will the repeal of the CATax help gasoline dealers, but the general public will also see benefits of the new system.

"The Motor Fuel Receipts Tax, which replaces the CATax for petroleum products in Ohio, will

benefit the motorist by promoting and increasing competition at the pump," said Weglarz. "The CATax caused some retailers to go out of business because they were unable to compete."

The Motor Fuel Receipts Tax will officially replace the CATax on July 1, 2014.

"I am thrilled it's been changed" said Shriner.

The victory for AFPD members like Shriner is the culmination of more than six years of hard work to get the tax changed to alleviate the burdens placed on gasoline retailers in Ohio by CATax. "We thank the many retailers who testified at hearings, contacted elected officials and provided financial data for our calculations," said Weglarz. "This successful effort, spanning six years, shows how an association catering to its members for more than 100 years can accomplish positive results." ■



Partnering to Take the Pledge

AFPD and its members promote healthy eating.

The Michigan Department of Public Health asked Michiganders to raise their hands if they wanted to change their future, and AFPD was among the first to become a partner in the MI Healthier Tomorrow campaign.

AFPD has asked its members to encourage their customers to take the pledge to get healthy. On a regular basis, AFPD has been sharing tips and useful information about diet and exercise on Facebook and Twitter, in the e-newsletter and right here in "Bottom Line."

MI Healthier Tomorrow's website explains that the campaign "is a little motivation twice a month to keep you focused on what you pledged so you can reach your goal of losing weight and being healthier."

Here is a tip from the campaign's website that AFPD members can share with customers: Losing just 10 percent of your body weight can make significant improvements to both your physical and mental health. A 10 percent weight loss for those who are overweight can:

- Improve blood pressure
- Lower cholesterol levels
- Improve heart health
- Decrease risk of type 2 diabetes
- Strengthen the immune system
- Decrease back and joint pain
- Improve breathing and sleep
- Increase energy and stamina
- Improve mood and self-confidence

AFPD member and former chairman James Hooks has been educating his customers about making healthy lifestyle choices for several years. The owner of Metro Foodland Supermarket in Detroit created the Metro Foodland Healthy Rewards Club, where customers earn reward points that go toward discounts, coupons and prizes when they purchase healthy items such as fruits and vegetables.

AFPD member Plum Market has been trending on top of the healthy living lifestyle since the grand opening of its first store. "Plum Market focuses on offering all natural, organic and local foods in every department throughout the store. For example, our in-house chefs use ingredients that support healthy eating, our produce selection is largely organic, and our meat and seafood counter features all natural meat and sustainable seafood," said Matthew Jonna, president.

One of the largest independent retailers on the AFPD membership list is Meijer. They have a team of Healthy Living Advisors/Registered Dietitians committed to providing real solutions to customers on everything from planning affordable healthy meals to creating home fitness routines.

The Meijer website proudly promotes a healthier Michigan. The Meijer Healthy Living Team's diverse educational background with more than 90 years of collective experience in health and food industries includes fitness expertise, chef training and advanced degrees in human nutrition. Whether you're looking for advice on navigating the food aisles, physical activity, weight

loss tips or easy menu planning, the Meijer Healthy Living team has the answers.

Meijer also utilizes the NuVal Nutritional Scoring System to help demystify the nutritional value in foods. "So much of what we do is designed to promote a healthier lifestyle for our shoppers — whether it's helping them to live better or to feel better," said Hank Meijer, co-chairman and CEO of Meijer. "Our Healthy Living and Wellness programs include everything from diabetes screenings and in-store food demos to prescription drug programs, immunizations and meal planning. This is one more way Meijer can help our customers build healthier lifestyles while saving them money."

Since its inception in 2006, the Meijer free prescription program has filled more than 14 million free prescriptions, saving Meijer customers nearly \$200 million. Specifically, to date:

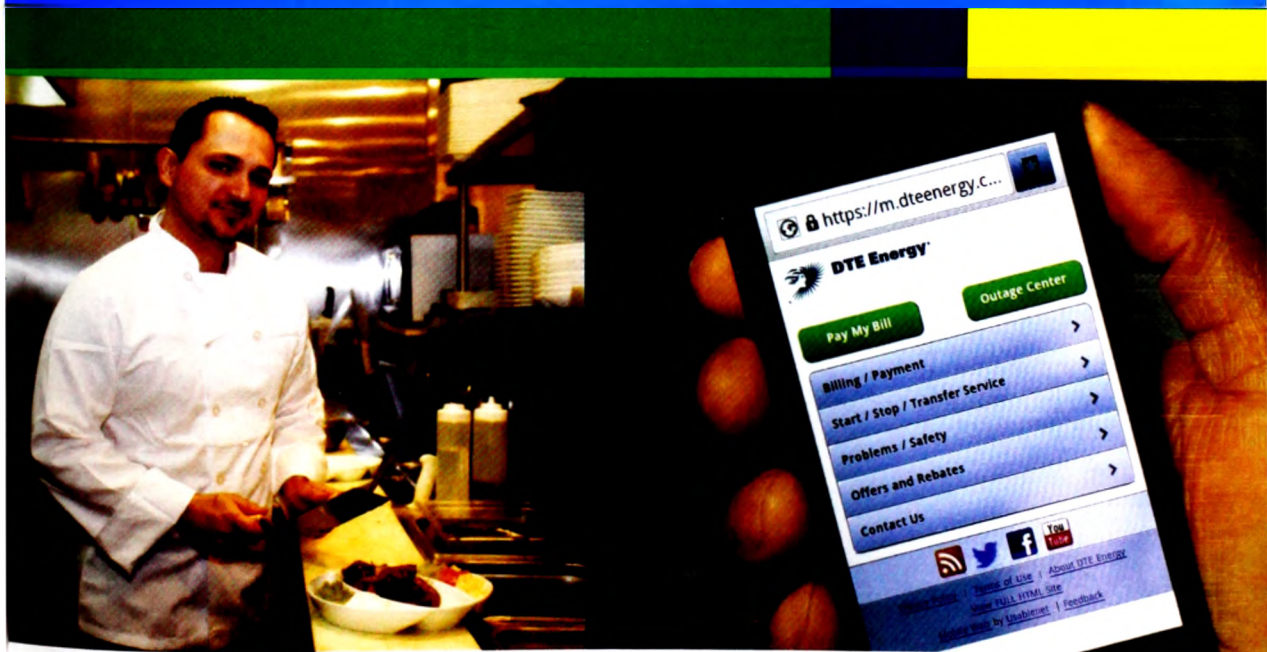
- The free antibiotic program has saved customers more than \$120 million.
- The free prenatal vitamin program has saved customers more than \$30 million.
- The free metformin program has saved customers more than \$14 million.
- The free atorvastatin calcium (generic substitute for Lipitor) program has saved customers more than \$35 million.

With AFPD and their members leading the way, more and more grocers are promoting healthy eating and partnering with the state's program so tomorrow will, in fact, bring a healthier Michigan. ■

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‘Sip’ Your Fruits and Vegetables with Juicing



■ BY KRISTIN COPPENS

Juicing has become somewhat of a fad in recent years. There is debate over whether or not a juice detox, or juicing in general, is healthy for you. The answer is, it depends on what ingredients you add and the juicing process. Though there are not approved scientific claims behind how juicing prevents different health conditions, juicing can still remain a healthy addition to your daily diet when done properly.

Juicing is a good way to get the daily recommendations of fruit and vegetables. Grace Derocha, Dietitian and Blue Cross Blue Shield of Michigan Community Manager, echoes, “juicing is a great way to get a lot of nutrients at one time. If you are someone that does not really enjoy fruits or vegetables, juicing will help you increase your intake of produce quickly. It is almost medicinal by packing a vitamin and mineral punch in one drink. Juicing is

not bad for you, but my main recommendation with nature’s fast food is to enjoy them whole to get all the fiber and nutrients and drink plenty of water.”

One of the biggest strikes against juicing is that a juicer removes the pulp from the fruits and vegetables, essentially removing a large portion of nutrients and fiber. Don’t throw that pulp away! You can get creative by adding the pulp to muffins or different broths, thereby saving the fiber and nutrients. Additionally, juicers themselves can be very expensive. If you don’t want to invest in a juicer quite yet, a good blender can work just as well and you don’t lose the fiber—just remove the rinds, seeds, and some skins if need be.

Keep an eye on calories within the juices, as adding a number of different fruits and vegetables can easily add up. As a rule of thumb, using more vegetables than fruits keep calories in check—you can add one or two fruits, like apples or

kiwis, for a sweeter taste offsetting the vegetables. Pack a stronger punch by adding proteins like almond milk, Greek yogurt, peanut butter or flax seed. Juices should be consumed the same day or next day at the latest, as the juice is not pasteurized.

Want to try a juicing plan, but don’t want to make the juices yourself? Sip Organic Juice Bar in Grand Rapids provides a 3-day or 5-day juice detox, as well as drop-in juice options and Jenergy Bars to purchase. Jennifer Pohlman, founder of Sip Organic Juice Bar, opened the juice shop in February of 2012. After just about a year of success, Pohlman is opening her second location in June of this year. Pohlman believes “optimum health is a delicate balance of the body, mind and spirit.” Her juices are promised to be high quality, sustainable and made from local ingredients. ■

Kristin Coppens is responsible for BCBSM coverage of the West Michigan region.

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THE VOICE OF INDEPENDENT RETAILERS

Delay of Employer Mandate for Affordable Care Act

Treasury Announces Transition Period for Employer Penalties, Information Reporting Requirements Under Health Care Law.

■ WASHINGTON COUNSEL ERNST & YOUNG

The Department of the Treasury announced on July 2, 2013 that employer shared responsibility payments under the Affordable Care Act (ACA) will not apply until 2015 and that information reporting by employers and health insurers will not be mandatory until 2015.

The transition period for employer penalties and reporting requirements does not affect access to premium assistance tax credits for eligible employees or other provisions of the ACA, including health insurance Exchanges.

EMPLOYER PENALTIES

Large employers may be subject to a non-deductible excise tax under IRC section 4980H if at least one full-time employee whose household income is between 100% and 400% of the federal poverty level receives a premium tax credit for Exchange coverage and an employer either:

- Fails to offer coverage to full-time employees and their dependents; or
 - Offers coverage to full-time employees that does not meet the law's affordability or minimum value standards
- Employer tax penalties under IRC section 4980H will not apply until 2015.

EMPLOYER REPORTING REQUIREMENTS

The ACA requires employers to report to the IRS information about the coverage they offer to full-time employees. Employers who offer self-insured plans, health insurers, and other entities that provide minimum coverage also are required to report information about who is enrolled in coverage.

Compliance with these reporting requirements will be mandatory for 2015, instead of 2014. The Administration expects to publish proposed rules implementing these provisions this summer. ■

Obama Administration Delays Employer Mandate for Affordable Care Act

■ BY MICHAEL COHN // ACCOUNTING TODAY

The Obama administration has postponed the employer responsibility payment and insurance reporting requirements under the Affordable Care Act for one year to give businesses more time to comply with the health care reform law.

"The Administration will provide an additional year before the ACA mandatory employer and insurer reporting requirements begin," said Mark Mazur, assistant secretary for tax policy at the Treasury Department. "This will allow us to consider ways to simplify the new reporting requirements consistent with the law and it will provide time to adapt health coverage and reporting systems while employers are moving toward making health coverage affordable and accessible for their employees. We are working hard to adapt and to be flexible about reporting requirements as we implement the law."

Mazur said the Treasury expects to publish rules implementing these provisions this summer and that the administration would work with employers, insurers and other reporting entities to encourage them to implement this information reporting in 2014, in preparation for the full application of the provisions in 2015.

"We recognize that this transition relief will make it impractical to determine which employers owe shared responsibility payments (under section 4980H) for 2014," Mazur acknowledged. "Accordingly, we are extending this transition relief to the employer shared responsibility payments. These payments will not apply for 2014. Any employer shared responsibility payments will not apply until 2015."

Mazur noted that the delay does not affect employees' access to the premium tax credits available under the ACA (nor any other provision of the ACA).

The employer shared responsibility payments are intended to apply to large companies whose employees need to receive tax credits from the government to afford insurance because their employers do not provide it to them.

For small businesses with less than 50 workers, the health care law's employer shared responsibility policies do not apply. Instead, they will gain access to the Small Business Health Options Program that gives them the purchasing power of large businesses in the health insurance marketplace. Small businesses may also be eligible for a tax credit that covers up to half the cost of insurance if they offer quality coverage to employees.

The administration still plans to open health insurance marketplaces on October 1, 2013. ■



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Today is the Time to do Your Business Succession Planning

■ BY RANDALL A. DENHA, J.D., LL.M.

Toward the end of 2012, many families with wealth tied to a family business were faced with a choice: 1) avail themselves of the expiring \$5.12 million estate and gift tax exemption by gifting interests in their family businesses; or 2) maintain the status quo and risk losing the tax savings opportunity. Many families who had not yet discussed a change in ownership opted to take the risk in exchange for time to prepare a workable plan. Well, this is a case where fortune does indeed favor the bold. The American Taxpayer

stories like this: A patriarch builds a successful business. His children don't work for the family business, but they do benefit from it. The family puts off succession planning because things are humming along and they don't want to invite discord. Then, tragedy strikes. While coping with their personal anguish, the family must address succession of the business with no idea where to begin. The family flounders to formulate and act upon a strategy for succession, and the business flounders with them. The family's wealth and future is in

the estate tax exemption and rate are in fact constant targets in Washington. For instance, the President's recently released 2014 budget proposes permanently reinstating the estate tax at the 2009 level of \$3.5 million with an increased 45% tax rate, beginning in 2018. Although there is no immediate threat to the estate and gift tax exemptions, families should initiate these difficult discussions now while the time is available.

Prior to opening discussions, the senior generation must first consider whether the next generation will, or wants to, be involved in the management and operation of the family business. One possibility is that only certain family members plan to be active in the future of the business, while others anticipate only an ownership interest. Another possibility is that no family members wish to be involved. These two scenarios require quite different planning.

If the next generation plans to manage and operate the family business, the family must be willing to openly and honestly discuss challenging topics. Each active individual's role should be based on the individual's talents and strengths. Compensation should be tied to performance, and the entire family must have an understanding as to how active family members will be compensated. The family must understand that compensation differs from participating in profits as an owner only. These topics would be

“Transitioning a family-owned business to the next generation involves conversations about sensitive topics like family business succession, wealth transfer, leadership, and management of family assets. Most families find such discussions troubling, if not daunting, because they risk disrupting family harmony.”

Act of 2012 permanently set a \$5.12 million individual estate-tax exemption (indexed for inflation) and a 40% top rate. Families who opted for the status-quo are now afforded time to “make a plan.”

Transitioning a family-owned business to the next generation involves conversations about sensitive topics like family business succession, wealth transfer, leadership, and management of family assets. Most families find such discussions troubling, if not daunting, because they risk disrupting family harmony.

How often have we heard

peril. Approximately 70% of family businesses fail, or are sold because they are failing, before transferring to the second generation. These figures are a problem for us all, because family-owned businesses are the backbone of our economy. Reluctance to discuss succession because of the discord it generates is the most often cited reason for these failures.

While family members may find the discussions uncomfortable, the opportunity to preserve family wealth and avoid taxes often helps to soften the blow. Despite legislative talk of “permanence,”



discussed in the ordinary course of any other business, but they are too often personalized and emotional in the family business setting.

If the next generation does not plan to be involved in the family's business, or if involvement is not feasible, the family should consider a plan to preserve wealth through future disposition of the business. As with any business, the family business must be profitable to be marketable and there should be a strategy to sustain profitability. Such strategies can be difficult to discuss because they often involve bringing in outside parties with the requisite skills to achieve profitability. Again, although these measures would be undertaken in the ordinary course of any other business, such actions are too often personalized and emotional in the family business context.

The legal aspect of transferring wealth through ownership in the family business, whether with a view toward continued operation or future sale, may be the least complicated part of the transition process. Estate planning techniques, such as the transfer of non-voting interests in the business enterprise, provide avenues for the

transfer of the business's equity to succeeding generations. Depending on a family's situation, these transfers can be either outright to individual family members or, more commonly, in trust for the next and future generations to preserve wealth by minimizing future estate taxes.

Estate planning, however, must be undertaken with the family's succession goals in mind. If continued operation of the family's business is the goal, transferring ownership without planning for the transfer of management and operational duties often creates instability in the business, and passivity and indifference in the younger generation. Honest communication during the gifting process about expectations, involvement, and training can convey a sense of duty, responsibility, trust, and stewardship to the younger generation. With deliberate communication, transferring non-voting ownership in the family's business during the senior generation's lifetime, with the expectation that control will pass at death, can provide an excellent opportunity to engage

and train the younger generation. It can also provide the younger generation with insight into the business philosophies of senior management, insights that so often go un-communicated when succession occurs suddenly as a result of death or incapacity.

If, instead, the family has decided that a future sale of the business is the goal, this message must be clearly conveyed during the gifting process. Transferring ownership to the younger generation as part of the estate planning process without conversations regarding the family's decision to sell may be misconstrued as a sign that the senior generation is ready to pass the torch.

Despite the myriad difficult issues family business owners face, families should be encouraged to capitalize on the current exemption amounts and develop a succession plan sooner rather than later. Every family and every family business is different. There is no one succession plan that will fit every situation. But if families can carefully and thoughtfully start talking about these difficult topics, they can significantly decrease their estate tax burden and build long term wealth by creating a successful transition plan. ■

TO THE EXTENT THIS ARTICLE CONTAINS TAX MATTERS, IT IS NOT INTENDED NOR WRITTEN TO BE USED AND CANNOT BE USED BY A TAXPAYER FOR THE PURPOSE OF AVOIDING PENALTIES THAT MAY BE IMPOSED ON THE TAXPAYER, ACCORDING TO CIRCULAR 230. *Randall A. Denha, J.D., LL.M., principal and founder of the law firm of Denha & Associates, PLLC with offices in Birmingham, MI and West Bloomfield, MI. Mr. Denha is recognized as a "Super Lawyer" by Michigan Super Lawyers in the areas of Trusts and Estates; a "Top Lawyer" by D Business Magazine in the areas of Estate Planning; a Five Star Wealth Planning Professional and a New York Times Top Attorney in Michigan. Mr. Denha can be reached at 248-265-4100 or by email at rad@denhalaw.com.

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■ AFPD calendar



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APRIL 29 & 30, 2014

AFPD'S 30TH ANNUAL INNOVATIONS TRADE SHOW

AFPD's largest and longest running trade show has retailers looking to fill their shelves for the spring and summer months. The Annual Innovations Trade Show is known for high-quality attendees, non-stop interaction and exhibitor satisfaction. Admission for AFPD members is free. Must be 21 years old to attend this show.

publishers statement

AFPD Bottom Line (USPS #2331; ISSN 0894-3567) is published monthly with one annual special addition by AFPD "The Voice of Independent Retailers", at 5779 West Maple Road, West Bloomfield, MI 48322. Materials contained within AFPD Bottom Line may not be reproduced without permission from AFPD.

Periodicals postage prices paid at Pontiac, MI and additional mailing offices.

The opinions expressed in this magazine are not necessarily those of AFPD, its board of directors, staff members, or consultants. Bylined articles reflect the opinions of the writer.

POSTMASTER: Send address changes to AFPD Bottom Line, 5779 West Maple Road, West Bloomfield, MI 48322.

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