

BottomLine



THE VOICE OF INDEPENDENT RETAILERS // VOL. 24, NO. 12 // DECEMBER 2013

A Transition Year,
and We Keep
Moving Forward

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COVER STORY //

A TRANSITION YEAR, AND WE KEEP MOVING FORWARD

Transitions come in many forms, but those that have the greatest impact are those that happen at the core.



MICHIGAN ISSUE ADVOCACY SUMMARY

An updated summary of the issues being monitored by Public Affairs Associates (PAA) on behalf of the Associated Food & Petroleum Dealers.



OHIO LEGISLATURE WRAPPING UP FOR 2013

The Ohio General Assembly will most likely hold only 4 or 5 more session days in 2013 and then break for Christmas, returning sometime in late January or early February. A number of controversial and relevant issues to AFPD members will go unresolved until the legislature reconvenes in 2014.



chairman's message

JOE BELLINO, JR. // AFPD CHAIRMAN

Building Relationships

Last week I had the privilege of catching the West Side Story at the DeVos Performance Hall in Grand Rapids Michigan. Do you know the story, inspired by William Shakespeare's play Romeo and Juliet?

The story centers around two rival gangs, the Sharks and the Jets, and weaves in a love story of two people who are not supposed to cross paths much less like each other.

It reminded me of our relationship with our partners, the Beer and Wine Wholesalers. Like the rival gangs in the story, we used to have nothing in common. Mistrust and misunderstanding were our only similarities. However, with some honest dialogue (and a push by the state to upset both of our apple carts) and an open minded awareness that we are more powerful working together, we now have a "relationship" in progress that together can't be beaten.

We at the AFPD value all our working relationships. Like Ben Franklin said in the musical 1776, "we must hang together or we will surely hang separately." As we progress through these tumultuous times, now more than ever we stride to make all our ties stronger.

The Sharks and the Jets didn't get this. They fought until there was death. Maria and Tony found true love only to have it snuffed out by mistrust, misunderstanding and lies. We at the AFPD "DO" get it and we will strive to keep all of our lines of communication open.

As I reflect on my past 2 years, a lot of ground has been covered. We had the senate majority leader and my good friend, Randy Richardville, at our legislation day in Lansing and at the AFPD executive office for a fund raiser. We also had the Governor at the executive office raising money for him to promote business in Michigan. We fought back many attempts to make it harder to conduct our business such as the foil pre-mixed drink pouches; who here wanted that waste in the back room?

And sadly, we lost my mentor and friend, Fred Dally to an unspeakable act of violence.

Many things were done but our journey has just started my friends and together we can continue to make it happen. Thanks for the journey; but I ain't going nowhere- for at least a few years!

Your friend in Christ,
Joe Bellino ■

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petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Winter Weather Sales Opportunities

If you sell fuel or repair cars, the cold, winter weather provides extra sales opportunities for your business. While our repair garage members take advantage of the cold weather opportunities, I've noticed that the c-store and gas station retailers are squandering these opportunities. While you might not have a garage full of tools, there are some functions you can perform for the motorist, and make extra money doing so.

WINDSHIELD WASHER FLUID

Make sure you have an adequate supply of windshield washer fluid available for sale. Offer to "install" the fluid for the customer, this service could be the "deal-maker". On inclement weather days, this item is a must on your "suggestive selling" list. Keep a couple gallons right at the cashier counter on slushy days.

WINDSHIELD WIPERS

Windshield wipers tend to be one of the mystery parts of a car. Most wiper blade packaging has detailed, easy to understand, installation instructions. Practice on your own car and then offer to install the wipers. This is more often than not the "deal-maker". Keep an adequate stock on hand, in a highly visible area of the store. Wiper blades are also a great profit booster.

DE-ICER FLUID

De-Icer fluid to aid in thawing frozen car locks is another item that you need to keep in your inventory, for those days when the weather changes dramatically from relatively warm and wet to very cold and dry or, for those customers who wash their cars on very cold days, and suffer from frozen door or trunk locks. Graphite to keep the locks lubricated is another shelf item not to be overlooked.

SNOWBRUSH, ICE SCRAPERS

Failing to maintain an adequate inventory of snowbrushes/ice scrapers is inexcusable. It seems most every motorist misplaces last winter's snowbrush, and is a potential candidate for a replacement. Keep a selection of at least two different choices of snowbrushes on-hand for the customer.

GLOVES

Another item that customers lose with the change of seasons is gloves. A rack of several varieties of utility style gloves are a must. Make sure your display is in an area where all customers will see them.

PRE-MIXED ANTIFREEZE COOLANT

Pre-mixed, ready to install, anti-freeze is another shelf item that you need to keep in inventory. Customers who are low on coolant can install the premixed version of antifreeze without fear of improperly mixing antifreeze with water. Offer to "install" the anti-freeze if you are adequately staffed. Always warn the motorist to add the coolant to the overflow reservoir only, not directly to the radiator, and **DO NOT REMOVE THE RADIATOR CAP** unless the engine is "stone cold"! A hot engine can have a cool radiator that will spray the customer with scalding fluid when the radiator cap is removed. Whenever the cap is removed, it needs to be done slowly and carefully to avoid being scalded.

SALT

Don't forget to inventory thawing salt for your own use and for sale. This is an impulse item that many customers, whether driving or walking to your store, find themselves in need of at the most inappropriate times. Keeping a supply of salt on hand is also handy for your own use on those days when icing problems present themselves on your driveways.

These are a few of the sales and profit opportunities that you cannot overlook. Not all customers are buying at the "big box" stores, and not all customers get prematurely prepared for inclement winter weather. Therefore, you need to be prepared to satisfy their immediate, unexpected need. ■

*Merry Christmas
& Happy New Year!*



We thank you for 30 years of business & support!



communications corner

VANESSA DENHA-GARMO // FOUNDER, DENHA MEDIA AND COMMUNICATIONS

Cross-Channel Campaign

Eight Ways the Marketing Strategy Pays

When marketing your store, service and products during the holiday season, be sure to incorporate an integrated and cross-channel campaign.

There are several strategic approaches you can implement to garner that holiday sale. Once you stock up on the products your specific customers want and demand, you need to get the word out. This column complements this issue's cover story on marketing seasonal products.

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Here are eight ways to ensure your marketing strategy pays:

- 1 Create the Strategy:** List all the things you plan on doing to market your products. The promotional efforts for this campaign could include online paid media, direct mail, in-store promotion and social media. Create a timeline for when you plan to do each thing and start to execute.
- 2 Become Text Savvy:** You can capture customer cell phone numbers at the checkout and start a text message campaign. Text customers at certain times each day with specific promotional items and remind them of the holiday shopping season.
- 3 Become Social:** Facebook, Twitter and Instagram can be used to feature products, recipes, holiday displays and promotional items. Take photos, add a quick quote or fun fact, or pose a question. Engage your customers in conversation. Share photos about your business with the AFPD Facebook page.
- 4 Carry a Camera:** Keep a camera handy (or your smartphone with a built-in camera) and snap photos throughout the day of displays, products and customers and post on social media.
- 5 Share the Testimonials:** Don't discount the third-party validator. Get quotes and comments from customers about the products they like. Plus, have them share recipes and food ideas and post them on the social media sites or blog about them. This enables you to engage the customer and build relationships with them.
- 6 Repurpose Content:** You can cross promote by repurposing content. A sales paper item can be featured on your Facebook page, for example. If you have a blog on your website, tease it on social media and link customers to the website.
- 7 Cross-Channel Campaign:** Cross-channel campaign by launching a feature-rich custom Facebook application and harnessing social media's owned and paid media to promote it.
- 8 Provide a Pre-order Option:** Provide an e-mail option where customers can pre-order turkeys or ham online or via e-mail. Perhaps they buy it from the website and pick up the turkey at the store. This will give customers a sense of security that they will get their turkey, and you can better gauge how many turkeys you need to order. ■

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(suggested sale price is 4/\$5.00)



JULY

Gallons of assorted iced teas for only \$1.65
(suggested sale price is \$2.29)



AUGUST

Half gallons of assorted iced teas for only \$1.00
(suggested sale price is 4/\$5.00)



SEPTEMBER

Gallons of assorted fruit drinks for only \$1.00
(suggested sale price is 4/\$5.00)





ANNUAL CALENDAR

**All items subject to change*

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Half gallons of assorted iced teas for only \$1.00
Half gallons of new lemonades for only \$1.00
(suggested sale price is 4/\$5.00)



MAY

Gallons of assorted fruit drinks for only \$1.00
(suggested sale price is 4/\$5.00)



JUNE

Gallons of assorted fruit drinks for only \$1.00
(suggested sale price is 4/\$5.00)



OCTOBER

Gallons of assorted fruit drinks for only \$1.00
(suggested sale price is 4/\$5.00)



NOVEMBER

Half gallons of orange juice for only \$1.85
(suggested sale price is \$2.49)



DECEMBER

Half gallons of orange juice for only \$1.85
(suggested sale price is \$2.49)



Announcing the New SpartanNash

■ DENNIS EIDSON
PRESIDENT AND CHIEF EXECUTIVE OFFICER

I want to share with you our exciting news. On November 19, 2013 we announced that the merger between Spartan Stores and Nash Finch has closed and we are now one company, SpartanNash. A copy of the news release is provided for your reference. As we bring together two strong businesses with complementary capabilities, we have developed a corporate name and logo to represent our new company. Combining the “best of both,” our corporate name, SpartanNash, represents how we’re better together, growing and providing a stronger and broader set of offerings to our customers.

The newly created SpartanNash will have many opportunities to grow our business through our distribution customers, retail customers and military heroes. Our vendor partners will play a critical role as we begin to integrate into one company. We realize that strong vendor relationships help us better and more effectively service our existing customers and grow as we move into new markets and market segments. SpartanNash offers suppliers a broad and diverse distribution network and retail footprint with significant growth opportunities. We will be focusing on enabling our retailers to succeed by keeping them up-to-speed with market trends and new ideas that will keep their customers loyal and buying our products.

I am proud to serve as the President and Chief Executive Officer of Spartan Nash and to work alongside talented associates committed to exceeding the expectations of our suppliers. At this moment in time, suppliers will not experience any changes to contracts or services and should continue to partner with us as usual. In addition, please continue to work with your Spartan and Nash Finch representatives for your 2014 plans. We will communicate any decisions that may impact you as soon as possible. Rest assured that maintaining a strong business relationship with our suppliers continues to be one of our highest priorities – and our commitment to providing our customers with high quality products and outstanding service remains steadfast. ■

Make Small Changes for a Healthy Holiday – Makeover Your Holiday Plate with MyPlate

■ JACKIE HAVEN | CENTER FOR NUTRITION
POLICY AND PROMOTION

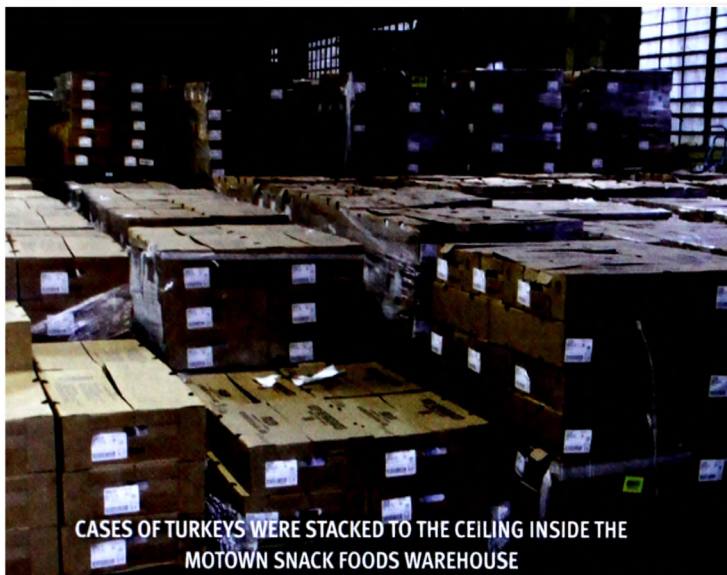
We all cherish time-honored holiday traditions; yet want to make healthier choices when celebrating the holiday season. Simple swaps or ingredient substitutions are a great way to revamp classic favorites – making them healthier without sacrificing the memories.

The MyPlate Holiday Makeover infographic provides ideas to help you make great choices. From baking to seasoning, this new resource can show you an easier way to make your meals healthier. Choose recipes that include

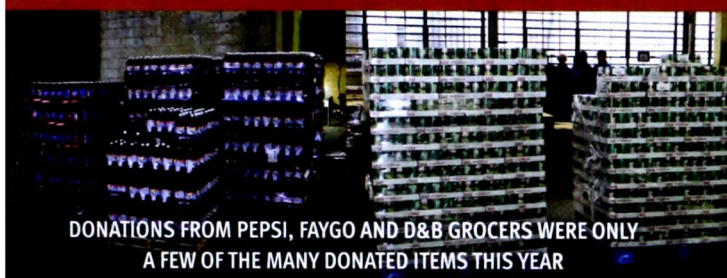
unsweetened applesauce or mashed ripe bananas instead of butter. Boost the flavor of foods with spices and herbs such as cinnamon, cumin, or thyme and cut back the sugar and salt. Brighten up your meals with fruits and vegetables and go easy on the sauces, gravies, and cream.

Join us for our MyPlate’s Holiday Makeover series to find quick and easy tips to get you through office parties, neighborhood potlucks, and family gatherings. Visit ChooseMyPlate.gov, MyPlate Facebook and @MyPlate on Twitter to find more suggestions and tips to help you get through the holidays.





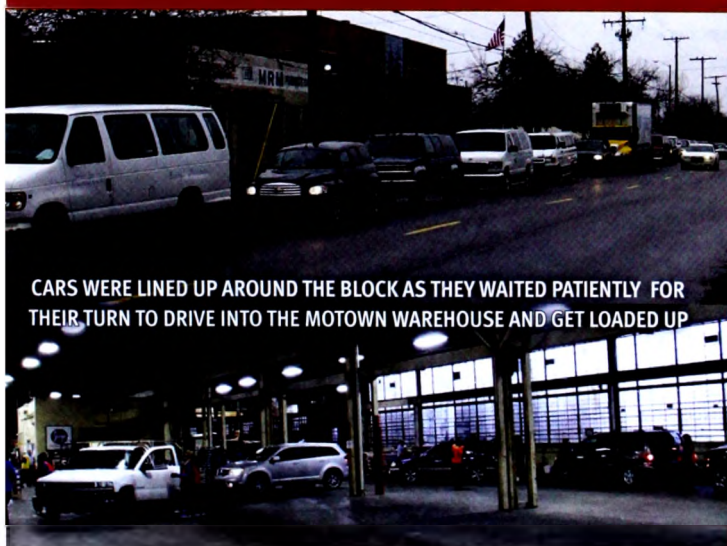
CASES OF TURKEYS WERE STACKED TO THE CEILING INSIDE THE MOTOWN SNACK FOODS WAREHOUSE



DONATIONS FROM PEPSI, FAYGO AND D&B GROCERS WERE ONLY A FEW OF THE MANY DONATED ITEMS THIS YEAR



GROUPS FROM UNIVERSITY OF DETROIT MERCY AND BLUE CROSS BLUE SHIELD OF MICHIGAN VOLUNTEERED AT THE WAREHOUSE



CARS WERE LINED UP AROUND THE BLOCK AS THEY WAITED PATIENTLY FOR THEIR TURN TO DRIVE INTO THE MOTOWN WAREHOUSE AND GET LOADED UP

Giving Thanks by Giving Back

AFPD's Annual Turkey Drive Once Again Feeds Thousands of Families in Need

BY KRIS HARRIS

On a cold and wet morning on Detroit's west side, a half-mile stretch of vehicles waited on Lyndon street to pull into Motown Snack Foods for AFPD's annual Hi-Five Turkey Drive. The weather did not dampen the spirit of the holiday season and the gift of giving.

The drive can certainly be deemed a success — not only did several police officers and various organizations rally together for the cause — the event was organized and moved along seamlessly. According to AFPD member Eric Bahoura, the association has stepped up its efficiency over the last year. "We ended up doing maybe thirty-five more and we did it in half the time," said Bahoura.

This was AFPD's 33rd Turkey Drive, which provides turkey dinners to various organizations throughout metro Detroit as well as Cleveland and Columbus. Since its inception, AFPD has delivered more than 65,000 turkeys to the local community.

The drive has expanded since the early days when the association only delivered turkeys. Included today are other donated food items. Libby's Green Beans, Faygo Pop, Tom's Chips, Ohana Soda and Ramen Noodle were just some of the items included in this year's dinner. However, this year's items also included hats and gloves to help bring a little extra warmth to this year's delivery.

"Many retailers and other local businesses have given generously to the program," said Auday Arabo, AFPD president & CEO. "This is one way our local independent retailers work together with the community to provide needy families with a holiday meal."

Volunteers play a significant role in AFPD's charity events and the success of this year's Turkey Drive relied on the muscle from Blue Cross Blue Shield of Michigan employees, the University of Detroit Mercy Men's Club Hockey Team and DTE Energy employees. The teams worked hand-in-hand as vehicles moved through the various food stations to pick up the delivery items. DTE Energy and the University of Detroit Mercy Men's Club Hockey Team were also hand delivering turkeys throughout the city of Detroit. Club member, Ian Bever said the team has really embraced the Turkey Drive. "We got involved in the program many years ago. They invited us the first year and guys really liked it, so we've been here every year and it's been a great experience for us," said Bever.

Tiffany Otis-Albert, director of external sales distribution and strategic marketing for Blue Cross Blue Shield of Michigan, looked forward to helping out again. "We're very excited about the opportunity to be able to give back to the local community we work in and service. It's exciting to see all the trucks and vans lined up around the block waiting to get turkeys. We are actually making a difference and helping people in need to have a nice Thanksgiving meal," said Otis-Albert.

Giving thanks is at the heart of the Thanksgiving holiday, but when you give of your time, resources and talent, it can help turn thanks into Thank

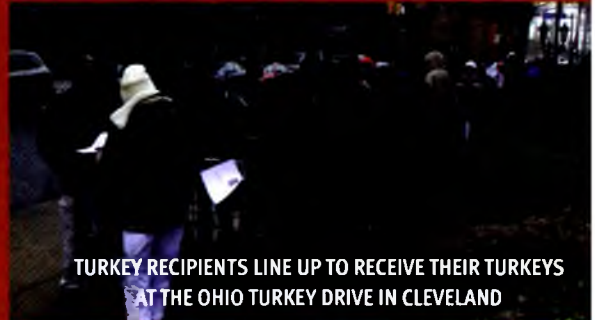
Kris Harris is a writer for Denha Media & Communications.

AFPD's Annual Turkey Drive Grows in Ohio

AFPD's 2013 Turkey Drive helped bring the holiday spirit and the gift of giving to Ohio residents. On Thursday, November 21, AFPD members and volunteers handed out 852 turkeys at two locations in the state. The first of the two drives served the Columbus area and took place from 10:00 a.m. to 12:00 p.m. at Broadway Market & Cafe, located at 700 E. North Broadway. The second drive, helping the residents of the Cleveland area, occurred from 2:30 p.m. to 4:30 p.m. at St. Peter Catholic Church and was supported with efforts from Catholic Charities and the Roman Catholic Diocese of Cleveland.



(L TO R) FRED DESANTIS, AFPD BOARD MEMBER JIM MANDAS, DIRECTOR OF OHIO OPERATIONS RON MILBURN AND AFPD BOARD MEMBER VICKIE HOBBS PREPARE FOR THE OHIO TURKEY DRIVE IN COLUMBUS



TURKEY RECIPIENTS LINE UP TO RECEIVE THEIR TURKEYS AT THE OHIO TURKEY DRIVE IN CLEVELAND



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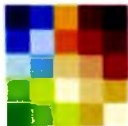
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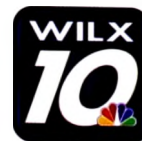
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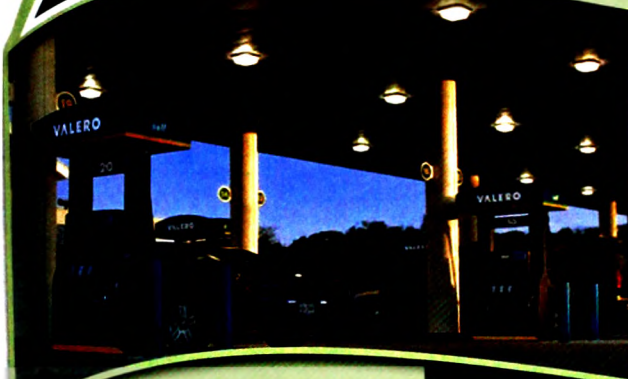


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A Transition Year and We Keep Moving Forward

Transitions come in many forms, but those that have the greatest impact are those that happen at the core.

BY KRIS HARRIS

For AFPD, 2013 could best be described as a year of transition. Transitions come in many forms, but those that have the greatest impact are those that happen at the core. AFPD's transitions, over the past year, have positioned the association to lead the way into the new year.

According to AFPD President and CEO, Auday Arabo, "2013 was definitely a work in progress. We tried to build coalition in our infrastructure." Specific to the state of Michigan, he cites the bottle bill as one of the year's highlights. "The big turning point was the start of our work on the bottle bill and work on overall recycling rates in the state of Michigan," he said.

For Ohio, the year was a great success with the Motor Fuel Receipts Tax firmly in place. "In Ohio, 2013 was a great year where we were able to level the playing field on the CATax for gas station owners," explained Arabo.

AFPD Event Coordinator, Alyssa Franchi, highlights the success of AFPD's events in 2013. From the Innovations Trade Show and the Scholarship Luncheon to the Golf Outing and Turkey Drive, Franchi is excited about the response from the members. In fact, the golf outing was such a success in 2013, that an extra day has been added to next year's event.

"We moved to a new location for our golf outing and it turned out to be a really nice event. Response was overwhelming and therefore we've decided to make it a three-day event to accommodate demand," said Franchi. With the continued success of the Innovations Trade Show and the growing membership on the west side of the state, a third show has been scheduled next year to accommodate them. "We've gotten some good responses from our vendors after asking if they'd be interested, and they said, Yes," she said.

Ila Konja, AFPD's membership and insurance liaison, is most proud of the continued high standard of membership support her department provides, and 2013 is no exception. "That's the one thing that has been the best part for me," she said, "that when members call we can handle their issues, and they appreciate it so much. Their appreciation means a lot."

This year's process of change left no area untouched, including the accounting department, which began a change in its accounting functions. The system will now include a Cash Manager piece that will aide in increased efficiency. Even though the project began only a month

ago, its full implementation is slated for the new year and will have an immediate impact. According to Accounting Manager Karen Walker, "By the new year, I'm hoping Cash Manager will be in place and we can have everything automated."

Transitioning internal operations is one thing, but to extend transition into the field is quite different. The biggest impact this year may be felt in the training provided for both Michigan and Ohio members. According to Ed Weglarz, AFPD director of petroleum, the Department of Energy is requiring that anyone who owns or operates underground storage tanks be certified, and that's where AFPD steps in. "We're proud to be delivering the training for these underground storage tank classifications and to be able to offer the training either at our AFPD executive office or at an offsite location if 10 or more interested parties assemble," said Weglarz.

AFPD's training reach is also touching their retail members that sell liquor by providing Training for Intervention Procedures ("TIPS"). According to Weglarz, this type of training helps with "explaining to members and their employees how to check for I.D.s and how to size up customers that may have been over-served." Not only will this training serve current members, but it also will establish common practices for future members.

Membership Liaison, Iman Secreto, in collaboration with vendors, helps members who have just joined the association, and also helps raise current members' awareness about the numerous programs AFPD has to offer. Secreto highlights one of 2013's most direct transitions, the new Coupon Redemption Program. "In early 2013, the AFPD created personalized websites for each of the program participants that now allows them to go online and track their packages. Members now also have a wealth of coupon information immediately available at their fingertips via the website; both current and historical. This was not the reality in the past," she said.

Paul Condino's role with AFPD provides him with a unique perspective in regard to 2013 as a whole. As Director of Government Relations, Condino is typically at the frontline of changes to come or, in some cases, changes that should never see the light of day. And none is more important than AFPD's stance on liquor license control in the state of Michigan.

"I think the biggest success in 2013 has been our

nothing refreshes like a
diet pepsi™



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ability to protect the value, to our members, of their liquor license by shutting the door (so far) on proposed legislation that would open the door to many, many more liquor licenses across the state of Michigan,' said Condino. "The AFPD Board and President/CEO, Auday Arabo, took a very bold step that said we were going to put people before profits."

In regard to changes to come, Condino cites AFPD's role in changes to recycling practices in the state and, specifically, "our actions in being the lead retail group in forging a coalition and advocating that the governor and his leadership get involved in increasing recycling throughout the state of Michigan and phasing out the bottle bill."

One of the more visual transitions this past year involves AFPD publications, which is now led by Multimedia and Communications Specialist Tamar Lutz. Since moving from event coordinator in May, Lutz has found 2013 to have special meaning. "This is the first year I have had the responsibility of being the sole typesetter for the Bottom Line magazine. While my design and desktop publishing skills touch pretty much every publication that we produce, the magazine is a personal success story for me," she said.

Looking ahead to 2014, more change is on the horizon and none more dramatic than the changes slated for the 2014 Resource Guide. "It's a complete redesign," explained Lutz. "We're doing a tab section, different binding, making it more compact, and people will be able to transport it easier. It'll be much more user friendly. I'm looking forward to the new design (and) I'm excited to see what the member response will be."

At the very core of AFPD is Chief Operating Officer Mary Lou Cabadas-Ferguson, who has been instrumental in the various shifts in direction over the

last year. In order to best serve its members, Cabadas-Ferguson has maintained a firm stance on how AFPD should be focused. "What is really important to me and continues to be my motto is that the member has to be served exceptionally," she said. "They have to be respected; I don't care if they have one store or 50 stores. Every call is important, every caller must be treated the same and every caller will receive timely responses and resolution to their issue."

In a year of transition, can high standards of service continue? For the team at AFPD, it can. "The biggest highlight that we, as an executive office staff, should be proud of is the fact that while we have had so many changes in 2013 that could have impacted our members, the transition effects were nominal from an inconvenience standpoint," said Cabadas-Ferguson.

AFPD's membership is strong and, according to Ron Milburn, director of operations in Ohio, it remains the focus of the association. "We've been very heavily involved with membership — not only new members, but also renewing memberships," he said. "That has been our number-one priority." The transition in 2013 has positioned the association for even greater success as it moves forward. "Going into 2014," continued Milburn, "we've never been better than what we are today, both in Ohio and Michigan."

As the association moves into 2014, this year's transition will begin to produce rewards for the members. "Our programs continue to grow and bring huge savings to our membership," said Arabo. "We're looking for execution and building upon our 2013 efforts." The changes AFPD has gone through this year have not only well prepared the association for the new year, but also for years to come. ■

Kris Harris is a writer for Denha Media & Communications.

retailer spotlight

Ken's Market Proves to be Fruitful

■ BY KRIS HARRIS

At the age of 12, Ken Courts began working in the grocery industry in Lansing and, after selling his first store, is now the owner of two fruit markets in Grand Rapids. Courts opened Ken's Fruit Market just more than three years ago with his business partner, Bob Patrick, each bringing an area of specialty to the market. "Bob is the butcher and I am the produce and flower guy," said Courts.

Fresh product is what a customer would expect at a local market, and Ken's Fruit Market is meeting those expectations. "We sell fresh fruits and vegetables, fresh-cut meat, a lot of dairy products and a small line of groceries," said Courts. However, Ken's Fruit Market supplies more than a typical market, he explained: "We're into the garden center, where we sell flowers, trees and shrubs."

The success of Courts' first market has allowed him to expand his business, which now has a second location. The new location opened about a year and one-half ago and provides more garden products. "The second store has more land," he said. "We have almost unlimited outside space available, which is where you can make a little money in this business."

Over the years, Courts has seen a lot of changes in the grocery industry, but at the core of retail change is the cost of the products themselves. "The prices have gotten a lot more expensive; the wholesale costs have gone up quite a bit," he explained. However, the real challenge for an owner is how to best handle those increases without turning away the customer. "Trying to put a price on the item that looks good to the customer seems to get harder and harder," he continued.

Despite the changes in product cost, Courts points



out the benefit of having a close customer base, which he has at his first location. "The population is about twice as dense as it is with the second store, so you have a captured audience right around you and they are very, very loyal people — the best group of people and customers I've ever worked with," he said.

There is a unique advantage to being an independent store owner that Courts sees first-hand, and it's the direct connection one has with his or her customers. "A lady came in the other day asking when Granny Smith apples were going to go on sale, and I didn't think too much about it," he recalled. "Then, when I was doing my ads for the next week, I looked at the price and made them 99 cents, thinking maybe she'll see it. Sure enough, that lady came in and bought 40 pounds of them."

As a new AFPD member, Courts has seen the immediate benefits of the programs the association offers. "We got into it because of the rebates from the suppliers," he said, adding that when they looked at the membership information, they also knew they would benefit from a group of retailers with ideas to capitalize upon. "Let's face it, independents haven't got the muscle the big guys do," Courts said. ■

Kris Harris is a writer for Denha Media & Communications.

RETAILER: KEN'S MARKET

Location: 2 locations in Grand Rapids, Michigan

Founded: 2010

Employees: 50

AFPD member since: 2012

Quotable: "Always Fresh Daily"



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- Ice pops are helping to grow the singles category +6.7% vs YAG.³
- Wild Berry & Lemon is a hot new flavor trend!⁴

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



An Extreme Business

■ BY TOMMY FRANZ

Sometimes it's best to be patient when starting a business. In Steve Ali's case, this certainly proved to be true. Ali is the founder and owner of Xtreme

Performance in suburban Cleveland. He has owned the land on which his business was built for a decade, but he waited five years to build his dream shop.

"We've been in business for five years, but we've had the property for 10," said Ali. "I waited to see what I wanted to do with it; I was unsure of what type of structure I wanted to put here because there was a building here that I tore down. I bought three acres of property, waited a few years to decide to build, and I built a 14-bay, state-of-the-art building."

Xtreme Performance is a vehicle service and performance center that offers a wide variety of products and services to cater to all customers and cars. Xtreme Performance is unique in Ohio by being the only service center of its kind to use the Hunter HawkEye high definition digital imaging rack. By being a leader in using new technologies, Ali and his staff are able to work on all levels of vehicles.

"Everything here is brand new. It's state-of-the-art assembly. I have eight lifts and an in-ground alignment system, which is the only one of its kind in the state of Ohio. We do a lot of high-end vehicles like Corvettes, Mustangs and Ferraris, but we also do the everyday stuff like Toyotas, Chevrolets and Pontiacs," explained Ali.

Ali's involvement with the AFPD goes back to before AFPD merged with the Ohio Petroleum Retail and Repair Association. Ali served on the Ohio board for five years while he was involved in



STEVE ALI



the petroleum industry as a service station dealer. While working as a dealer, Ali said the association was critical to his business.

"They were like a union for us service station dealers because the gas companies were just brutal to us, and even if you had the right people on your side, they would still put you out of business in no time," he said.

Ali has also worked extensively with the AFPD to help the association obtain favorable legislation on issues that are important to all members.

"A lot of the work I did was as part of the buying committee with Paul Elhindi, AFPD's current Vice Chair, Government & Legislative Affairs Petroleum/Auto Repair," he said. "I also assisted with the drive-off bill, which was a big one for us. We were able to get the bill passed through the House of Representatives and it's actually a law now. If you look at any pump in the state of Ohio, they'll have those decals on there that say if you drive off without paying, you'll lose your license. We were the driving force behind it."

Ali said that the AFPD has been a great association of which to be a part, and the programs that it provides give businesses a tremendous value.

"It's a great organization — no doubt about it. It's worth every penny," he said. "Even if you don't participate in every program that they have — and they have a ton of them — you're going to get your money's worth. It's a great value." ■

Tommy Franz is a writer for Denha Media & Communications.

RETAILER: XTREME PERFORMANCE

Location: Cleveland, Ohio

Founded: 2008

Employees: 9

AFPD member since: 2013

Slogan: "We work on all makes, all models, and there's pretty much nothing that we do not fix."



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supplier spotlight

United in Wholesale

■ BY TOMMY FRANZ

United Wholesale has been around for more than 50 years as a wholly owned subsidiary of Spartan Stores. In 2004, Neb Mekani and his business partners, Loui and Ron Boji and Hani Mio, came together to buy United's cash-and-carry operations.

Mekani, who is the president of United, and his partners, come from families that owned and operated convenience stores and supermarkets while also being involved in real estate and the hotel industry. Their varied backgrounds complement each other to form the leadership group of United.

A year after the group purchased United, they acquired Customs Distribution to add the delivery aspect to their business. "Both companies basically supplied the same thing to convenience stores," said Mekani. Presently, United has 10 locations throughout Michigan.

It doesn't make sense for a lot of the large distributors to send out trucks to smaller retailers," he continued, "so a lot of the smaller retailers are being forced to come to our cash-and-carry operations and other business ventures like that."

Mekani explained that the wide selection of products that United offers has allowed the company to succeed and grow. "We're a convenience store wholesaler supplier, so everything from candy and tobacco items to snacks and beverages — you name it, we sell it."

The decreasing number of independent retailers has had a wide range of effects on businesses, and, fortunately for United, this has been a positive impact.



"Independent retailers have shrunk," said Mekani. "That's not a mystery to anybody and the way we have grown is because the smaller wholesalers haven't been able to survive, so, basically, we've grown through attrition."

United has been a member with AFPD for several years, and Mekani said that his company's relationship with the association has been very fruitful.

"AFPD is, in our opinion, one of the main organizations for independent retailers," he explained. "They've done a tremendous job raising issues for the independent retailer, which, in turn, allows the independent retailer to survive and succeed and, thereby, patronize us as their wholesaler."

"I and all of my partners consider the AFPD a great launching platform for any and all new concepts or programs for the independent retailer. I'm happy with what they've been doing for the independent retailers and the wholesale sector as well; they're doing a very fine job."

Looking ahead, Mekani is hopeful that United and the AFPD can develop a partnership that will benefit both sides.

"Because we're a statewide wholesaler, we've begun discussions with AFPD to explore making available member-only incentive programs," said Mekani. "We're trying to create synergy with the AFPD members and all of our locations which will mean savings for them. We haven't quite launched that yet, but it's in the works." ■

SUPPLIER: UNITED WHOLESALE

Location: 10 locations in Michigan and 1 location in Toledo, Ohio

Founded: 2004

Employees: 85

AFPD member since: 2004

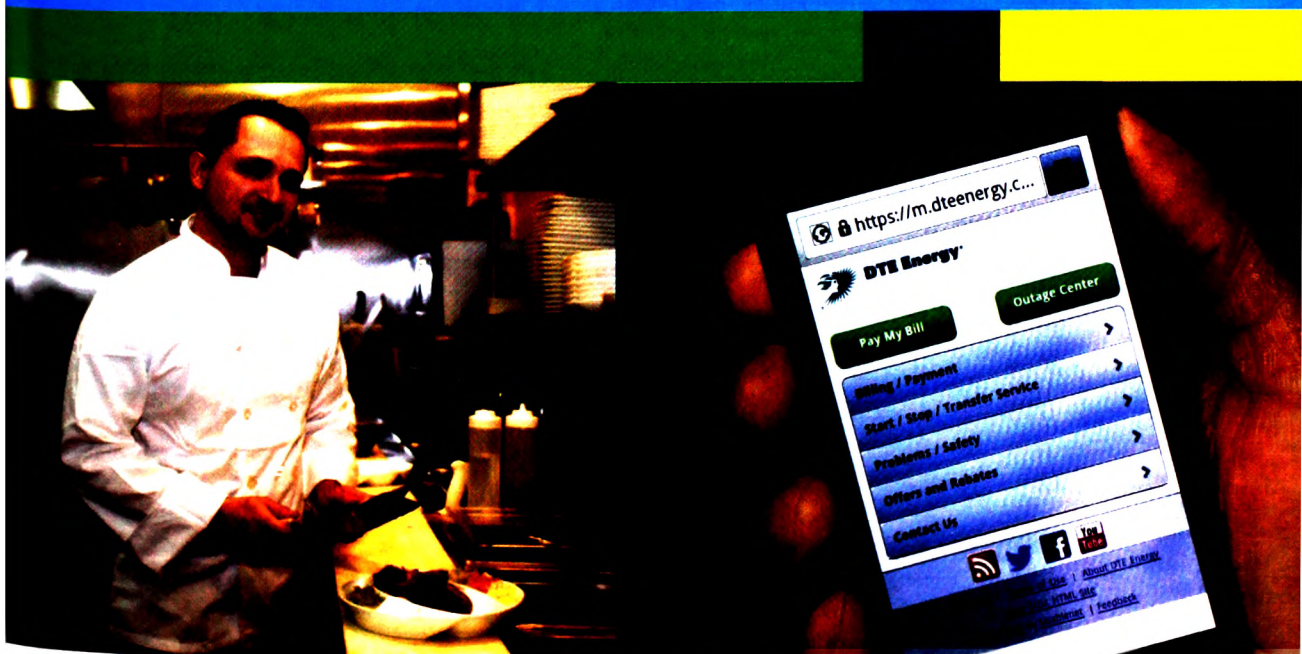
Slogan: "Service is what differentiates us"



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A Princely Retirement

BY KRIS HARRIS

“Retired” is a word that most of us work hard for all our lives, and for one former AFPD chairman, it is a word well deserved. Most know him as Bill, but Vito Viviano has been a key influence to many of America’s spaghetti dinners for years. Although he’s retired from the pasta industry, his hand in bringing the popular family meal to dinner tables cannot be understated.

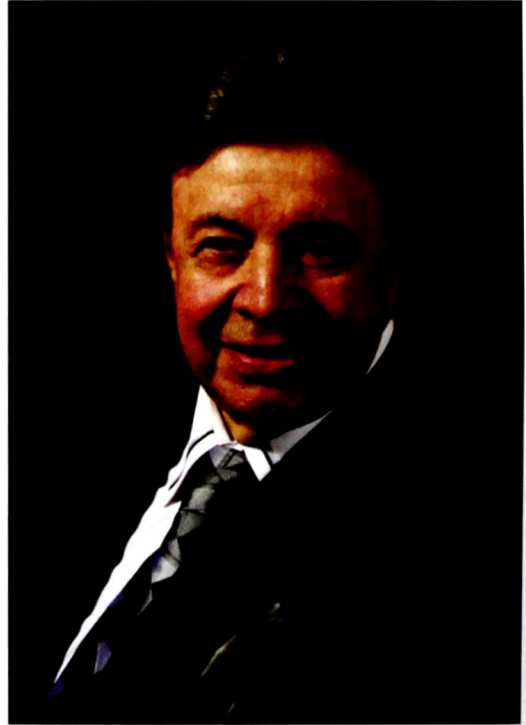
His family's business started in 1917 as a macaroni manufacturer called Vivison Macaroni, which Viviano eventually merged with the Prince Macaroni Co. "We were a family owned company," he said, "and then in 1966 I merged my company with the Prince Macaroni Company and became president of the pasta division."

Viviano remained with the company until its sale in 1987, when it was operating at peak performance. “We were the largest pasta company in the United States,” he said. “We were producing 49.5 percent of the total consumption in the U.S. We had five manufacturing plants and a sauce division, where we developed a brand called Classico that’s still on the shelves today.”

"I think the progress of the association has been great, we've had great people in charge running the day-to-day operation and it's been a good organization for the grocers and the area. If people don't belong, they should belong."

As a former AFPD chairman, it's clear to understand Viviano's affection for the association. "I think the progress of the association has been great," he explained. "We've had great people in charge running the day-to-day operation and it's been a good organization for the grocers and the area. If people don't belong, they should belong."

For new retailers, Viviano encourages them to understand the benefits AFPD has to offer its members and would advise them to check out all the programs



the association offers. "They will certainly help your store," he noted.

Since his time as chairman, Viviano shifted his attention to the construction business, working on building projects in Naples, Florida, for 10 years. Finally, he decided that it was time to relax and enjoy all that retirement has to offer. "At my age, I just decided it's time to sit back and have time with my friends," he said.

However, for someone who has spent a lifetime working, Viviano keeps active even in retirement. "I exercise three times a week. I go to the VFW for lunch with a bunch of guys and spend three months of the year in Florida," he said.

Having time to sit back and relax is what retirement is all about and Viviano and his wife are taking full advantage of it. "We enjoy our time in Florida, especially in the winter months when it's cold up here," he said. "We don't envy you at all." ■

Kris Harris is a writer for Denha Media & Communications.

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michigan lobby

WILLIAM WÖRTZ // PUBLIC AFFAIRS ASSOCIATES

AFPD Issue Advocacy Summary

The following is an updated summary of the issues being monitored by Public Affairs Associates (PAA) on behalf of the Associated Food & Petroleum Dealers:

LEGISLATIVE SCHEDULE

The Michigan Legislature is in its final weeks of session before the Christmas recess. There are only 6 session days between now, and its anticipated 2013 recess on December 13th.

POLITICAL ENVIRONMENT

The Legislature and Governor are gearing up for their respective re-election campaigns. Subsequently, they are trying to address any potentially controversial policy items before the end of 2013. Currently, No-Fault Reform, Teacher Evaluations, Liquor Reform, Road Funding, Certificate of Need Reform, Charitable Gaming, and Energy Reform are the topics of the day.

CAMPAIGN UPDATE

All statewide offices (incl. Governor, Lt. Governor, AG, U.S. Senate, Secretary of State, etc.) as well as the Michigan House and Senate are up for re-election in fall 2014. Additionally, four highly-competitive Michigan U.S. Senate and U.S. House races will dominate the headlines. Including the following key races: U.S. Rep. Gary Peters versus former Secretary of State Teri Lynn Land vying to replace U.S. Senator Carl Levin; 3rd U.S. House District incumbent Justin Amash and 11th U.S. House District incumbent Kerry Bentivolio facing tough re-election bids; State Representative Rudy Hobbs, State Senator Bert Johnson, State Senator Vince Gregory Southfield Mayor Brenda Lawrence all vying to replace Congressman Gary Peters in the 14th U.S. House District. There will be new leadership in both

the Michigan House and Senate as Senate Majority Leader Randy Richardville, Senate Democratic Leader Gretchen Whitmer and Speaker Jase Bolger are all term-limited. 31 of 38 members of the State Senate are eligible for re-election, while of 110 members of the State House 81 are eligible to return.

SDM CAP BILL

Senator Rick Jones introduced Senate Bill 643, which was referred to the Senate Regulatory Reform Committee. The bill seeks to cap off-premise SDM licenses.

The bill will provide for the following:

- Limit the number of SDM licenses that may be issued in a local unit of government to 1 per every 1,500 residents.
- Grandfather all existing off-premise SDM licenses regardless of population.
- The bill seeks to level out the playing field and stop possible oversaturation of beer and wine licenses.

½ MILE RULE CODIFICATION

AFPD is having a bill drafted to codify the ½ Mile Rule. We anticipate introducing the bill before the end of 2013.

COMPREHENSIVE RECYCLING

In November 2012, Governor Snyder committed to examining options to improve recycling rates in Michigan. The Michigan Department of Environmental Quality (MDEQ) was tapped to develop a comprehensive recycling plan for the State. The MDEQ has convened two work group meetings that have included representation from a number of statewide interest groups, including AFPD. A decision was made to convene a number of subcommittees that would seek to garner broad consensus on issues around the following topics: 1) Goals & Measures; 2) Education & Technical Assistance; 3) Market Development; 4) Access to Recycling Options; and 5) Funding. These subcommittees have begun their work in the coming weeks, with the goal of providing recommendations to the MDEQ on comprehensive recycling policy ideas where consensus can be achieved.

COUNTY-WIDE SDD LICENSE TRANSFERS

Rep. John Walsh introduced HB 5140, which authorizes the intra-county transfer of escrowed SDD licenses. The bill has passed the full House and now awaits action by the Senate. AFPD is working with the sponsor to ensure that the final bill language protects against transfers into already saturated or oversaturated areas.

E-CIGARETTES

A bi-partisan package of bills have been introduced in the House and Senate to prohibit the sale and use of electronic cigarettes by minors. In addition, the bills provide penalties for minors and retailers unlawfully selling these products. SB 667 (Sen. Anderson), SB 668 (Sen. Jones), HB 4997 (Outman), and HB 5007 (Rep. Singh). None of the bills has yet to receive a hearing.

LIQUOR REFORM

The Liquor Control Advisory Rules Committee recommended a comprehensive overhaul to Michigan's current liquor control regulations. A package of bills to implement these changes is pending before the House and Senate. Action has been taken on the following bills:

- **Secondary Use** – After a years-long debate between alcohol retailers and wholesalers about secondary advertising - or the use of a brand's logo on mugs, glasses or other consumer-usable items – the Senate passed SB 505 (Sen. Joe Hune) aiming to codify a rule by the Liquor Control Commission prohibiting secondary advertising. This has been a huge issue of contention, and has negatively impacted the Legislature's ability to achieve consensus on other policy recommendations included in the package. Michigan is the only state in the nation to still have such a prohibition on the books. Currently, the Commission is moving to rescind this controversial rule. It is unclear what impact the Commission's actions will have on the bill, if passed.

The Senate also passed two other bills in the package addressing the prohibition of aiding and assisting other vendors (SB 504 – Sen. Hune) and a method for the collection and payment of a beer tax (SB 506 – Sen. Hune).

- **Microbreweries** - The Senate unanimously passed a pair of bills (SB 650 & 651 sponsored by Sen.

Hune) allowing the distribution of beer produced by certain microbrewers to a retailer and modifying the definition of a microbrewer.

SB 650 would define "qualified microbrewer" as one that produces less than 1,000 barrels of beer per year. And, SB 651 would change the definition of a microbrewer to one that produces less than 30,000 barrels of beer per year for sale to consumers at a licensed brewery premises for consumption on or off the premises.

- **Conditional Licenses** - The Senate also unanimously passed HB 4277, sponsored by Rep. Franz, providing for the issuance of a conditional liquor license. The bill would allow a conditional liquor license to be granted to establishments transferring ownership, or new establishments that only sell beer and wine.

ACCESS TO SNAP BENEFITS VIA ATM

A package of bills was introduced (SB 434, 435, 436, 555 - Sen. Jones), HB 4858, 4859, 4860 (Rep. O'Brien) and HB 5014, 5016 (Rep. Zorn)) to prohibit the withdrawal of cash assistance benefits at a liquor store ATM by requiring the following:

- **SB 434, 435, 436, HB 4858, 4859, and 4860** – Requires banks, savings banks, and Credit Unions that operate automatic teller machines (ATM) in a liquor store establishment to ensure that individuals cannot use a Bridge Card to withdraw cash from ATMs operated in these types of establishments.
- **SB 555, HB 5014** - Requires liquor stores to work with DHS and ATM cash machine suppliers to stop welfare recipients from using their Bridge Card to withdraw cash on the premises of their establishments.
- **SB 556, HB 5016** – Amends the Social Welfare Act to require DHS to work with ATM cash machine suppliers to stop welfare recipients from using their Bridge Card to withdraw cash in a liquor store.

AFPD worked with the respective sponsors to broaden the types of stores that would be exempted from these changes. We were successful in expanding the bill to include not just "Grocery Stores", but all "Retail Food Stores" as defined in the federal Act. The bills have passed the full Senate and are awaiting final action in the House. ■



michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

Wrapping Up a Big Year with Big News & Big Wins

The Michigan Lottery is happy to announce that Jeff Holyfield has joined the team as the Lottery's new Director of Public Relations. Holyfield has more than 30 years of experience in journalism and public relations. Before coming aboard at the Lottery, Holyfield worked for Governor Rick Snyder's office where he served as the director of communications after a 15-year career in communications with Consumers Energy.

Entering the holiday season, a few lucky Lottery players received their gifts early.

FAMILY FEUD

Four lucky Michigan players won the Family Feud Instant game 2nd chance promotion, and traveled to

Las Vegas to participate in the \$1 million Las Vegas Game Show Experience. While none of the Michigan Lottery contestants won the \$1 million grand prize, each player came home with a taxes-paid prize and the unforgettable memories of playing their favorite game shows in Las Vegas!

HALLOWEEN MILLIONS RAFFLE

The exciting Halloween Millions Raffle came to an end on November 1. Three \$1 million grand prize winning tickets were sold in the seven participating states of the multi-state raffle. The top prize tickets were sold in Michigan, New Jersey and Ohio. Michigan's winning ticket was sold at Meijer #43, Gas Station in Saginaw. The winner was Raymond Draus, of Saginaw.

POKER LOTTO

We're very pleased to announce that Poker Lotto's nightly drawing yielded its first \$100,000 jackpot winner! The winning ticket was sold at Mathews Food Liquor & Wine in Detroit. The lucky winner matched all five of their cards (meaning both the suit and the number/value), to all five winning cards that were drawn on November 13.

INSTANT TICKETS



NEW INSTANT TICKETS

December 3, 2013:

- Hot Millions (IG # 679). Million dollar top prizes, more than 100 - \$5,000 prizes available in the game.
- Snow Me the Money (IG #670). A whimsical winter-themed game that makes a great holiday gift! \$30,000 top prizes.

TICKETS SET TO EXPIRE

December 2, 2013:

- Golden 9's \$5 (IG# 487)
- Poker Night \$2 (IG# 602)
- Red, Wild & blue \$5 (IG# 613)
- Wild Time Mania \$5 (IG#618)

December 31, 2013:

- Triple Your Luck \$1 (IG#493)

IMPORTANT DATES TO REMEMBER

Michigan Lottery offices will be closed December 24-25, and December 31 and January 1.

All regularly scheduled drawings will take place on December 25.

INSTANT TICKET ACTIVATION

Retailers are reminded to activate instant ticket books before selling to ensure validation of the tickets.

Over 97 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players and commissions to retailers. In fiscal year 2012, the contribution to schools was a record \$778.4 million. Since its inception in 1972, the Lottery has contributed over \$17 billion to education in Michigan.

For additional information, please visit the Lottery's Web site at www.michiganlottery.com. ■

DAD

Oh Deer!

\$500,000 RICHES

Oh what FUN!

Golden Gift

WIN UP TO \$30,000!

Silver Bell Bucks

Win up to \$300,000!

Win up to 15 Times!

"Tis the season to stock up on Michigan Lottery holiday instants. Cheerful games that give your customers chances to win up to \$500,000 instantly and your business a jolly seasonal boost. Little wonder these tickets make everyone's season so merry and bright.

Overall odds of winning Oh Deer: 1 in 4.76. Overall odds of winning Golden Gift: 1 in 4.55. Overall odds of winning Silver Bell Bucks: 1 in 3.60. Overall odds of winning \$500,000 Riches: 1 in 3.33. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.





ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Ohio Legislature Wrapping Up for 2013

The Ohio General Assembly will most likely hold only 4 or 5 more session days in 2013 and then break for Christmas, returning sometime in late January or early February. A number of controversial and relevant issues to AFPD members will go unresolved until the legislature reconvenes in 2014.

RETAIL ISSUES

The Ohio Senate is currently considering SB 173, which would streamline the sale of spirituous liquor tastings in grocery stores. AFPD is supportive of this bill but would like to make sure that small retailers and gas stations are also allowed to take part in these testing opportunities. In addition, AFPD would support an amendment that would allow for beer and wine tasting for customers at no charge. A letter stating our position was sent to the members of the Senate Agriculture Committee. The bill is sponsored by Senator Bill Seitz R-Cincinnati, who also was instrumental in getting rid of the CAT on gasoline earlier this year.

The Ohio House passed HB144, prohibiting minors from buying e-cigarettes and other alternative products that contain nicotine. While some Democrat state representatives wanted to heavily tax these products, the sponsor of the bill Representative Stephanie Kunze R-Hilliard rejected that and said the sole purpose of the bill was to keep minors from obtaining these products. HB 144 now goes to Senate for further consideration and AFPD will supply the appropriate committee a letter of support.

The Ohio House Economic Development and Regulatory Reform Committee unanimously passed HCR 32, designating the first week of July 2014, as Independent Retailers Week. We extend a thank you to State Representative Anne Gonzales for introducing HCR 32. The full House should vote on this prior to the end of the year.



STAGE II MEETINGS SET

The Ohio EPA announced meetings will be held on implementing Stage II phase out. These are required by law prior to approval of the Joint Committee on Agency Rule Review. AFPD worked with the EPA to make sure the rule was user friendly. No problems are expected on this and it should be complete by end of the year.

TAXATION

Two issues are outstanding on sin taxes, alcohol and tobacco. One would be for a renewal of these taxes in the city of Cleveland to continue to fund stadium improvements for both the Cleveland Indians and Cleveland Browns. It's expected this will be on the May 2014 ballot in Cleveland. The other is less certain as a number of Senators have mentioned that a statewide tax on alcohol and tobacco could be used to fund the arts. AFPD is working with a large number of retailers in opposing these taxes.

MEDICAID EXPANSION

As expected, the state controlling board comprised of 4 Republicans, two from each House and 2 Democrats, one from each House and a chairman appointed by the Governor, approved funding for Medicaid Expansion in Ohio. A number of conservative legislators are very unhappy about the Governor by-passing the legislature and have introduced bills to stop this from occurring in the future. ■

2013 MONUMENTAL INCENTIVE EXTRAVAGANZA!

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- 5% increase in units receives a .50% additional rebate
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- 20% increase in units receives a 2.00% additional rebate

This rebate for incremental growth is only for customers purchasing north of \$4k per week as of 12/31/13 (take last 13wks avg purchases of 2013 to validate).

Promotions are IN ADDITION TO THE 2% REBATE already being tracked for current AFPD members!

These programs valid 1/1/13 through 12/31/13 ONLY.

* Please see your Liberty USA representative for qualification details & all other program information.



ohio liquor

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

Ohio Enjoys Industry Growth

2013 was an extraordinary year for the Ohio Division of Liquor Control. We experienced many significant and positive changes and achieved record sales. Our accomplishments reflect the Division's renewed mission to move at the speed of business by modernizing operations for improved efficiency, providing exemplary service to its customers and stakeholders, and taking a common sense approach to regulations helping Ohio businesses grow and create jobs.

We recently received comparative sales data from the National Alcohol Control Association (NABCA) showing how well we fared in relation to the other alcohol control states. I am pleased to report that Ohio continues to lead the larger control states and total control state average in percent increase for both case and dollar sales. As the third largest control state, behind Pennsylvania and Michigan, our last 12

"I am pleased to report that Ohio continues to lead the larger control states and total control state average in percent increase for both case and dollar sales."

months cumulative case sales increased by almost +3% compared to Pennsylvania at -0.8% and Michigan at -0.3%. The control state average increase is +1.1%. We also lead those two states in previous cumulative 4 month increase at 3.6% compared to Pennsylvania at -4.5% and Michigan +1.9%. The control state average is +0.4%.

Dollar sales also show a similar comparison. Previous 12 month cumulative sales increase for Ohio is +5.8% compared to Pennsylvania at +1.7% and Michigan at +3.7%. The control state average is +4.2%. Our previous 4 month cumulative dollar sales



increase is +6.6% compared to Pennsylvania at -1.9% and Michigan at +6.7%. The control state average is +3.7%. Another border control state, West Virginia, while much smaller in spirits volume (15th) than Ohio has decreases in both 12 month and 4 month case sales and a small increase (+1.1%) in previous 12 month dollar sales and a -1.0% decrease for previous 4 month dollar sales.

I believe that our strong performance in comparison to the other 18 control state jurisdictions is a result of our aggressive promotion of new products and our progressive relationship with our suppliers, brokers and contract liquor agencies.

I am very proud of these accomplishments and the hard work of all our employees that made them possible. It also helps illustrate that Ohio's economy is strong and growing. Other indicators are the growth in Ohio craft breweries, micro-distilleries, and wineries in 2013. In 2013, many new businesses and jobs were created in those industries including: 21 new craft breweries for a total of 101, five new micro-distilleries, for a total of 19, and 20 new wineries, for a total of 195.

We are very optimistic about the future of our agency and our outstanding programs. In 2014, 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. ■

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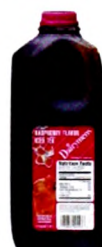
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Transition Proposed to Help Consumers Facing Product Discontinuation

President Barack Obama announced administrative guidance to allow insurers to renew existing individual market and small group market plans even if they do not include the full menu of health care reform benefits.

This was in response to concerns by individuals/groups who had received notification that their current plan would be discontinued.

After the announcement, the Department of Health and Human Services (HHS) issued a letter to state insurance commissioners detailing the "transitional policy." Importantly, while HHS is encouraging states to adopt this approach, insurance commissioners have discretion regarding whether they will permit issuers in their state to extend policies as specified by HHS.

Under the policy:

- Issuers would be permitted, but not required, to extend individual and small group market policies that were in effect on October 1, 2013

without amending the policies to meet ACA standards. The transition policy cannot apply to individuals or small businesses that obtain new coverage after October 1, 2013.

- The policy would apply to renewals of existing business occurring from January 1, 2014 until October 1, 2014. HHS indicated that it will re-evaluate this policy in 2014 and could extend it.
- If issuers choose to use this transition policy to extend existing coverage, they must provide notification to enrollees that includes the following:
 - any changes in the options available
 - which of the specified ACA market reforms would not be reflected in any coverage that continues
 - their right to enroll in a qualified health plan offered through a Health Insurance Marketplace and possibly qualify for financial assistance
 - how to access coverage through a Marketplace
 - their right to enroll in coverage outside of a Marketplace that complies with the specified reforms
- Policies that are extended using this transition relief are not technically grandfathered. But the HHS guidance indicates that they will not be expected to comply with certain ACA market reforms, including:
 - The requirement to limit premium variations to age, tobacco use and geography
 - Essential health benefits
 - Actuarial value metal levels

- Restrictions on cost sharing
- Guaranteed availability of coverage
- Guaranteed renewability of coverage
- Non-discrimination against a provider operating within their scope of practice
- Non-discrimination in coverage for individuals participating in approved clinical trials
- Prohibition of pre-existing condition exclusions or waiting periods for adults (would not apply to small group)
- Prohibition on health status discrimination (would not apply to small group)

Though the President's proposal grants discretion to insurers to allow people in individual market or small group market plans to stay on their existing plans, there is no guarantee that insurers will do so, or that the states will allow such renewals.

Individual market policies that are extended using the transitional policy are not eligible for premium tax credits. Only insurance sold through the Marketplace can receive government subsidies for those who qualify. ■

The information in this document is based on preliminary review of the national health care reform legislation and is not intended to impart legal advice. The federal government continues to issue guidance on how the provisions of national health reform should be interpreted and applied. The impact of these reforms on individual situations may vary. This overview is intended as an educational tool only and does not replace a more rigorous review of the law's applicability to individual circumstances and attendant legal counsel and should not be relied upon as legal or compliance advice. As required by US Treasury Regulations, we also inform you that any tax information contained in this communication is not intended to be used and cannot be used by any taxpayer to avoid penalties under the Internal Revenue Code

HEALTHCARE LAW PENALTIES DELAYED

Recently, the Obama administration announced individuals can now wait until March 31, 2014 to enroll into a health insurance plan as mandated under the Affordable Care Act (ACA). This six-week delay of penalties is associated with the individual mandate provision of the ACA, which states individuals must get health insurance by January 1, 2014. Written in the law is language that says individuals can go without coverage for less than three consecutive months and not pay a fine, meaning they would have until March 31 to enroll. However, it also states you have to sign up by the 15th of a given month in order for health insurance to start on the first day of the next month causing confusion for consumers wondering if they could face a tax penalty if they don't enroll in coverage by Feb. 15th of next year. The White House clarified that you have until the end of March to sign up without receiving a penalty.



Eating the Right Foods for All-Day Energy

Having plenty of zip to meet the demands of your job and personal life starts with your diet



To maintain your energy level, your body breaks down the food you eat into glucose (a type of sugar)—the body's main fuel—and sends a steady stream of it to your cells.

But here's the trick: to feel good all day, your blood sugar needs to remain somewhat constant with minimal fluctuations. If your blood sugar drops too low, symptoms of hypoglycemia occur. Hypoglycemic symptoms may include: shakiness, nervousness, sweating, hunger, sleepiness, confusion, anxiety, dizziness, or weakness.

If you eat the wrong kinds of foods, your blood glucose can spike and drop, eventually causing the same symptoms.

With this in mind, here's how to eat for all-day energy and keep your blood glucose level stable.

DON'T SKIP MEALS

Not eating meals is one of the fastest routes to low blood sugar. If you skip breakfast, your ability to concentrate will likely suffer all morning. Skip lunch, and by 3 p.m. your energy level and concentration will inevitably crash.

The reason: Your brain requires sugar in the form of glucose to function.

To keep your blood glucose from dipping, and thus zapping your physical and mental energy, always eat three meals or six smaller meals a day. In addition, don't go more than four hours without eating something.

BALANCE MEALS

Make sure your meals include a mix of complex carbohydrates, such as grain products, fresh vegetables and fruit, beans, lentils and other legumes, protein, and some fat.

At breakfast, have waffles topped with fresh fruit (both are mostly carbohydrate) and a cup of low-fat or nonfat plain yogurt (a mix of protein, carbohydrate, and fat).

At lunch, have a turkey and cheese sandwich on whole-grain bread (this provides protein, fat, and carbohydrate) and vegetables such as carrot, green pepper, or celery sticks, or a piece of fruit (all of these are mostly carbohydrate).

Be sure to include carbohydrate, protein, and fat in all meals and snacks. Fat and protein slows the absorption of glucose and thereby causes the blood sugar to gradually rise.

On the other hand, if you eat only carbohydrates, such as fruit alone, your blood glucose level will rise and drop quickly, leaving you hungry and low on energy within an hour or two after you eat.

Similarly, if you just eat protein, the food may not be broken down fast enough to supply you with needed energy.

SNACK SMART

To counteract energy lulls you feel during the day, eat snacks that mix carbohydrates, protein, and fat.

Good energy-sustaining snacks include: low-fat plain yogurt with fresh fruit; cheese and crackers; an apple with peanut butter; low-fat cookies, such as graham crackers or gingersnaps, and a glass of skim milk.

If you experience an energy low that makes you feel shaky or keeps you from focusing on your work, opt for a carbohydrate-rich snack, such as a whole-grain breakfast bar, a glass of chocolate milk, or fruit juice.

Remember to keep your snacks light to ensure against unwanted weight gain. ■

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Local Business Network (248) 620-6320
National Association of Convenience Stores (NACS) (703) 684-3600
National Grocers Association (202) 624-5300
Neighborhood Market Association (619) 464-8485
Turkish Resource Center of North America (248) 885-2227

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Petroleum Card Services 1-866-427-7297

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CFX Management (937) 426-6670
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- Great Northern Insurance Agency (248) 856-9000
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- North Pointe Insurance Company (248) 359-9948
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- Jappaya Law, PC (248) 626-6800
- Kitch Attorneys & Counselors (586) 493-4427
- Latinis Fakhouri Law Firm (248) 945-3400
- Law offices of Kassab & Arabo, PLLC (248) 865-7227
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■ AFPD calendar

FEBRUARY 22, 2014

AFPD'S 98TH ANNUAL TRADE DINNER & BALL

Join leaders in the food, beverage & petroleum industries at this one-and-only black tie gala. Delight in fine cuisine, dancing and entertainment and engage with colleagues and friends to celebrate the strength and vitality of AFPD and the members it serves.

MARCH 2014

CHAIRMAN'S ROAST

AFPD is rolling out the red carpet for a classic comedy roast of our chairman of the board. A night filled with fun, laughs, cigars, wine and cocktails. Sponsorship opportunities are available.

Date and location to be announced.

APRIL 29 & 30, 2014

AFPD'S 30TH ANNUAL INNOVATIONS TRADE SHOW

AFPD's 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.

JUNE 23, 2014

AFPD FOUNDATION JOSEPH D. SARAFI 6TH ANNUAL SCHOLARSHIP LUNCHEON

Each year the AFPD Foundation awards academic scholarships in the amount of \$1,500 each to extraordinary and deserving students throughout the state of Michigan who are attending an accredited public college, private college, or university. Michigan scholarship recipients have an opportunity to meet and network with donors and contributors at this luncheon. Tickets and sponsorship opportunities available.

JULY 15-17, 2014

AFPD'S 38TH ANNUAL GOLF OPEN

Three dates to choose from! A day on the course includes breakfast, lunch, 18 holes of golf and samples at each stop along the way. Last year we sold out! Sponsorship opportunities are available.

publishers statement

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AFPD works closely with these associations:





The right choice makes all the difference.

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SpartanNash

Better Together.

As we bring together two strong businesses with complementary capabilities, we are combining the **"best of both,"** to provide a stronger and broader set of offerings to our independent retailers. Simply put, as a larger, more efficient organization we will have greater ability to serve you with **market-leading products and best-in-class service.**

As SpartanNash, we have **22 distribution centers** covering **44 states;** operate **177 retail stores** and are the leading distributor to military commissaries and exchanges in the United States. We believe that combining the resources, experiences, and talent of both companies has the potential to create an organization able to **leverage its scale and geographic reach** to enhance the ability of our independent retailers to effectively compete long term in the grocery food industry.

While we officially begin to operate as one company, for our independent retailers it is business as usual. SpartanNash will continue to offer our **strong portfolio of both Spartan and Nash Finch Private Brands.** Rest assured that meeting your needs continues to be our number one priority - and **our commitment** to providing you with the **highest quality products and outstanding service** remains steadfast.

Sincerely,

Jim Gohsman
VP Sales- Great Lakes Region
616-878-8088
SpartanNash.com

Joe Hermes
VP Sales- South Heartland Region
419-998-2502
SpartanNash.com



**NASH FINCH
COMPANY**



THE VOICE OF **INDEPENDENT** RETAILERS

is

"Taking Broadway"!

*Enjoy fine cuisine, dancing and live entertainment
with leaders from the food, beverage & petroleum industries*

Friday, February the Eighth, Two Thousand Thirteen

Black Tie Please

Cocktail reception at Six Thirty in the evening

Dinner served at Eight O'clock

Live Entertainment ● *Complimentary Photo Booths*

Wine & Cheese Bar ● *Cognac Bar* ● *Cigar Area* ● *Cappuccino Station*

Diamond Center at Suburban Collection Showplace

46100 Grand River Avenue

Novi, MI 48374

The PHANTOM of the OPERA

97th Annual Trade Dinner & Ball

AFPD INVITES YOU TO JOIN US FOR OUR



THE VOICE OF INDEPENDENT RETAILERS

THE PHANTOM OF THE OPERA® IS A REGISTERED TRADEMARK
OF THE REALLY USEFUL GROUP LTD

RESERVATION FORM



97th Annual Trade Dinner and Ball

Friday, February 8, 2013

Diamond Center at Suburban Collection Showplace
46100 Grand River Avenue
Novi, MI 48374

Contact info:

Name: _____

Company: _____

Address: _____

Phone: _____ Email: _____

Sponsors, please list products you wish to use/feature at event:

*Upon approval of AFPD, products may be placed at bar areas or used during cocktail reception only.
No products are allowed on dinner tables. *Liquor companies, please call for additional information*

The Phantom = unlimited; Christine Daäe = unlimited; The Grand Chandelier = 4;

The Promise Ring = 3; The Persian = 2; Broken Heart = 1

Payment Method:

Due to overwhelming response, all attendees must pre-pay!

☐ MC ☐ VISA ☐ AMEX ☐ DISCOVER

Card Number: _____

Exp. Date: ____/____ V-Code (last 3 numbers on back of credit card) _____

☐ Check Check Number: _____ AMOUNT: \$ _____

Please return by fax to (866) 601-9610 or mail to the address below.
Call AFPD at (800) 666-6233 if you have questions or need additional information.

AFPD
5779 West Maple Road
West Bloomfield, MI 48322

— Sponsorship Levels —

☐ The Phantom Sponsor — \$20,000

- Three tables of 10 for dinner (VIP seating)
- 10 company images in media presentation
- Corporate signage used in looping slideshow throughout event
- Two full page ads in AFPD Bottom Line magazine
- One full page display ad plus article in AFPD Annual Resource Guide
- Use of any number of company products at event
- ☐ I would also like _____ additional tables
(Above my 3 included with the sponsorship at \$500 each)

☐ Christine Daäe Sponsor — \$15,000

- Three tables of 10 for dinner (VIP seating)
- 10 company images in media presentation
- Corporate signage used in looping slideshow throughout event
- Two full page ads in AFPD Bottom Line magazine
- Use of any number of company products at event
- ☐ I would also like _____ additional tables
(Above my 3 included with the sponsorship at \$600 each)

☐ The Grand Chandelier Sponsor — \$10,000

- Three tables of 10 for dinner (prime seating)
- 8 company images for media presentation
- Corporate signage used in looping slideshow throughout event
- One full page ad in AFPD Bottom Line magazine
- Use of 4 company products at event
- ☐ I would also like _____ additional tables
(Above my 3 included with the sponsorship at \$700 each)

☐ The Promise Ring Sponsor — \$7,000

- Two tables of 10 for dinner (preferential seating)
- 6 company images for media presentation
- Corporate signage used in looping slideshow throughout event
- Half price ad - size of your choice - in AFPD Bottom Line magazine
- Use of 3 company products at event
- ☐ I would also like _____ additional tables
(Above my 2 included with the sponsorship at \$800 each)

☐ The Persian Sponsor — \$4,000

- One table of 10 for dinner
- 4 company images for media presentation
- Corporate signage used in looping slideshow throughout event
- Half price ad - size of your choice - in AFPD Bottom Line magazine
- Use of 2 company products at event
- ☐ I would also like _____ additional tables
(Above my 1 included with the sponsorship at \$900 each)

☐ Broken Heart Sponsor — \$2,500

- One table of 10 for dinner
- 2 company images for media presentation
- Corporate signage used in looping slideshow throughout event
- Half price ad - size of your choice - in AFPD Bottom Line magazine
- Use of one company product at event
- ☐ I would also like _____ additional tables
(Above my 1 included with the sponsorship at \$1,000 each)

***Also see Specialty Sponsorship Levels on reverse side**

Specialty Sponsorship Levels

☐ Entertainment Sponsor – \$5,000

¥ Only one available!

Includes piano accompaniment during strolling hor d'oeuvres and live band after dinner

- One table of 10 for dinner
- One company image for media presentation
- Corporate signage used in looping slideshow throughout event
- One full page ad in AFPD Bottom Line magazine

- ☐ I would also like ____ additional tables

(In addition to my one included with the sponsorship at \$850 each)

☐ Boogie Heads Sponsor – \$5,000

¥ Only one available!

Personalized videos go home with guests with your logo on them!

- One table of 10 for dinner
- One company image for media presentation
- Corporate signage used in looping slideshow throughout event
- One full page ad in AFPD Bottom Line magazine

- ☐ I would also like ____ additional tables

(In addition to my one included with the sponsorship at \$850 each)

☐ Shutterbooth Sponsor – \$4,000

¥ Only one available!

Company logo at the bottom of each photo strip

- One table of 10 for dinner
- One company image for media presentation
- Corporate signage used in looping slideshow throughout event
- Half price ad of your choice in AFPD Bottom Line magazine

- ☐ I would also like ____ additional tables

(In addition to my one included with the sponsorship at \$900 each)

☐ Green Screen Photos Sponsor – \$4,000

¥ Only one available!

Each photo framed with your logo printed at the bottom

- One table of 10 for dinner
- One company image for media presentation
- Corporate signage used in looping slideshow throughout event
- Half price ad of your choice in AFPD Bottom Line magazine

- ☐ I would also like ____ additional tables

(In addition to my one included with the sponsorship at \$900 each)

☐ Cappuccino Station Sponsor – \$3,000

¥ Only one available!

"Cappuccino Man brought to you by [logo]"

- One table of 10 for dinner
- One company image for media presentation
- Corporate signage used in looping slideshow throughout event
- Half price ad of your choice in AFPD Bottom Line magazine

- ☐ I would also like ____ additional tables

(In addition to my one included with the sponsorship at \$950 each)

☐ Liquor Bar Sponsor – \$3,000

¥ Your choice of product!

- One table of 10 for dinner
- One company image for media presentation
- Corporate signage used in looping slideshow throughout event
- Half price ad of your choice in AFPD Bottom Line magazine

- ☐ I would also like ____ additional tables

(In addition to my one included with the sponsorship at \$950 each)

☐ Wine & Cheese Bar Sponsor – \$3,000

¥ Only one available!

"Wine & Cheese Bar brought to you by [logo]"

- One table of 10 for dinner
- One company image for media presentation
- Corporate signage used in looping slideshow throughout event
- Half price ad of your choice in AFPD Bottom Line magazine

- ☐ I would also like ____ additional tables

(In addition to my one included with the sponsorship at \$950 each)

☐ Cigar Area Sponsor – \$3,000

¥ Only one available!

"Cigar Tent brought to you by [logo]"

- One table of 10 for dinner
- One company image for media presentation
- Corporate signage used in looping slideshow throughout event
- Half price ad of your choice in AFPD Bottom Line magazine

- ☐ I would also like ____ additional tables

(In addition to my one included with the sponsorship at \$950 each)

☐ Gourmet Dessert Sponsor – \$3,000

¥ Only one available!

"Gourmet desserts brought to you by [logo]"

- One table of 10 for dinner
- One company image for media presentation
- Corporate signage used in looping slideshow throughout event
- Half price ad of your choice in AFPD Bottom Line magazine

- ☐ I would also like ____ additional tables

(In addition to my one included with the sponsorship at \$950 each)

☐ Valet & Coat Check Sponsor – \$3,000

¥ Only one available!

"Valet & coat check brought to you by [logo]"

- One table of 10 for dinner
- One company image for media presentation
- Corporate signage used in looping slideshow throughout event
- Half price ad of your choice in AFPD Bottom Line magazine

- ☐ I would also like ____ additional tables

(In addition to my one included with the sponsorship at \$950 each)

☐ Centerpieces Sponsor – \$3,000

¥ Only one available!

"Centerpieces brought to you by [logo]"

- One table of 10 for dinner
- One company image for media presentation
- Corporate signage used in looping slideshow throughout event
- Half price ad of your choice in AFPD Bottom Line magazine

- ☐ I would also like ____ additional tables

(In addition to my one included with the sponsorship at \$950 each)

GENERAL ADMISSION

- ☐ Table of 10 - \$1,275
- ☐ Couple - \$300
- ☐ Individual - \$150

29th Annual Michigan

INNOVATIONS TRADE SHOW

GREASE

IS THE WORD



**AFPD
Takes
Broadway**

During 2013!

**Tuesday and
Wednesday
April 9 & 10, 2013**

Burton Manor

27777 Schoolcraft • Livonia, MI 48150

Exhibitor Prospectus

*Connect with
Buyers and
have some fun
at the 2013
AFPD Trade
Show!*

Connect with Buyers at the AFPD Trade Show!

AFPD's INNOVATIONS Trade Show is known for their high-quality attendees, non-stop interaction, and exhibitor satisfaction.

AFPD's INNOVATIONS Trade Show continues to be the best and most important trade show in this region for our industry and for your company's success. It brings together the best companies serving the Food, Beverage and Petroleum industries.

If you want to be successful in this profitable industry, you need to be at the AFPD 2013 Trade Show, offering special show-only prices, discounts and incentives to buy!

When is AFPD Trade Show 2013?

Exhibit Date:

Tuesday and Wednesday, April 9 and 10, 2013

Where is AFPD Trade Show 2013?

Burton Manor

27777 Schoolcraft, Livonia, Michigan 48150

Who Attends the AFPD Trade Show?

AFPD's INNOVATIONS Trade Show will be attended by industry leaders, buyers, retailers and decision makers from:

- Convenience Stores
- Grocery Stores
- Specialty Stores
- Drug Stores
- Service Stations
- Bars/Restaurants

Why Should You Exhibit at the AFPD Trade Show?

The AFPD INNOVATIONS Trade Show offers your company the opportunity to meet and sell to thousands of buyers. As the number #1 industry trade show in Michigan, we attract far more retailers than any other trade show in the state. These retailers could be headed to YOUR booth!

Remember to offer Special "Show-Only" Deals

Only the AFPD Innovations Trade Show can offer you this kind of audience. When it comes to the retailers of the Michigan and Ohio area, the AFPD Innovations Trade Show is the premiere place to find more serious buying customers assembled than anywhere else. If your goal is to grab the attention of the retailers in the Food, Beverage and Petroleum Industries, the AFPD Innovations Trade Show is the only place to do it.

To see and hear first hand from past exhibitors and retailers attending our show, go to www.AFPDOnline.org and visit the "events/annual trade shows" tab.



AFPD INNOVATIONS Trade Show Information

1 to 9 booths at \$1,075 / each

10 or more booths at \$1,000 / each

* Non-members must add membership fee.
Please call the AFPD offices at 1-800-666-6233
for a membership application.
All payments are due before the show to secure booth space.

BOOTH PRICES INCLUDE:

- 50 guest passes
- Company listing in AFPD Trade Show Program
- 10 ft. deep by 10 ft. across booth space
- Carpeted floors
- Curtained backdrop with two chairs
- One 8 ft table
- Sign with company name
- 50% discount on the ad size of your choice
in AFPD *Bottom Line* magazine in March or April.

Times to Remember:

EXHIBITOR MOVE-IN HOURS: **

Tuesday, April 9, 2013 7:00 am - 3:00 pm

**Booth must be show-ready by Tuesday, April 9 at 3:00 pm,
no exceptions.

TRADE SHOW HOURS:

Tues., & Wed., April 9 & 10, 2013 4:00 pm - 9:00 pm

EXHIBITOR BREAKDOWN AND MOVE-OUT HOURS: ***

Wednesday, April 10, 2013 After 9:15 pm

*** All exhibits must be dismantled and removed from the facility
by 11:59 pm, Wednesday, April 10.

ELECTRICAL:

- All electrical requirement arrangements must be made through
Burton Manor.
- All electrical costs will be borne by exhibitors.

DRAYAGE:

- Assistance with move-in is optional. Exhibitors utilizing storage
space at Burton Manor prior to or after the show must make
arrangements through Burton Manor. There is a charge. A drayage/
freight handling form will be included in your exhibitor kit.



AFPD's 29th Annual Innovations Trade Show!

Sell to thousands of Buyers!

SPECIAL ROOM RATES

*Mention AFPD to take advantage of the special hotel rates
that have been secured next to the conference facility.*

COMFORT INN

29235 Buckingham Ave.

Livonia, MI 48154

(734) 458-7111

\$72.99/night, sgl/dbl (Reserve by April 1, 2013)

Complimentary hot breakfast • Free Wi-Fi



THE VOICE OF INDEPENDENT RETAILERS

5779 West Maple Road
West Bloomfield, Michigan 48322

Contact: Tamar Lutz
tlutz@AFPDonline.org

Phone (800) 666-6233

Fax (866) 601-9610

www.AFPDonline.org

No bags allowed in or out. The law demands that you be at least
21 years of age with a picture I.D. to attend this show.



THE VOICE OF INDEPENDENT RETAILERS

Who is AFPD?

Established as the Detroit Retail Meat Merchants in 1910 by a handful of retailers in Detroit with common business concerns, the Associated Food & Petroleum Dealers has evolved into an organization representing the food, beverage & petroleum industry. With membership nearing 4,000, AFPD has members throughout the midwest. Since its inception the primary focus of AFPD has remained constant: exchange of business ideas, fair legislative representation, financial benefits, educational opportunities and positive promotion of the food, beverage and petroleum industries.

Our membership base includes everything from retailers who sell products for off-premise consumption to every type of supplier that services our retailers. AFPD is representative of the entire food beverage and petroleum industry. Supermarkets, liquor stores, drug stores, specialty markets, convenience stores, service stations and auto repair facilities are all active participants in AFPD. Equally active are the wide range of brokers, distributors, suppliers and manufacturers. Additionally, service companies such as insurance, banking, media, electronics, refrigeration, security, etc. also make up the membership of AFPD. As the Association has grown in numbers, it has afforded AFPD the negotiating power to provide members with discounts on numerous programs that they normally would not be able to take advantage of on their own. These benefits include health care insurance, MasterCard/Visa acceptance, coupon redemption service, rebate programs, workers' compensation insurance, money orders, underground storage tank insurance and a variety of business insurances that help members save money and increase their bottom line.



THE VOICE OF INDEPENDENT RETAILERS



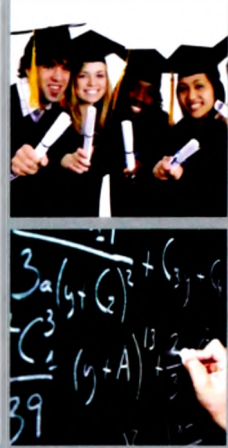
JOSEPH D. SARAFI
5th ANNUAL
SCHOLARSHIP
LUNCHEON



WELCOME



DETROIT
ATHLETIC CLUB
TUESDAY
JULY 23, 2013



*"An investment in
knowledge pays the
best interest"*
— Benjamin Franklin



*"Education is the most
powerful weapon which
you can use to change
the world."*
— Nelson Mandela

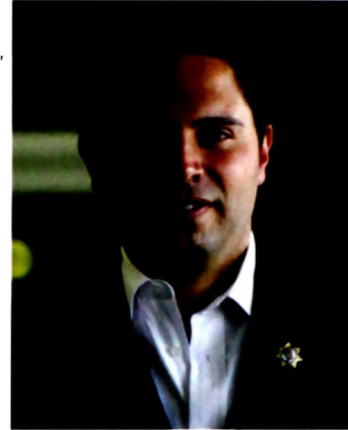


A Warm Welcome to the AFD Foundation's 5th Annual Joseph D. Scholarship Luncheon

I wish to express my sincere congratulations to the scholarship winners today. In reading your impressive scholarship applications, I am very much aware of the vast efforts and the extensive sacrifices that have paved the way to the success that is being celebrated here today. Congratulations for your dedication, your hard work, your passion and achievement, and your commitment to higher education and to your local community.

MESSAGE TO SCHOLARSHIP WINNERS

To the scholarship recipients, this period in your life marks a key transition as you pursue your college education. I know that your college education will provide you with the necessary skills to eventually assimilate into our fast paced world of work, but always remember to take time and contribute to the development of our society. You will be called upon to use your critical thinking and your analytical skills to come up with solutions in your respective fields of study, to improve upon problems, and ultimately make a key contribution in your area of study. Whatever field of study you may choose, excel in it and commit to professionalism at all times. Always push the limits of education and your ability to learn and absorb. As Albert Einstein once said, "Imagination is more important than knowledge. Knowledge is limited. Imagination encircles the world." Always be yourself, you are a one of a kind original! One of the greatest educators of all, Socrates said it best, "I cannot teach anybody anything; I can only make them think." I hope that your life is rich with knowledge, sharing of those blessings, and kindness and that you use your talents and expertise to make this society a better place for all of us to live. Because of your education, you will never be the same. Just as babies and young children absorb and learn and grow, so does your mind. A mind once stretched by a new idea never regains its original dimensions.



MESSAGE TO PARENTS

Parents, your efforts and sacrifices have contributed directly towards your young son or daughter's success. You should be proud of yourselves – not only for raising such great children, but also for valuing education and for doing your best to see that your children are provided with the endless opportunities higher education offers.

MESSAGE TO AFD FOUNDATION SPONSORS AND SUPPORTERS

Sponsors and Supporters, I wish to thank you for the generous contributions you have given to these young bright minds here today. I know that you do so because of your belief that the way to improve the quality of life is through the empowerment of people through education. Today, thirty-one students are being presented with scholarship awards, allowing them to pursue undergraduate studies at various universities. These annual scholarships are made possible by all of you, who value the importance of education. We thank all of you for helping these young people to advance in life.

Again, congratulations and thanks to the scholarship winners and to their parents, as well as to sponsors for valuing and committing to education. Good luck to you all in your future endeavors and God Bless!

Best Regards,

A handwritten signature in black ink that reads "Auday Arabo". The signature is fluid and cursive, with the first name "Auday" and last name "Arabo" clearly distinguishable.

Auday Arabo
AFPD President & CEO
AFPD Foundation Chairman



KEYNOTE
SPEAKER

Senator Randy Richardville
Michigan Senate Majority Leader

CONGRATULATORY LETTER



17TH DISTRICT
S-106 CAPITOL BUILDING
PO BOX 40036
LANSING, MI 48909-7536
PHONE: 517 373-3543
TOLL-FREE: 866 556-7917
FAX: 517 373-0927
E-MAIL: srichardville@senate.michigan.gov

RANDY RICHARDVILLE
SENATE MAJORITY LEADER
THE MICHIGAN SENATE

What a great day for Michigan.

On behalf of the Michigan Senate, and all the hard working members of Michigan's legislature I want to congratulate this year's scholarship winners of the Joseph D. Sarafa Scholarship Fund.

I applaud the Associated Food and Petroleum Dealers and their members for their dedication and commitment to the students of the communities in which they serve. I am proud of the commitment of the legislature to the educational excellence of our great state. But, as we all know, government can only do so much. It is parents and community leaders such as the members of AFPD that inspire and reinforce the values of our children.



Today we honor the best and brightest students who have demonstrated hard work and academic achievement. I sincerely hope that these students continue to succeed and then bring their leadership back to their communities as inspiration for the next generation.

To the 31 scholarship winners this year I wish good luck in your academic pursuits. To the members of AFPD who have provided more than half a million dollars in scholarships I give you my deepest respect and thanks.

Senator Randy Richardville
Michigan Senate Majority Leader

A handwritten signature in black ink that reads "Randy Richardville".

KEYNOTE
SPEAKER

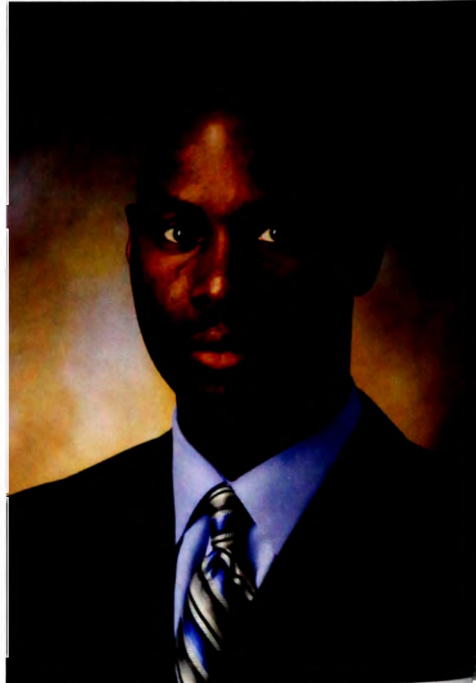
Emeka N. Nwankpah
Director | Ethics & Compliance
Kellogg Company

BIOGRAPHY

*Kellogg*

Emeka Nwankpah was appointed to his current position as the director of ethics and compliance in 2010. As the director of ethics and compliance, Mr. Nwankpah is responsible for the day to day management of Kellogg's global ethics and compliance program and leads all ethics-related initiatives.

Prior to joining Kellogg Company, Mr. Nwankpah worked in the ethics and compliance field for a number of years. He served as chief ethics and compliance officer for Pratt & Whitney's global operations. Pratt & Whitney is a division of United Technologies Corporation. Prior to that role, Mr. Nwankpah served as the chief ethics and compliance officer for Pratt & Whitney's engine overhaul and part repair business segment. Prior to that role, Mr. Nwankpah worked in the Pratt & Whitney Legal Department where he drafted and negotiated large engine sales and services contracts with international airlines.



Mr. Nwankpah received a bachelor's degree in history from Andrews University; a juris doctorate degree from University of Connecticut School of Law; a masters in business administration from the University of Connecticut School of Business. Mr. Nwankpah is also a Certified Compliance & Ethics Professional.

Mr. Nwankpah was born and raised in Connecticut. He and his wife, and their two sons reside in Battle Creek, Michigan.

PROGRAM

The AFPD Foundation is pleased
to present the 5th Annual
Joseph D. Sarafa
Scholarship Luncheon

PROGRAM/SPONSORS

Welcoming Remarks

Auday Arabo
AFPD Foundation Chairman
AFPD President & CEO

Pledge of Allegiance

Joe Bellino, Jr.
AFPD Chairman

Invocation

Pastor Nicholas Hood

Introduction of Joseph D. Sarafa

Auday Arabo
AFPD Foundation Chairman
AFPD President & CEO

Remarks

Joseph D. Sarafa

Remarks by Valedictorian Title Sponsor

Kevin Harrison
Blue Cross Blue Shield of Michigan

Introduction of the Keynote Speakers

Auday Arabo
AFPD Foundation Chairman
AFPD President & CEO

Keynote Speaker.

Emeka N. Nwankpah
Director, Ethics & Compliance
Kellogg Company

Keynote Speaker.

Randy Richardville
Michigan Senate Majority Leader

Lunch Served

Scholarship Winners Announced

About the AFPD Foundation Scholarship Program

Every year the AFPD Foundation awards academic scholarships in the amount of \$1,500 each to extraordinary and deserving students from the State of Michigan who will be attending, or are already attending an accredited public college, private college or university. Scholarship recipients have an opportunity to meet and network with donors and contributors during the AFPD Foundation's Annual Joseph D. Sarafa Scholarship Luncheon, named in honor of the contributions of AFPD's former long-serving president, Joseph Sarafa, under whose administration and inspiration the AFPD Foundation was created.

Since its inception, generous contributions have permitted the AFPD Foundation to distribute over \$600,000 in scholarship funds to the employees and family members of member businesses, their customers, and financially disadvantaged youth. We are grateful to our sponsors and members, who have continued to give generously to the AFPD Foundation. You truly make a difference in the lives of these students, and together we work to enhance our next generation of leaders.

SPONSORS

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

VALEDICTORIAN TITLE SPONSOR

Blue Cross Blue Shield of Michigan

MAGNA CUM LAUDE SPONSOR

Meijer Inc.

CUM LAUDE SPONSORS

Frank G. Arcori Foundation
Pepsi Beverages Company

MEMORIAL SPONSORS

Kar's Nuts Products Co. (2 scholarships)
National Wine & Spirits (2 scholarships)
AFPD - Fred Dally Memorial Scholarship
Arab American/Chaldean Council (ACC)
Aziz H. Shallal Memorial Scholarship
Bank Of Michigan
Coca-Cola Refreshments
D&B Grocers Wholesale & Distributors
DTE Energy
Faygo Beverages - *In memory of Delthea Bryson*
Lee & Maxine Peck Foundation
Lincoln Financial Advisors
Lipari Foods
The Michael H. Denha Family
The Michael J. George Charity
Nestle DSD
Quicken Loans
Peter J. Bellanca Memorial Scholarship
Sherwood Food Distributors
U.S. Ice - *In memory of Foad Abbo*

MEET THE 2013 SCHOLARSHIP WINNERS

The AFPD Foundation is proud to award scholarships to these extraordinary and deserving students all throughout the state of Michigan and we are grateful to the sponsors for their generous support!



NICHOLAS ANIOL

SPONSORED BY: *U.S. Ice - IN MEMORY OF FOAD ABBO*

SUBMITTED THROUGH: *Absopure Water Co.*

Nick is a freshman at Central Michigan University studying broadcasting and cinematic arts. He graduated from Napoleon High School where he was a member of the Student Council, the National Honor Society, Yearbook Club, Homecoming Committee, and was the NHS Marching Band's featured trumpet soloist. Nick also studied visual communications at the Jackson Area Career Center, where he was a member of the National Technical Honor Society. While studying at JACC, he was a co-founder and co-president of the 'Vis Com' Art Club. Nick volunteered in elementary art classes, blood drives, art shows, and homecoming festivities.



SARA BURGESS

SPONSORED BY: *Blue Cross Blue Shield of Michigan*

SUBMITTED THROUGH: *Mid Joy Market*

Sara is a freshman at the University of Michigan studying design and production with a specialization in stage management. She graduated from Franklin High School where she participated in many extracurricular activities including theatre, the National Honor Society, Patriots Relate, and the Gay-Straight Alliance. She has volunteered with the VAMC and Meals on Wheels.



BRIANA BYRD

SPONSORED BY: *Frank G. Arcori Foundation*

SUBMITTED THROUGH: *Value Fresh Marketplace*

Briana is a sophomore at Michigan State University in the Charles Drew Science Scholars program as a Human Biology major on a pre-med track. She volunteers at Red Cross blood drives and the MSU Student Food Bank. Briana graduated summa cum laude from Warren Mott High School where she played on the varsity track and field team. She was also a member of the National Honor Society, Leadership (Student Council), Web Design, Yearbook, and Link Crew.



KENDAL COCKREL

SPONSORED BY: *Fred Dally Memorial Scholarship*
SUBMITTED THROUGH: *University Foods*

Kendal is a freshman at Brown University. She graduated from Detroit's Cass Technical High School as Valedictorian and President of the Cass Technical National Honor Society. Kendal was a member of the golf team, For Girls Only Mentoring Group, and the Japanese Cultural Club.



EVAN CROWE

SPONSORED BY: *National Wine & Spirits*
SUBMITTED THROUGH: *CD's Quik Mart*

Evan is a freshman at Kettering University studying mechanical engineering. He graduated from Hopkins High School where he was a part of the National Honor Society. Evan played varsity soccer for four years and was a part of both the band and choir programs. He made All-State Honors Choir his junior and senior years and attended many honors bands. Evan was also involved in multiple musicals throughout high school. He received the Presidential Award from Kettering University and volunteered with the Red Cross by helping with blood drives at his school.



HOLLY ECKERT

SPONSORED BY: *Quicken Loans*
SUBMITTED THROUGH: *Plumb's Valu-Rite Foods*

Holly is a freshman at Baker College Culinary Institute. She is majoring in baking and pastry. She home schooled through her senior year of high school, and volunteered in youth programs, and a local food pantry.



MAUREEN GORGAES

SPONSORED BY: *Arab American/Chaldean Council (ACC)*
SUBMITTED THROUGH: *South Main Liquor*

Maureen is a sophomore at Wayne State University studying pre-pharmacy. She graduated from Cousino High School where she was a member of the French Club and Students Leading Students. Maureen volunteers at Beyond Basics, Gleaners Food Bank, and Habitat for Humanity.



CATHERINE GRIFFITH

SPONSORED BY: *Lee & Maxine Peck Foundation*

SUBMITTED THROUGH: *The Orchard Markets*

Cathy is a freshman at the University of Michigan studying chemical engineering. She graduated from Fruitport High School where she was President of the National Honor Society, Student Council, Business Professionals of America, Spanish Club, and Math Club. In her four years, Cathy gained over 120 hours of community service through organizations such as Girls on the Run, Great Lakes Alliance, No More Sidelines, Muskegon Youth Volunteer Corps, the Red Cross, Meals on Wheels, and helping out at the local elementary school.



ROBERT HARDING

SPONSORED BY: *Lincoln Financial Advisors*

SUBMITTED THROUGH: *Harding's Galesburg Market*

Robert is a freshman at Boston College studying Spanish and economics. He graduated from Hackett Catholic Central High School where he was student-body vice president and a member of the National Honor Society. Robert ran cross country, played golf, and was captain of both the quiz bowl and swim teams. He has studied Spanish at camps in New Hampshire and Minnesota, and puts the language to use while volunteering at a preschool for the children of migrant farm workers in Van Buren county. In addition to that, Robert also volunteers in his role as the co-chair of the Volunteer Kalamazoo Youth Service Council.



COURTNEY HOLBROOK

SPONSORED BY: *Blue Cross Blue Shield of Michigan*

SUBMITTED THROUGH: *Five Star Market*

Courtney is a freshman at Washtenaw Community College studying nursing and hopes to get an EMT/Paramedic license as well. She graduated from Lincoln High School where she was on the varsity swim team and managed the mens lacrosse team all four years. Courtney was involved in cheerleading in high school and in a competitive cheer team for two years. She volunteered at her church's annual garage sale for the last six years.



JOSEY HRBEK

SPONSORED BY: *Sherwood Food Distributors*

SUBMITTED THROUGH: *Alpine Marketplace*

Josey is a freshman at Kettering University studying chemical engineering. She graduated from Linden High School where she was a member of the National Honor Society and Student Council. Josey was also an active member of Linden's music program where she was in Wind Ensemble, Jazz Band, Choir, a Women's Quartet, and was a solo performer. She also participated in the cheerleading program and poms program. During her free time, Josey tutors other students and is a grief camp volunteer. Josey was named the 2012 Fenton Freedom Festival Queen and the 2011 Linden Snow Queen.



RENA HUSAYNU

SPONSORED BY: *D&B Grocers Wholesale & Distributors*
SUBMITTED THROUGH: *Professional Insurance Planners*

Rena Husaynu is a junior in University of Detroit Mercy's Bachelor of Science in Nursing program at Aquinas College. She graduated from Mercy High School where she was a member of the National Honor Society and the Spanish Honor Society. Rena volunteered with the Mercy Works Club, Chaldeans Angels of Charity, Our Lady of Sorrows parish, and for various special events for the city of Southfield. She currently loves to volunteer for the Leukemia and Lymphoma Society and for Degage ministries.



NICHOLAS IBRAHIM

SPONSORED BY: *The Michael H. Denha Family*
SUBMITTED THROUGH: *Cy's Food Center #1*

Nick is a freshman at the University of Michigan studying software engineering and hopes to one day be a major part of a company such as Microsoft, Apple, or an automotive company. He graduated from Detroit Catholic Central High School where he was on the honor roll all four years of his high school career. Nick was a part of the various computer clubs (both official and non-official) at his school and has also volunteered within his parish at St. Thomas the Apostle Chaldean Catholic Church.



KARLY IRLAND

SPONSORED BY: *National Wine & Spirits*
SUBMITTED THROUGH: *Franks Supermarket*

Karly is a sophomore at Saginaw Valley State University studying secondary education. She graduated from St. Charles Community High School where she participated in Student Council, National Honors Society, Link Crew, basketball, and volleyball. Now in college, she is involved in Student Association and University Scholars Foundation. Through such involvement she has mentored at the Winter and Spring Special Olympics, raised over \$30,000 for a deserving charity group, renovated a local animal shelter, and much more.



DEION KATHAWA

SPONSORED BY: *The Michael J. George Charity*
SUBMITTED THROUGH: *Miller's Party Store*

Deion is a freshman at the University of Michigan on the pre-med track. He graduated summa cum laude with a cumulative GPA of 4.312 and ranked fifth in his graduating class. In 2011, he represented his high school, De La Salle Collegiate, in Buffalo, New York as an envoy to a meeting of several member Christian Brothers schools concerning the mission of the Brothers and their impact in the world. He was also involved in De La Salle's campus ministry office logging over 100 hours of community service and serving as Rector (the chief student leader) on Kairos 32—an intense three-day religious retreat that focuses on students' relationships with God, others, and themselves.

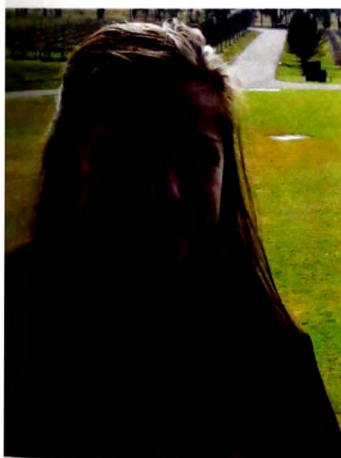


MARISSA KINAYA

SPONSORED BY: *Bank of Michigan*

SUBMITTED THROUGH: *Bank of Michigan*

Marissa is a freshman at Oakland University studying broadcast journalism. She graduated from Waterford Mott High school where she was actively involved in the Peer Mediation Program, was the class of 2013 vice president and was an active performer in the Drama Club and Chamber Choir. Marissa was also given the honor to give the commencement address at graduation. She currently is a volunteer at her church and the Waterford Collation for Youth.



KRISTINA KLUSEK

SPONSORED BY: *Faygo Beverages - IN MEMORY OF DELTHEA BRYSON*

SUBMITTED THROUGH: *Faygo Beverages*

Kristina is a junior at Ohio Northern University studying nursing with a minor in communications. She graduated from Salem High School and was part of six varsity sports—two of which she was captain—the vice president of the National Honor Society, and was a volunteer with YMCA. Kristina is currently a member of Ohio Northern's varsity soccer team, the vice president of ONU Fellowship of Christian Athletes, the treasurer of the ONU Sign Language club, part of the honors fraternities Alpha Lambda Delta and Phi Eta Sigma, and is an active member of Habitat for Humanity.



MELANIE KONJA

SPONSORED BY: *Aziz H. Shallal Memorial Scholarship*

SUBMITTED THROUGH: *Vreeland Market*

Melanie is a freshman at Eastern Michigan University studying business. She graduated from Carlson High School in the top 5 percent of her class and was a dedicated member of the marching band, symphonic band, and Drama Club. She has studied the clarinet for seven years and the piano for four years. Melanie was captain of the color guard and treasurer of the National Honor Society. She volunteered as a mentor to kindergartners at a local elementary school as well as a mentor to the freshmen in her school.



IAN KRENZ

SPONSORED BY: *Meijer Inc.*

SUBMITTED THROUGH: *Meijer Inc.*

Ian is a junior at the University of Michigan studying aerospace engineering with a minor in Computer Science. He graduated from Northview High School where he was a member of the Marching Band, Wind Ensemble and Jazz Band. Ian has studied saxophone for 10 years and guitar for 8 years. He has volunteered at various soup kitchens and nursing homes, with Habitat for Humanity, and for various social groups around Ann Arbor.



BRENNA LEAHY

SPONSORED BY: *Kar's Nuts Products*

SUBMITTED THROUGH: *Jack's Fruit & Meat Market*

Brenna is a freshman at Saint Mary's College studying engineering. She graduated from Bay City Central High School where she was a member of the National Honor Society, Student Council, and Link Crew. Brenna was also a four year member of the varsity golf, cheer, and dance teams, as well as captain of the varsity track and field team. She was also an avid participant in the choir program as a member of 4 select choirs: Varsity Choir, Vest Friends, 6AM, and Resounding Harmony. She currently volunteers with Royal Family Kids Camp, Bullseye Golf Foundation, Relay for Life, and The Good Samaritan Mission.



ANGEL PAGE

SPONSORED BY: *Coca-Cola Refreshments*

SUBMITTED THROUGH: *Wagoner's - Your Hometown Food Store*

Angel is a junior at Western Michigan University studying occupational therapy. She graduated from Bloomingdale High School where she was a member of the National Honor Society. Angel played on the Bloomingdale varsity volleyball team, participated in the school plays, was a member of the Quiz Bowl team, first runner up and people's choice in the Miss Bloomingdale pageant, and assistant Rocket Cheer coach. She volunteered with the American Red Cross, and at a local nursing home.



NICHOLAS PAPPAS

SPONSORED BY: *DTE Energy*

SUBMITTED THROUGH: *Holiday Market*

Nicholas is a freshman at Western Michigan University studying electrical engineering. He graduated from Canton High School with a cumulative GPA of 4.0. When he was 15, he started his own dj business which has exponentially grown since then and now he dj's at night clubs all around Metro-Detroit. Besides being a dj, Nick volunteered as much as he could and worked two other jobs to save up for college.



MATTHEW PETERS

SPONSORED BY: *Kar's Nuts Products*

SUBMITTED THROUGH: *Kar's Nuts Products Co.*

Matthew is a freshman at Michigan State University's Honors College studying microbiology. He attended Lake Orion High School, where he was a four-year cross country runner, an Economic Club member, and summa cum laude graduate. Matt has also completed a variety of community service projects, which include volunteer work with Project SHALOM, The Michigan United Conservation Clubs, and Lake Orion's Community Service Leadership Workshop.



OLIVIA QUINN

SPONSORED BY: *Pepsi Beverages Company*

SUBMITTED THROUGH: *Pepsi Beverages Company*

Olivia is a freshman at the University of Michigan studying biology. She graduated from Ladywood High School and was the treasurer for the National Honor Society. In addition, Olivia played four years of Ladywood and Michigan Elite volleyball and was a captain her senior year.



BRITTANY RIDGE

SPONSORED BY: *Meijer Inc.*

SUBMITTED THROUGH: *HT Hackney*

Brittany is a senior at Northern Michigan University studying nursing. She graduated from Hudsonville High School with honors in 2010. While in school, Brittany volunteers at the local hospital and is involved with a camp for individuals with physical disabilities. She is also a member of Student Nurses Association and is in a two-year leadership development program. This summer, she is in interning in a neonatal intensive care unit in Columbus, Ohio.



KELSEY SPOELMAN

SPONSORED BY: *Blue Cross Blue Shield of Michigan*

SUBMITTED THROUGH: *Heeren Brothers Produce*

Kelsey is a senior at Grand Valley State University studying philosophy and German. She graduated from Hudsonville High School where she was president of the Debate team, section leader for multiple consecutive years in choir, and was a member of the following organizations: Newspaper, Student Council, Peer Listening, and Drama Club. She also volunteered with her church's nursery/preschool for 6 years and recently returned from studying abroad in Germany.



BRANDI STEPHENS

SPONSORED BY: *Blue Cross Blue Shield of Michigan*

SUBMITTED THROUGH: *Madison Heights Save A Lot*

Brandi is a freshman at Michigan State University studying psychology. She graduated from Hazel Park High School where she was a member of the National Honor Society, yearbook, soccer and captain of the varsity cheer team. Brandi also volunteered with Relay for Life, Special Olympics and at local elementary schools.



DYLAN TWARDY

SPONSORED BY: *Peter J. Bellanca Memorial Scholarship*

SUBMITTED THROUGH: *Oakridge Market*

Dylan is a freshman at Oakland University studying biomedical engineering and computer science. He graduated from Cousino High School and the Macomb Mathematics Science and Technology Center. Dylan was a member of Cousino's National Honor Society, a volunteer in Warren's Student Advisory Committee, and a violinist in the Oakland Youth Orchestra.



AMELIA WATERS

SPONSORED BY: *Blue Cross Blue Shield of Michigan*

SUBMITTED THROUGH: *Victory Liquor & Food*

Amelia is a freshman at the University of Michigan studying biology with the eventual goal of becoming a researcher. She graduated from Saline High School where she was a class officer and participated in the Interact Club and the National Honor Society. She played on both the varsity field hockey and varsity women's lacrosse teams for three years. She is a member of the Saline Fiddlers and has played violin for eight years and piano for eleven.



JAIDA YOUNG

SPONSORED BY: *Nestle DSD*

SUBMITTED THROUGH: *Jonna's Market*

Jaida is a freshman at Kentucky State University studying fine arts. She graduated from Romulus High School where she was co-captain of the varsity softball team as well as an active art student. During her senior year she spent a lot of time working, as well as volunteering for her travel softball team, the Canton Thunderbirds. Jaida's career goal is to become a graphic artist or animator for Disney. She is also a proud member of the KSU Thoroughbred softball team. While enrolled at KSU, she is receiving athletic and art scholarships.



CHASE ZEBARI

SPONSORED BY: *Lipari Foods*

SUBMITTED THROUGH: *Lipari Foods*

Chase is a junior at the University of Detroit Mercy studying nursing with a minor in leadership. He graduated from Plymouth High School where he played varsity hockey, varsity baseball and was a member of the National Honor Society. Chase is currently involved in Student Alumni Association and Student Nursing Association. Recently he became a member of Alpha Phi Omega, a national service fraternity that does community service work around Detroit. Chase is a decorated member of the UDM Club Hockey Team and he is also a freshmen baseball coach at Plymouth High School, his alma mater.

MAKING A DIFFERENCE

Please support the AFPD Foundation, Inc.

In addition to the scholarship program, the AFPD Foundation engages in other important charitable causes. **Since 1999, the AFPD Foundation has:**

- Conducted an annual turkey drive through grocery retailer and supplier donations, which helps to provide a traditional Thanksgiving dinner and holiday meals to over 6,000 families each year.
- Partnered with Fair Food Network to fund the first 3 stores in the country to participate in the Double Up Food Bucks Pilot program which required special USDA exemption. All 3 stores were AFPD members located in Detroit: Mike's Fresh Market, Metro Foodland and Honey Bee Market.
- Engaged in a collaborative effort with various area organizations to increase employment opportunities in the community. AFPD Foundation encourages both businesses and job seekers to use the AFPD Employment Bank to identify jobs and employment prospects.
- Partnered with the Salvation Army to promote its Red Kettle Christmas Campaign program in retailer stores, which enables the Army to provide food, toys, and clothing to those in need.
- Partnered with Michigan Department of Agriculture Select Michigan to support farmers and agribusiness by encouraging retailers and consumers to select Michigan grown and processed local foods.
- Partnered with Oakland County government, Oakland Schools, and other community agencies to host an annual "Fighting Childhood Obesity" event to educate parents and professionals on the dangers of childhood obesity.
- Worked in collaboration with a wide range of community organizations and agencies to assist with programs for the hungry and at-risk youth.

We encourage AFPD members to volunteer their time and resources to sponsored AFPD Foundation programs as an extension of your involvement in our community.

We are grateful for the donations made by AFPD members and friends. You can help through financial contributions, AFPD Foundation fundraising activities, and volunteering your services to the Foundation's education, charitable, and humanitarian projects.

All contributions to AFPD Foundation are voluntary and tax deductible. To make a contribution, please send to the address listed below. Checks can be made out to **AFPD Foundation**.

AFPD Foundation, Inc. EIN# 38-3457246 is a 501(c)(3) non-profit organization.

5779 West Maple Road • West Bloomfield, MI • 48322
T: (800) 666-6233 • F: (866) 601-9610 • www.AFPDOnline.org



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AFPD FOUNDATION STAFF

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AFPD President & CEO

Alyssa Franchi
Foundation Events Coordinator

Tamar Lutz
Multi-media & Communications Specialist

ABOUT AFPD, Inc.

AFPD "The Voice of Independent Retailers" was founded in 1910 as the voice for the beverage and petroleum industries. AFPD is a multi-state trade association representing ~~thousands~~ of retailers operating in Michigan and surrounding states. Our members include independent supermarkets, convenience stores, gas/service stations, and specialty food markets. Our membership also includes wholesalers, distributors, and manufacturers who support the retail industry.

AFPD FOUNDATION MISSION STATEMENT

The AFPD Foundation was established in 1910 as the philanthropic arm of AFPD, dedicated to providing scholarships and promoting education through the food and petroleum industries. The AFPD Foundation also participates in industry research and other projects to better the food, beverage and petroleum retail industry.

S SUBURBAN COLLECTION
SHOWPLACE | 2013 AFPD

15th Annual Holiday Food & Beverage Show

EXHIBITOR Prospectus

Exhibit Dates: September 10 & 11, 2013

Suburban Collection Showplace
46100 Grand River | Novi, MI 48375



Connect with buyers and have some fun at the
2013 AFPD Holiday Food & Beverage Show



Connect with buyers at the 15th Annual AFPD Holiday Show!

AFPD's Holiday Food & Beverage Show is known for its high-quality attendees, non-stop interaction, and exhibitor satisfaction.

AFPD's Holiday Food & Beverage Show continues to be the best and most important trade show in this region for our industry and for your company's success. It brings together the best companies serving the food, beverage and petroleum industries.

If you want to be successful in this industry, you need to be at AFPD's Holiday Food & Beverage Show, offering special show-only prices and discounts and incentives to buy!

As an exhibitor, you also have the option of donating prizes or giveaways for raffle drawings. Attendees get to enter the raffle only after placing orders at the show. This 'order-to-win' incentive will increase your opportunity to sell and connect with quality customers.

When is the AFPD Holiday Show 2013?

Tuesday, September 10 • 4:00 pm to 9:00 pm

Wednesday, September 11 • 4:00 pm to 9:00 pm

Where is the AFPD Holiday Show 2013?

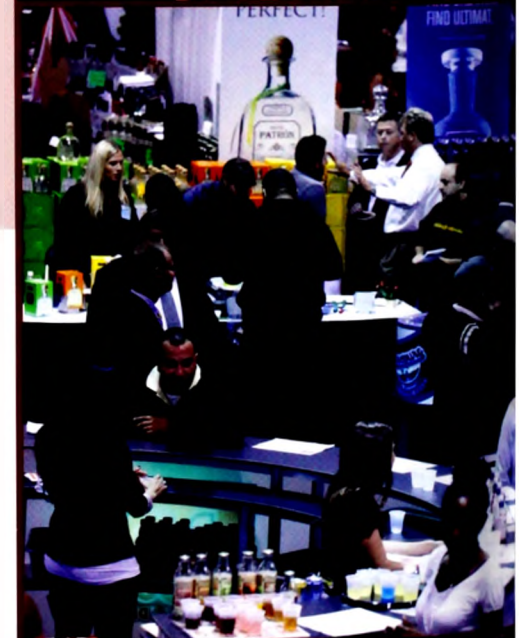
Suburban Collection Showplace

46100 Grand River • Novi, Michigan 48375

Why should you exhibit at the AFPD Holiday Show?

The AFPD Holiday Food & Beverage Show offers your company the opportunity to meet and sell to thousands of buyers in only 2 days. As the #1 industry food, beverage & petroleum show in the state of Michigan, we attract far more retailers than any other trade show, and they will be coming to your booth.

Remember to offer special 'show-only' deals! Only AFPD can offer you this kind of audience. If you want to grab the attention of the retailers in the food, beverage & petroleum industry, AFPD's Holiday Food & Beverage Show is the only place to do it!



How Details:

Who attends the AFPD Holiday Show?

AFPD's Holiday Food & Beverage Show will be attended by industry leaders, buyers, retailers and decision makers from:

Convenience Stores	Drug Stores
Grocery Stores	Service Stations
Liquor Stores	Bars/Restaurants

BOTH PRICING:

Member: 1 to 9 booths at \$1075 / booth

Member: 10 or more at \$975 / booth

Non-member: \$1675 / booth

All payments are due before the show to secure booth space.

BOTH PRICES INCLUDE:

- 10 ft. carpeted booth space
- Booth with company name
- 8 ft. skirted table
- Two chairs & waste basket
- Painted sides and backdrop
- Guest tickets (if needed)
- Company listing in show program booklet
- 15% discount on ad size of your choice in the AFPD Bottom Line magazine in August, September, or October issues

ELECTRICAL:

Electrical requirements must be made directly with Suburban Collection Showplace. All electrical costs are the responsibility of exhibitors.

CORKAGE:

There is a 10% corkage fee for all alcoholic beverages brought into the facility.

STORAGE FEE:

Distance with move-in is optional; there is no charge. Exhibitors utilizing storage space at Suburban Collection Showplace prior to or after the show must make arrangements through Suburban Collection Showplace. There is a storage fee.

Now, in Michigan, if you will be offering samples of alcoholic beverages, you **MUST** order your alcohol through Suburban Collection Showplace.

EXCEPTIONS. Orders and questions must be directed to food & beverage director Bob Bowman at 974-9550; bobb Bowman@suburbanshowplace.com.



EXHIBITOR SET-UP HOURS: *

Tuesday, September 10, 2013 • 7:00 am - 3:00 pm

*Booth must be show-ready by Tuesday, September 10 at 3:00 pm, no exceptions.

TRADE SHOW HOURS:

Tuesday, September 10, 2013 • 4:00 pm - 9:00 pm

Wednesday, September 11, 2013 • 4:00 pm - 9:00 pm

No one under 21 years of age allowed!

EXHIBITOR BREAKDOWN HOURS: **

Wednesday, September 11, 2013 after 9:00 pm

** All exhibits must be removed from the facility by 11:59 pm, Wednesday, September 11th.

**SUBURBAN COLLECTION
SHOWPLACE**

Complimentary ice will be provided by:

U.S. ICE

AFPD's 15th Annual Holiday Food & Beverage Show

Sell to thousands of buyers in just 2 days!

No bags allowed in or out. The law demands that you be at least 21 years of age with a picture I.D. to attend this show.

SPECIAL ROOM RATES:

Mention "AFPD" to take advantage of the special hotel rates that have been secured near the conference facility.

**Hyatt Place Detroit/Novi
at the Suburban Collection Showplace**
46100 Grand River • Novi, MI 48375 • 248-348-5600
\$115/night – Reserve by August 30, 2013
Complimentary hotel-wide Wi-Fi internet access
Complimentary full breakfast buffet / Complimentary 24-hour fitness center

DIRECTIONS TO SUBURBAN COLLECTION SHOWPLACE:



HEADING EAST: Take I-96 East to exit 160 toward Novi. Merge onto N. Beck Rd. Turn left onto Grand River Ave. Destination will be on the Left.

HEADING WEST: Take I-96 West to exit 162 toward Novi/Walled Lake. Turn left onto Novi Rd. Take second right onto Grand River Ave. Destination will be on your right.

HEADING NORTH: Take I-275 North to I-96 West. Take exit 162 toward Novi/Walled Lake. Turn left onto Novi Rd. Take second right onto Grand River Ave. Destination will be on your right.

HEADING SOUTH: Take I-75 South to I-696 West. Take exit 162 toward Novi/Walled Lake. Turn left onto Novi Rd. Take second right onto Grand River Ave. Destination will be on your right.



THE VOICE OF INDEPENDENT RETAILERS

5779 West Maple Road • West Bloomfield, Michigan 48322

Contact: Alyssa Franchi • afranchi@afpdonline.org

Phone (800) 666-6233 • Fax (866) 601-9610

www.AFPDonline.org

Who is AFPD?

As the "voice for the food, beverage and petroleum industry" since 1998, AFPD is a multi-state trade association representing thousands of retailers operating in Michigan, Ohio and surrounding states. Our members include independent supermarkets, convenience stores, gas/service stations and specialty food markets. Our membership also includes wholesale distributors and manufacturers who support the retail industry.

AFPD is recognized as a leader in government and industry relations. We closely monitor proposed state and federal legislation and how it may affect member retail businesses. Any proposed legislation that has an adverse impact to food, beverage and petroleum retailers is opposed with AFPD's strong lobbying efforts. Any positive proposed legislation is supported and advocated.

AFPD has made it a priority to help state retailers work to comply with state, federal and local regulations. AFPD has worked very hard to establish a rapport with the departments and agencies with whom state retailers communicate on a regular basis. Acting as a liaison to these departments and agencies, AFPD can often times find the answers to retailer questions and conversely help to educate retailers on guidelines and regulations that affect them.



2013

AFPD CALENDAR



THE VOICE OF INDEPENDENT RETAILERS



THE VOICE OF INDEPENDENT RETAILERS

Background

Established as the Detroit Retail Meat Merchants in 1910 by a handful of retailers in Detroit with common business concerns, the Associated Food & Petroleum Dealers has evolved into an organization representing the food, beverage & petroleum industry. AFPD has thousands

of members throughout the Midwest. Since its inception the primary focus of AFPD has remained constant: exchange of business ideas, fair legislative representation, financial benefits, educational opportunities and positive promotion of the food, beverage and petroleum industry.

Membership

Our membership base includes a variety of businesses from retailers who sell products for off-premise consumption to every type of supplier that services our retailers. AFPD is truly representative of the food, beverage and petroleum industry. Supermarkets, liquor stores, drug stores, specialty markets, convenience stores, service stations and auto repair facilities are all active participants in AFPD. Equally active are the wide range of brokers, distributors, suppliers and manufacturers. Additionally, service companies such as insurance, banking, media,

electronics, refrigeration, security, etc., also make up the membership of AFPD.

As the Association has grown in numbers, it has afforded AFPD the negotiating power to provide members with discounts on numerous financial benefits that they normally would not be able to take advantage of on their own. Benefits such as coupon redemption service, rebate programs, office supply programs, financial planning services, Worker Compensation Insurance, Underground Storage Tank Insurance and many more to help members save money!

Join us in 2013 by being a part of our many wonderful events...

Interested in participating in our events? Sponsorship of any event provides you a 50% discount on any size ad of your choice in the AFPD Bottom Line magazine!

37th Annual Michigan Golf Open

Date: TBA
Location: TBA

Get in the swing! A day on the course includes breakfast, lunch, dinner, 18 holes of golf and food & drink samples at each stop along the way! Last year we had 320 golfers! Sponsorship opportunities are available.

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

July 18, 2013
Weymouth Golf Club
Medina, Ohio

Held in conjunction with Liberty USA, we need your swing to make this tournament complete. Sponsorship opportunities available. Sponsorships help raise funds to award scholarships to deserving college students.

97th Annual Trade Dinner & Ball

February 8, 2013
Diamond Center
Suburban Collection Showplace
Novi, Michigan

Enjoy fine cuisine, network, dance and enjoy the live entertainment with more than 1,000 industry leaders. Sponsorship opportunities available.

29th Annual Innovations Trade Show

April 9 & 10, 2013
Burton Manor
Livonia, Michigan

AFPD's largest and longest running trade show has retailers looking to fill their shelves for the spring and summer months. Must be 21 years old to attend this show.

Day at the Capitol

Lansing, Michigan - Date: TBA
Columbus, Ohio - Date: TBA

MICHIGAN - Take a tour, meet your legislators and observe real-time debates and voting from the gallery above the House and Senate chambers!

OHIO - AFPD Ohio members have a chance to visit the offices of many legislators who will listen and respond to concerns or questions involving our industry.

Member Appreciation Dinners

2013 | Locations TBA

New for 2013, AFPD will be inviting small groups of members and their spouses to join us for a special dinner to thank them for being an AFPD member. Members will be picked from three separate regions throughout Michigan and three regions from Ohio. Exclusive sponsorship opportunities available.

AFPD's 15th Annual Holiday Beverage Show

September 10 & 11, 2013
Suburban Collection Showplace
Novi, Michigan

As Michigan's premiere holiday show, retailers and on- and off-premise licensees come from miles to see, sample and buy! You must be a member to exhibit in this show. Must be 21 years old to attend this show.

AFPD Foundation 5th Annual Joseph D. Sarafa Scholarship Luncheon

July 23, 2013
Detroit Athletic Club
Detroit, Michigan

Help the AFPD Foundation invest in the leaders of tomorrow. Each year we award over 30 scholarships to deserving young students. Sponsor a student today in memory of a friend or family member or attribute it to your company.

AFPD Foundation 33rd Annual Michigan Turkey Drive

November 22, 2013
Detroit & Lansing
Michigan

AFPD Foundation has pledged to put a turkey on the Thanksgiving table of over 6,000 needy families. This is a charitable event and all donations are 100% tax deductible.

AFPD Foundation 4th Annual Ohio Turkey Drive

November 21, 2013
Cleveland & Columbus
Ohio

Help struggling Ohio families enjoy a Thanksgiving meal by supporting our Ohio Turkey Drive. This is a charitable event and all donations are 100% tax deductible.



AFPD Foundation Events:



Thank you for your support!

NO CIG TAX.com

*Share your voice.
Shape the future.*



Find us on
Facebook

twitter

Twitter.com/NoCigTax

There's no substitute for your support! Working together, we can continue to get the attention of lawmakers and make your opinions known on tax increases and other unfair legislation. NoCigTax.com is your online resource that makes contacting legislators faster and easier than ever! Partnering together, we can continue to make a difference!

December 2012

December 2012

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JANUARY						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	For more information on AFPD programs and services, please visit www.AFPDonline.org or call (800) 666-6233.	1 <i>New Year's Day</i>	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21 <i>Martin Luther King Jr. Day</i>	22	23	24	25	26
27	28	29	30	31		



THE VOICE OF INDEPENDENT RETAILERS





Smart entrepreneurs are risk-takers. Except when it comes to health coverage.

CELEBRATING
5 YEARS

OVER
120,000
MEMBERS

Your Association
Exclusively Endorses



**Blue Cross
Blue Shield
Blue Care Network**
of Michigan

Nonprofit corporations and independent licensees
of the Blue Cross and Blue Shield Association

Get exceptional value with small business health coverage from the Blues

Choosing health coverage comes down to one thing: value.

The perfect mix of comprehensive coverage at an affordable price.

With Blue Cross Blue Shield of Michigan, you get real value and the flexibility to choose exactly the right coverage for your business.

Healthy Blue LivingSM from Blue Care Network

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

Simply BlueSM from Blue Cross Blue Shield

A PPO product, with over 120,000 members in just a year, that offers employees a comprehensive health plan at a competitive price. It's the coverage you've always wanted, that's now more affordable.

Healthy employees are good for business

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

Learn more today.

Call 1-248-671-9600 for more information regarding benefits and rates on Blues plans available to AFPD dealers.



JANUARY 2013

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February 2013

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March 2013

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April 2013

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THE VOICE OF **INDEPENDENT** RETAILERS



**Blue Cross
Blue Shield
Blue Care Network**
of Michigan



Your Association
Exclusively Endorses

Nonprofit corporations and independent licensees
of the Blue Cross and Blue Shield Association

Celebrating 50 Years as the Food Experts.

Come to our show
for great deals
and fresh ideas.

In addition to our broad
grocery store offerings,
come see our new Dairy
and C-Store programs.

contact us for more information

Tony Franchi at
tony_franchi@liparifoods.com
248.640.6350

liparifoods.com



The graphic features a festive masquerade theme. At the top, a blue and black masquerade mask is surrounded by colorful feathers (red, blue, green) and a shower of multi-colored confetti. Below the mask, two champagne flutes filled with bubbly are shown. A large, dark red banner with the word "LIPARI" in gold, outlined letters is the central focus. A gold ribbon banner curves around the bottom of the "LIPARI" text, reading "50TH ANNIVERSARY". To the right of the ribbon, a black oval contains the text "MASQUERADE BALL" in white, with a decorative flourish underneath. Further right, the event details are listed: "FOOD SHOW • APRIL 24, 2013" and "SUBURBAN COLLECTION SHOWPLACE NOVI, MI". At the bottom of the graphic, a row of five product images is displayed: a box of JAWA coffee, a box of Polar popcorn, a box of Yoders cereal, a box of Taste of Fresh cereal, and a box of Yoders cereal.

LIPARI
50TH ANNIVERSARY
MASQUERADE BALL
FOOD SHOW • APRIL 24, 2013
SUBURBAN COLLECTION SHOWPLACE NOVI, MI

JAWA
POLAR
YODERS
TASTE OF FRESH
YODERS

February 2013

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March 2013

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April 2013

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May 2013

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MARCH

SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY

For more information on AFPD programs and services, please visit
www.AFPDonline.org or call (800) 666-6233.

3	4	5	6	7	8	9
10 <i>Darlight Sunrises Time Begins</i>	11	12	13	14	15	16
17 <i>St. Patrick's Day</i>	18	19	20 <i>Spring Begins</i>	21	22	23
24 <i>Palm Sunday</i>	25	26 <i>Passover Begins</i>	27	28 <i>Holy Thursday</i>	29 <i>Good Friday</i>	30 <i>Holy Saturday</i>
31 <i>Easter Sunday</i>						



THE VOICE OF INDEPENDENT RETAILERS



SHERWOOD FOOD DISTRIBUTORS

Your Total Food Distributor

Corporate Headquarters
12499 Evergreen Road
Detroit, MI 48228

Beef

Pork

Poultry

Processed Meats

Lamb

Veal

Seafood

Deli

Full Line of Dairy

Frozen Foods

Hispanic Products

Bakery

Food Service

313-659-7300



@sherwoodfoods

www.facebook.com/sherwoodfoods

www.sherwoodfoods.com



March 2013

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April 2013

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May 2013

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June 2013

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APRIL

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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AFPD's 29th Annual
Innovations Trade Show

AFPD's 29th 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. You must be 21 years old to attend this show. Please visit www.AFPDOnline.org or call (800) 666-6233 for more information.



THE VOICE OF INDEPENDENT RETAILERS



**Where Service,
Quality and Price meet!**

U.S.

ICE

Since **28** YEARS 1984!

U.S. ICE
CORPORATION

- Cube Ice
- Block Ice
- Crushed Ice
- Dry Ice
- Cash & Carry Department at Wholesale Prices!
- Best Prices In Town!



- Centrally Located for Best Delivery!

LARGEST ICE MANUFACTURER IN THE CITY OF DETROIT,
with a manufacturing capacity of 400 tons (800,000 lbs.) of ice per day!



U.S. Ice's extensive fleet of delivery trucks keeps the Metro Detroit area "On ICE!"

U.S. ICE CORP.

10625 West 8 Mile Road • Detroit, MI 48221
(313) 862-3344 • Fax (313) 862-5892

**Call the
ICE LINE: (313) 862-3344**

MAY						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
For more information on AFPD programs and services, please visit www.AFPDonline.org or call (800) 666-6233.						
5	6 <i>Cinco de Mayo</i>	7	8	9	10	11
12	13 <i>Mother's Day</i>	14	15	16	17	18
19	20	21	22	23	24	25
26	27 <i>Memorial Day</i>	28	29	30	31	



THE VOICE OF INDEPENDENT RETAILERS

Where Service.
Quality and Price meet!
U.S. ICE

April 2013						
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May 2013						
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June 2013						
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July 2013						
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FARMER
OWNED

**Prairie
Farms**

Farm *fresh* quality...
from our family to yours



May 2013

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June 2013

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July 2013

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August 2013

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18 19 20 21 22 23 24
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JUNE

SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY

For more information on AFPD programs and services, please visit
www.AFPDonline.org or call (800) 666-6233.

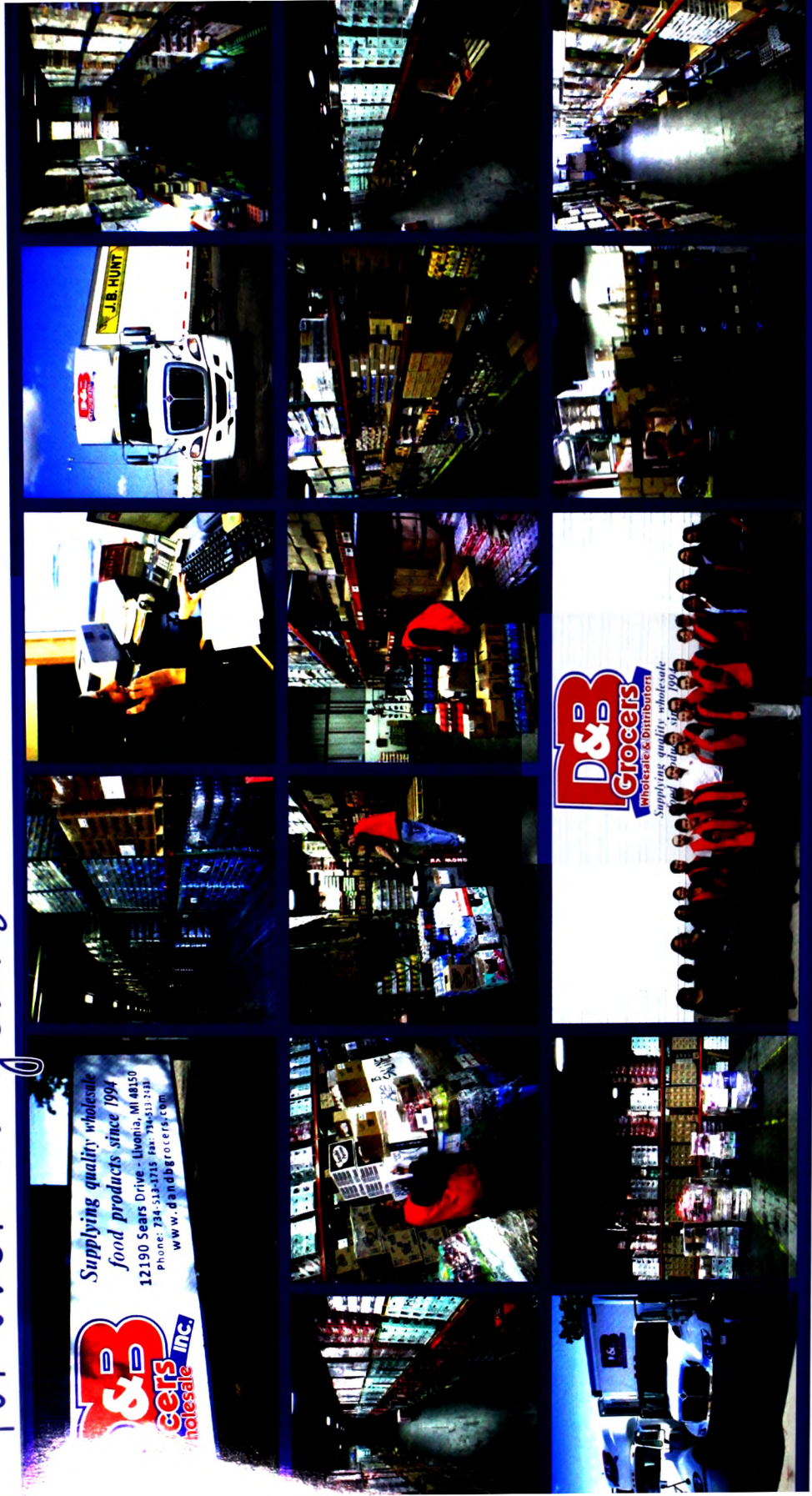
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THE VOICE OF INDEPENDENT RETAILERS

For information Call - 800.399.6970 ext.200

From our shelves to yours,
for over 18 years



D&B GROCERS WHOLESALE & DISTRIBUTORS

12190 SEARS DRIVE | LIVONIA, MI 48150 | P: (734) 513-1715 | F: (734) 513-2431

Call us at (734) 513-1715 to have a
sales representative visit your store today

June 2013

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July 2013

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August 2013

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September 2013

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JULY

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4 <i>Independence Day</i>	5	6
7	8	9 <i>Ramadan Begins</i>	10	11	12	13
14	15	16	17	18 AFPD/Liberty USA 9th Annual Ohio Golf Outing & Scholarship Dinner	19	20
21	22	23 Joseph D. Sarafa 5th Annual Scholarship Luncheon	24	25	26	27
28	29	30	31	JULY EVENTS: AFPD's Ohio Golf Outing & Scholarship Dinner. Sponsorship opportunities available. Also, the AFPD Foundation's Joseph D. Sarafa 5th Annual Michigan Scholarship Luncheon. Sponsor a scholar today! Please visit www.AFPDonline.org or call (800) 666-6233 for more information		



THE VOICE OF INDEPENDENT RETAILERS



Pay less, more profits. The strength and power of Central Grocers.

Central Grocers, Inc. is a member's owned grocery wholesaler that was formed in 1917. Operating as a cooperative, Central Grocers, Inc., a \$1.8 billion company in 2010, supplies and services over 400 independent grocery retailers in the Illinois, Indiana, Wisconsin, Iowa, and Michigan areas.

Centrella

SINCE 1917



10%

Guaranteed rebate program on produce

1,135%

Increase in Class B stock over the past 12 years

Lowest cost of goods guaranteed

Rebates equal 4.5% of purchases

\$41m

Total Rebates paid last year

Rebates paid quarterly

14.6%

Total Company Sales Increase from 2009-2010

\$100,000

If you're not already a member, call Ken Koester, to find out how our new million square foot cooperative distribution center in Joliet, Illinois can benefit you at 815-553-8856.

July 2013

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August 2013

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September 2013

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October 2013

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AUGUST

SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY

For more information on AFPD programs and services, please visit
www.AFPDonline.org or call (800) 666-6233.

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THE VOICE OF INDEPENDENT RETAILERS

Centrella
SINCE 1917

[®]
Dairymens

Fruit Drink Gallons

CALL JIM EVANS AT (800) 944-2301
TO PLACE AN ORDER TODAY!



August 2013

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September 2013

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October 2013

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November 2013

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SEPTEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2 <i>Eid al-Fitr</i>	3	4	5 <i>Rosh Hashanah</i>	6	7
8	9	10	11 AFPD's 15th Annual Holiday Food & Beverage Show	12	13	14 <i>Yom Kippur</i>
15	16	17	18	19 <i>Sukkot Begins</i>	20	21
22 <i>1st Day</i>	23	24	25 <i>Sukkot Ends</i>	26	27	28
29	30	AFPD's 15th Annual Holiday Food & Beverage Show Retailers and on- and off-premise licensees come from miles to see, sample and buy! You must be 21 years old to attend this show. Please visit www.AFPDonline.org or call (800) 666-6233 for more information.				



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Dairymens
All The Dairy Best To You

DELIVERY + SELECTION + PROGRAMS + SERVICES + TECHNOLOGY = TOTAL CONVENIENCE



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1-800-874-5550



HACKNEY

September 2013

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October 2013

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November 2013

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December 2013

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OCTOBER

SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY

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13	14 <i>Columbus Day</i>	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31 <i>Halloween</i>		

For more information on AFPD programs and services, please visit www.AFPDonline.org or call (800) 666-6233.



THE VOICE OF INDEPENDENT RETAILERS



THE H.T. HACKNEY CO.



Thank you to the AFPD and their
members for another successful year!

Beam

Crafting the Spirits that Stir the World

October 2013

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November 2013

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December 2013

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January 2014

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NOVEMBER

SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY

Help struggling families enjoy Thanksgiving! As the holiday season approaches, the AFPD Foundation has pledged to put a turkey on the Thanksgiving tables of over 6,000 families. Sponsorship and volunteer opportunities available.

Please visit www.AFPDonline.org or call (800) 666-6233 for more information.

3 <i>Highlight various time slots</i>	4	5	6	7	8	9
10	11 <i>Veterans Day</i>	12	13	14	15	16
17	18	19	20	21 <i>AFPD Foundation 4th Annual OH Turkey Drive</i>	22 <i>AFPD Foundation 33rd Annual MI Turkey Drive</i>	23
24	25	26	27 <i>(Hanukkah begins (Saturday))</i>	28 <i>Thanksgiving Day</i>	29	30



THE VOICE OF INDEPENDENT RETAILERS

Beam



You deserve a little credit, too.

Because of your hard work selling Lottery tickets, last year over \$770 million was contributed to the state School Aid Fund — a good thing for our kids. You also helped players take home over \$1.36 billion in prizes, making good things happen for local communities. And because 10,000 local businesses earned over \$172 million in commissions last year, you're making good things happen for yourself. So thanks for all the work you do and all the good things you help make happen for Michigan.



If you bet more than you can afford to lose, you've got a problem.

November 2013

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December 2013

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January 2014

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February 2014

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DECEMBER

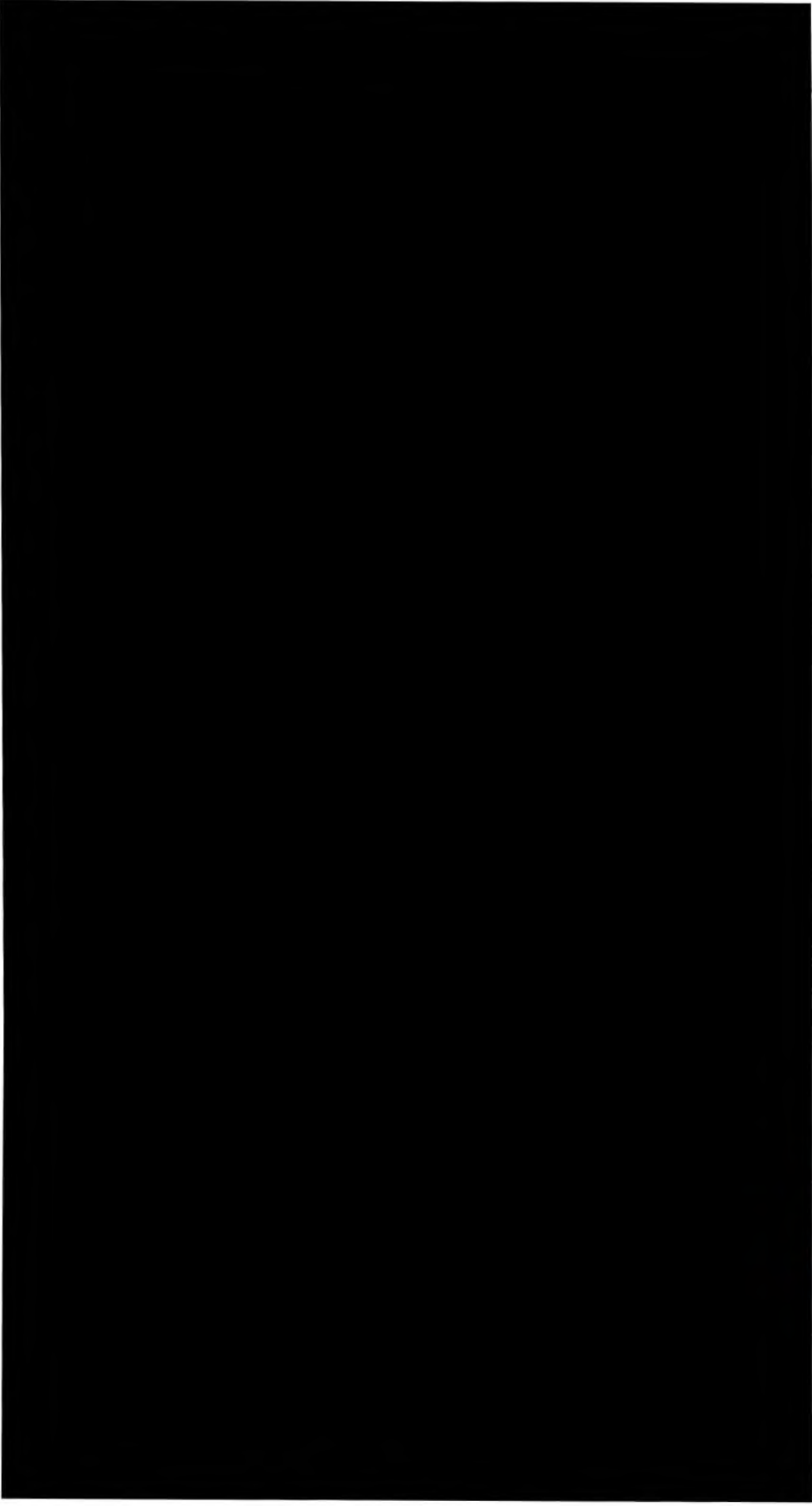
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5 <i>Chanukkah Ends</i>	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21 <i>Winter Begins</i>
22	23	24	25 <i>Christmas</i>	26 <i>Kwanzaa Begins</i>	27	28
29	30	31 <i>New Year's Eve</i>	For more information on AFPD programs and services, please visit www.AFPDonline.org or call (800) 666-6233.			



THE VOICE OF INDEPENDENT RETAILERS



**MICHIGAN
LOTTERY™**



5779 WEST MAPLE ROAD | WEST BLOOMFIELD, MI 48322
OFFICE: (800) 666-6233 | FAX: (866) 601-9610 | WWW.AFPDONLINE.ORG

