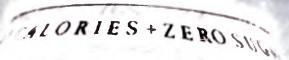


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COVER STORY // MILK IN MONEY?

Grocers are finding the dough in cake & Ice Cream!



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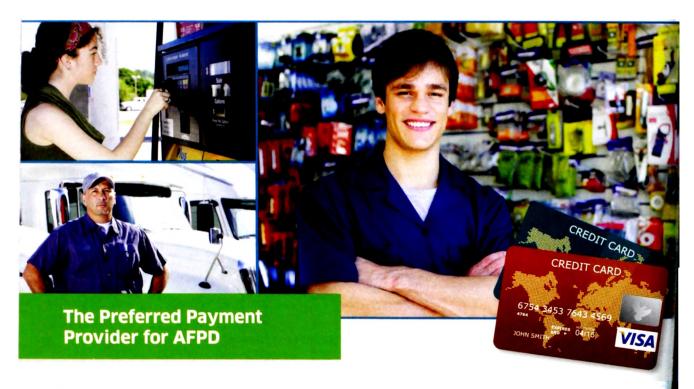


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chief operating officer's message

MARY LOU CABADAS-FERGUSON // AFPD COO & MANAGING EDITOR

Got Innovation?

henever I think back to the days when I was a student at the University of Michigan studying economics, the paradox of value always comes to mind. Commonly known as the diamond-water paradox, the paradox of value explains the very common contradiction that exists in the marketplace between a very useful item, like water, being more valuable than a less useful item, say diamonds, but which is priced cheaper in the marketplace.

In this month's issue, our cover story Money in Milk? (page 16) brings to light what is a commonly perceived inability to compete with big-box stores in the arena of milk sales. As the story unfolds, we unveil what successful retailers are doing to stay in the fight and turn the tables to profitability.

As the story unfolds, we unveil what successful retailers are doing to stay in the fight and turn the tables to profitability... innovation and originality.

This month, our retailer and supplier spotlights feature what could be contributing factors to this turnaround - family, honesty, and variety as keys to success and successful competition. And our Where Are They Now? article (page 26) features a past AFPD

Foundation scholarship recipient, Scott Trudeau, who took the dollars from the one and only scholarship ever granted to him and turned it into a successful career as the chief technology officer of two very of-the-moment websites.

What do all these individuals have in common as I see it? Innovation and originality. Combined, I would call these attributes proven winners and, based on what seems to be a recurring theme in this month's magazine, that would be hard to refute. It is in this originality that success can be found.

Perhaps then it is time for AFPD members to promote our own paradox. Called the innovation-milk paradox whereby we publicly promote the successes our members are realizing by instituting innovation and ingenuity to successfully compete with milk.

As our thoughts turn towards the fourth of the July, we are reminded that anything worth having is worth fighting for -- a true American philosophy. Just like our forefathers who fought for independence, let us unite and continue the fight for the independents!

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petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Protect Yourself from Fraud

W

orkplace fraud siphons millions of dollars from businesses each year, and small and mid-sized businesses are the most vulnerable. The culture of trust that

knits together a small, family-held business can make the owners easy targets. And with higher gasoline prices, the temptation to steal is greatly intensified.

Trusted employees' personal situations can, and often do, change therefore requiring that you be aware and mindful of what's going on around you. The perpetrator typically develops a financial need, the ability to rationalize his deception, and is vigilantly looking for the perfect opportunity to commit fraud. While you can't do

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much to eliminate the person's financial need or ability to rationalize, you can reduce the opportunities.

- Split accounting functions. To help prevent employees from diverting payments that the business receives, be sure that the person who receives incoming payments isn't the same person who posts them to your accounting system.
- Reconcile incoming payments daily with the amounts that get posted to your books and deposited in your bank. You or someone you designate should spot-check this procedure. If you use a desktop electronic check scanner, make sure that the device will credit funds only to your account. Otherwise, it's easy for an employee to scan in a customer check, direct it to his personal account, then shred the physical evidence, and delete the check's image from your hard drive.
- Guard your company's own checks. Keep your checks locked-up, and place strict limits on who can sign them. Avoid signing blank checks ahead of a transaction, and never make a check payable to "cash"
- Monthly bank statements should be mailed directly to your home or directly to you at your business, unopened, and you should review them right away. You should get images of all paid checks. Establish online access to your accounts, so you can check the status every day from anyplace.
- Pay close attention to your credit card processing statements for unusual deductions or charges.
 Employees could use your card terminal to improperly transfer funds to their personal credit card accounts.
- Consider outsourcing your payroll. This is an inexpensive way to deter employees from tampering with your payroll.

President Ronald Reagan suggested: "Trust, but verify" when entering agreements. These are words to live by. Periodically, double-check safe drops, verify rolled coin stashes, and verify that cash register "shift report" start/end times dovetail with previous and subsequent "shift reports" start/end times. An unscrupulous employee can run a limited "short shift" between scheduled shifts and pocket the receipts.

All the activities taking place at your business are really financial transactions, either with cash, credit cards, services, or products. Somebody is in charge of each transaction-it had better be you!





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

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

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communications corner

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

The Ultimate Networking Event: How to Make the Most of Mackinac Island

"Coming together is a beginning; keeping together is a progress; working together is success" — Henry Ford



he Detroit Regional Chamber Mackinac Policy Conference has had an historical track of being a premier networking event in Michigan.

When I first started attending the conference in the early '90s, my news director, Dick Haefner from WJR, told me that the event was the most important networking event of the year because I would meet people I'd need as contacts for the rest of the year and there would be many people I would never get another opportunity to meet.

He was right.

Events such as this are imperative for the business community. Getting connected and staying connected will have a direct impact on your business. Networking is one way you stay abreast of industry news.

Over the years, I have come up with a plan that will allow you to make the most of your time on Mackinac.

HAVE A PLAN

We drove up with AFPD president and CEO Auday Arabo, and took the opportunity to discuss plans for the event. He had a two-day, packed agenda with a strategy in place. You need a strategy before you go, especially if you have never been to the conference. While on the island, we set up calls with reporters not at the conference because other news was going on. As the association that represents independent retailers, Arabo commented on a Free Press story about Whole Foods and Meijer going to Detroit. Follow the link to see this interview at: http://www.freep.com.

CREATE YOUR AGENDA

The Chamber does a great job communicating what will be going on at the conference before the event. List out all the events and panel discussions you want to



attend and what you want to get out of the conference. The Chamber also incorporated a new app to help attendees keep up with the conference and customize the day to fit their individual needs. We produced a piece about the technology from the island with our YNN Logan Network team. You can watch it on YouTube to help you prepare for next year at: http://www.youtube.com/watch?v=JIRZyMEkGNw

MAKE A LIST

The Chamber also makes available the list of attendees. I highlighted all the people we wanted to connect with at some point during the conference. This enabled us to help our current clients connect with the people they needed to meet. This included connecting with people we had met in the past as well as with the media.

BE FLEXIBLE

While on the island, a new client asked me to set up some media interviews Thursday morning and, within minutes, we went into action. We were able to introduce Mayor Bill Wild to the media; he is seriously considering a run for Wayne County Executive. He landed several interviews and set the stage for his campaign. As a result, Mayor Wild ended up with significant media coverage about his interest in the Wayne County Executive seat.

FOLLOW UP

Every time I get a new business card, I write on it the date, time and place I met the person and sometimes a little note about him or her, depending on our conversation. I always follow up with the person, especially after an event like the Mackinac Policy Conference. You may not land a deal or a client at the moment, but the meeting and follow-up is imperative to the tone you set. It is about building relationships. Over time, the person you meet on the island could end up being a lifelong client and friend.



afpd corner



New Counsel in Ohio Legally Leading the Way

BY TOMMY FRANZ

Succeeding someone who's unanimously respected and appreciated for his or her tireless work is never easy, but that is the task ahead for Thomas Holmes as he takes over the position of legal counsel in Ohio for AFPD from Glen Waggoner.

Holmes and Waggoner have worked together at the law firm of Pepple and Waggoner in Cleveland, Ohio, for the past 12 years, with much of that collaboration taking place with AFPD and their individual business owners. AFPD directors praised the work of Waggoner

"What I'm looking forward to most is the relationships with the independent dealers. It seems kind of like a dying breed and it's nice just to deal with the unique needs that they have,"—THOMAS HOLMES

> tremendously, and while they are sad to see him retire after more than two decades of service to AFPD, they believe that Holmes will be a great asset to AFPD for years to come.

> Ed Weglarz, director of petroleum with AFPD, and Paul Elhindi, executive board member of AFPD, each said that

Waggoner's ability to deal with a variety of issues for AFPD made him especially integral to the association's growth. "He's always been a very professional and intelligent contributor to the association. Whether it has to do with underground storage tanks or training or complying with labor laws, he was always there as a very intelligent professional counsel for those members," said Weglarz.

"He's always taken care of our members. He's always reached out to help them to take care of their issues. He's going to be missed, that's for sure," said Elhindi. "Anything I needed legal wise, he would handle for me in regard to my petroleum business, from contract negotiation to leases. He's done a tremendous job and we're looking forward to working with his partner."

> Through working with Waggoner for 12 years on many AFPD cases and issues, Holmes said that he is prepared to take on new tasks, thanks to the experience he gained by learning from Waggoner.

"From a mentor standpoint, I can't think of a better attorney to learn from," said Holmes. "They teach you in law school how to think like a lawyer, but they don't teach you the necessary skills for when you get out of law school, like how to maintain clients and how to deal with client issues." Holmes stated that



THOMAS HOLMES

providing prompt legal advice while maintaining a high level of expertise is the main lesson he's taken away from working with Waggoner.

Although Holmes has been working with AFPD for more than a decade, he is still eager to take on the specific challenges and relationships that the association presents.

"What I'm looking forward to most is the relationships with the independent dealers. It seems kind of like a dying breed and it's nice just to deal with the unique needs that they have," said Holmes. "I want the members of the association to feel comfortable, whenever they have an issue, to pick up the phone and call me and trust that their needs will get handled promptly and efficiently in the manner that is most beneficial to them."

Tommy Franz is a writer for Denha Media & Communications.

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New USDA Meat **COOL Rules Effective Immediately**

Enforcement to Begin in November

On May 23, 2013, USDA released a final rule which amends the country of origin labeling (COOL) regulations. The final rule has been issued to respond to a ruling by the World Trade Organization (WTO) that COOL is an illegal trade barrier under the WTO Technical Barriers to Trade Agreement. The final rule applies label changes to muscle cut products only, not ground product. Produce, seafood and other commodities are not affected. The biggest change retailers and wholesalers will have to contend with is that now all muscle cuts of beef, lainb, chicken, goat and pork currently

labeled as "Product of the U.S." are required to be labeled under the final rule as "Born, Raised, and Slaughtered in the U.S."

If an animal is born and/ or raised in a foreign country or countries, the label must specifically identify the production steps occurring in each country (e.g., Born and Raised in Country X, Slaughtered in the U.S."). If an animal is raised in the U.S. as well as another country or countries, the raising occurring in the other country or countries may be omitted from the origin designation except if the animal was imported for immediate slaughter or where by doing so the muscle cut would be designated as having a U.S. country of origin (e.g. an animal that is born in the U.S., raised in Mexico and the U.S., and slaughtered in the U.S. cannot be labeled as "Born, Raised, and Slaughtered in the United States"). Labeling requirements for muscle cuts derived from animals slaughtered in another country (e.g. Product

of Country X) remain unchanged. Although born, raised and slaughtered information is not required for muscle cuts from animals slaughtered in a foreign country; such information may be voluntarily included on the label.

The regulation is effective immediately, although USDA has stated they will not enforce the new requirements for six months from May 23, 2013. The rule does not apply to items produced or packaged before May 23, 2013.

We expect this regulation to be challenged by the complainants in the COOL case, Canada and Mexico, before the WTO. The rulings of the WTO have no effect on U.S. law or regulation. Only the U.S. Congress, President or courts can delay, amend or eliminate a regulation. FMI is examining all options to respond to the rule. An FMI webinar on the regulation may be found at https://fmi.adobeconnect. com. For more information please contact Erik Lieberman at elieberman@fmi.org.

EXAMPLES OF COOL CHANGES

Existing Rule for Muscle Cuts	New Rule for Muscle Cuts
(Includes Beef, Lamb, Chicken, Goat and Pork)	
Product of United States	Born, Raised, and Slaughtered in the United States
Product of Australia	Product of Australia (unchanged)
Product of the U.S., Mexico	Born in Mexico, Raised and Slaughtered in the U.S.
Product of Mexico, U.S.	Born and Raised in Mexico, Slaughtered in the U.S.
(Animal imported into U.S. for immediate slaughter)	
Note: In new rule certain abbreviations are acceptable	e: Brn. Raisd. Sløhtrd

Options: Harvested may be substituted for processed. For poultry hatched may be substituted for born. Acceptable abbreviations (Htchd, Hrvstd).

Disclaimer: This quidance is provided by the Food Marketing Institute as a service to its members and does not constitute legal advice. As legal advice must be tailored to the specific circumstances of each case and laws and regulations are frequently changing, nothing provided herein should be used as a substitute for the advice of competent counsel.

express lines |

RESOURCES

Health Insurance Marketplace

When key parts of the health care law take effect in 2014, there will be a new way for individuals, families and small businesses to buy health insurance- the Health Insurance Marketplace.
HOW YOU CAN HELP:

There are a variety of ways you may become engaged in Marketplace outreach and education if you so choose. We know you work with a diverse group of people, with diverse needs, who may be seeking information about opportunities offered within the new Marketplace. Consequently, we have compiled a list of valuable tools and resources that may assist you and those you serve.

RESOURCES FOR YOU AND THE COMMUNITIES YOU SERVE

We have a variety of ways to become engaged with what is happening. Open enrollment in the Health Insurance Marketplace begins on October 1 and coverage takes effect in January, 2014. Some states will be operating their own Marketplace, while others are working with the Federal Government.

- www.Healthcare.gov is available to help individuals and small businesses make decisions that are right for them, whether they are in need of coverage or already have it.
- For consumers, individuals may visit SignUp.HealthCare.gov to sign up to receive updates as they pertain to new health insurance options, benefits, and resources.
- Marketplace.CMS.gov offers stakeholders the ability to sign

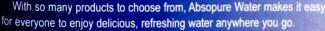
up via our partner list to receive more technical information about Health Insurance Marketplace implementation and outreach efforts.

To learn more now about the Health Insurance Marketplace, please visit HealthCare.gov/marketplace or www.cms.gov/cciio. There are a variety of webinars currently being offered about the Affordable Care Act and how the Health Insurance Marketplace will work. Go to marketplace.cms.gov/ NewsEvents/Webinars/Spring-Summer-2013-Health-Insurance-Marketplace-Training-Schedule. pdf to register for one. Training resources are available at www.cms. gov/CCIIO/Resources/Training-Resources/index.html. Official resources are available and ready for use at marketplace.cms.gov/ getofficialresources/get-officialresources.html.

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f you are in the grocery business the famously advertised question, "Got Milk?" warrants no answer. That's because the dairy beverage is a must to carry.

The real question to pose is: Are you selling it at a loss just to be competitive?

Although sales have fallen nationally this year by about 3 percent, according to Prairie Farms Dairy Co., retailers know that milk is a customer draw; and Prairie Farms knows milk. This year, Prairie Farms Dairy celebrates its 75th anniversary. Prairie Farms was born in 1938 as a farm co-op making and selling butter to retailers.

"Milk is a staple for just about every family," said Phil Kassa, owner of Heartland Markets and Saturn Markets. "We are not the cheapest on milk, however we are competitive and are still able to make a small profit on it. We decided about a year ago to find other items to push, other than milk, that would make a statement. We learned that when we matched our competition, we didn't increase our sales, we decreased our margins."

"Milk is still the number one price-sensitive item in the stores," said Justin Hiller, vice president of Hiller's Markets in Michigan, with seven stores in the state and their 8th store opening in the fall. "It can have the greatest impact on customer traffic. In order to stay competitive with big box stores and Kroger, we run milk at a 'break even' every day. Milk is the most aggressive category in the dairy departments."

Like other stores, it is not uncommon for owners like Hiller's to lose money on milk.

"Independents are the losers, who cannot compete with chain stores — thousands of them — on price," said Joe Gappy, owner of Prince Valley Supermercado. "We cannot do what they do, of course, because of who they are and the ownership of their own dairy farms. They are selling milk for \$2.59 while the cost to us is \$3.07. We just cannot compete on that product especially when the retail price fluctuates downward

nearly every day. However, we can compete in many other ways in our business, and that is why we are still in business.'

> He notes that stores like Kroger keep the milk market very competitive. "What Kroger is doing is creating a war with the big boxes, and the independents are stuck in the middle," said Gappy. "I am sure every time you see a Walmart or Meijer, they are competing with the Krogers in the area."

"Kroger has kept the strategy of 'no margin' milk sales going," said Gary M. Davis, regional sales manager of Prairie Farms Dairy in Michigan & Ohio. "It does not appear that they will stop anytime soon. As long as they keep making their store numbers, why change? "Kroger may or may not have an advantage over the independents by having its own dairy. The price that each Kroger store pays for milk from the Kroger Dairy is not much different than what most independents pay for milk. Kroger has decided to use milk and other items as a loss leader. It has helped Kroger stores increase comps each quarter. As overall national milk sales fall, their plants have over capacity, as well as all of the other manufacturers."

NO CASH COW

For several years now, the milk industry has been compared to the oil industry - gas prices rise and so do milk prices. The price reflects supply and demand, with a shrinking base of dairy farmers churning out enough supply that can meet the thirsty market.

There has been a decline in dairy sales and dairies have consolidated in response to falling fluid milk sales and the consolidation in the grocery industry. "Just as geographic areas of retail get over saturated, in the dairy industry new processing and packaging equipment leads to under-utilized plants," said Davis. "It forces the remaining dairies to get bigger in order to compete."

Some grocers see the milk issue as part of doing business. "There always has been "wars" on certain items," said Kassa. "Seven to 10 years ago, the wars were on soda, where they were always advertised below cost; today it is milk. It really is part of doing business. I don't consider it a war.'

Grocers know there is no cash cow to be found in the sale of milk, which was the case decades ago when grocers made a profit on milk. Unlike other products that have brand loyalty, such as Pepsi® or Doritos®, customers buy milk based on price. Other items are for the taking when it comes to selling below cost.

In Louisiana, it is illegal to sell milk for too much. It's also illegal to sell milk for too little.

This past January, state regulators cracked down on a grocery store that was engaging in a disruptive trade practice, selling milk at a price that could reduce, prevent or destroy competition.

The Louisiana state law requires retailers' markups to be no less than 6 percent of the invoice cost after adding freight charges.

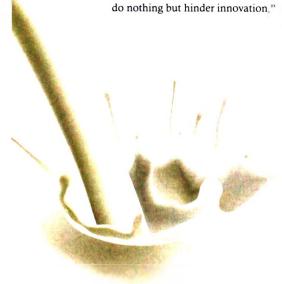
The Dairy Stabilization Board oversees milk prices in Louisiana. The board was established after Schwegmann, a New Orleans-area grocery chain, launched a legal battle in the 1970s with the Louisiana Milk Commission to buy milk from out-of-state suppliers because it was cheaper.

Hiller is among a group of independents who would support legislation that would prevent grocers from selling milk at below cost. "That would be great if I didn't have to lose tens of thousands of dollars every year selling milk at or below cost," he said.

Independents are also independent thinkers —not all agree with such a law.

"I would never support legislation that puts controls on what we, as retailers, can and cannot do in our own business," said Kassa. "We use loss leaders in our ads all the time to bring customers into our stores; we consider it an investment. Today it's milk; what will tomorrow's issue be? We believe in the free market."

"I am a firm believer in the free enterprise system," said Davis. "From the manufacturing and distribution side of the equation, I believe the whole process will eventually work itself out. Several decades ago, a lot of people wanted to break up A&P. They were vertically integrated and no competitor was ever going to stand a chance against them. Where are they today? "Our country is built on people with new ideas and other people willing to work harder. The dairy landscape will continue to change with innovation of products and practices. At Prairie Farms, we are working diligently to stay on the winning side of the change, but change is inevitable. Getting the government in the middle may do nothing but hinder innovation."





SCREAMING FOR ICE CREAM

Also a valuable dairy product, but not necessarily a family necessity, is ice cream. Although increasingly popular as the temperatures increases, it is still a year-round treat, said Hiller. "Ice cream always sells and we invest lots of real estate for the category. There are some wonderful new items we've just brought in: Pierre's from Ohio, Coolhaus Ice Cream Sandwiches from California or Michigan-made Hudsonville are always a great choice."

"Ice cream is an excellent product to promote especially because of the season," said Gappy, whose store is in the Mexicantown district of Detroit. "Ice cream sales are very strong for us. Our customer base includes a large number of families with young children. We try to promote ice cream in our ads during the summer."

Ice cream sales is definitely a summertime event. "Packaged ice cream is more a function of a promotional price," said Davis. "Even in a cold climate like Michigan, ice cream will sell year-round when on promotion."

Every year Prairie Farms adds new items in the ice cream category. This year a few of the hottest selling new introductions appear to be the new Northstar 40-count variety pack ice cream novelties (already one of the top selling SKUs in the Chicago market) and a new offering of a variety of fruit bars from several different manufacturers.

Davis says ice cream is not the only dairy item with increased sales. "Chobani has been tearing up the yogurt category with a 6-oz. cup at \$1.29 regular retail and '10 for 10' on sale," he said. "Last week ad circulars from the major retailers had private label Greek yogurt on sale below the typical Chobani sale price. With so much competition, Chobani may have excess capacity. What are they going to do? Stay tuned."



■ IN THE BAKING BUSINESS

Great with a glass of milk are products that have become a tremendous value to the grocer — pastries in the bakery department.

Competition is constant and independents have to always think of creative ways to stay in business.

"Competition based on price, in the grocery business, is always going to be a threat to independent grocers," said Jeff Brown, a fourth generation Philadelphia grocer and founder of ShopRite supermarkets. "I found there are other good ways to be more of a benefit to our customers, especially by understanding them better. We have been very successful in our fresh bakery department by developing scratch recipes like our famous sweet potato pie, which has given us a different avenue to grow our business. I think this type of customized offering has great potential in a market like Detroit, where diverse clients' needs represent opportunity."

"The bakery category continues to strengthen each year," said Hiller. "We have seen a growing percentage of customers moving away from the standard pillow loaves to more artisanal breads like Natalie's, La Brea, Tribeca or Zingerman's. The desire is driven from customers wanting higher quality products, and more natural ingredients."

It is part of the creative marketing strategy independents rely on to stay competitive. "One other growing subcategory is in single-serve desserts. We recently brought in small, single serving French macarons (not macaroons) and found a new hit," said Hiller.

The Kassas have also whipped up a popular bakery department. "We make our own donuts every morning," said Kassa. "We bake our breads and

decorate cakes, and we try to accommodate special orders when we can. We have very positive feedback from our customers. Our bakery manager is very talented, and is able to train the other associates in the department."

Prince Valley's bakery department has grown significantly over the years. "It is not about putting cans on a shelf," said Gappy. "We have artists on staff who create popular products from various ingredients."

This dedication to bakery items required Gappy to expand the space to accommodate a kitchen and invest in merchandise such as an oven, dough dividers, proofers and mixers that need maintenance.

"This is not a box cutter and price stamper approach," said Gappy. "In the Old World, people would go to the bakery every couple of days, and that is what we have here. Our demographics are Old World, and they come here three to four times per week to purchase their breads made daily starting at 6 a.m. When our doors open at 8, we are ready with carts of bread made that morning for sale."

Their bakery department includes pastries that are made fresh. "We make ready-to-eat tres leches cakes sold by the cake or by the piece," said Gappy. "We take special custom-made cake orders. And a popular promotion for the pastry department is making every first birthday cake for any child free — Kroger does not do that."

While the popular ad slogan of the 90's "Got Milk?" has soured in terms of prosperity for our retailers, it would appear that a bankable marketing ad might now be "Got Treats?" given today's marketplace.



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retailer spotlight

Growing Up a Grocer



he Kassas are third-generation grocers following in the footsteps of grandfather David Kassa, who launched his career as a grocer in 1931 with a Detroit store on

Jefferson and St. Clair. David's sons, George and Joe, took over the business in the 1950s when David became ill. George and Joe's sons, David, Paul, Mark, Chris and Phil, grew up in the business.

Today, they operate Saturn Markets in Dearborn Heights and Detroit, and Heartland Markets in Farmington Hills and Westland, which are larger full-service markets compared to the Saturn markets.

The Kassa grocery business has evolved over the years; they have larger stores, with extensive and varied product lines. Today the stores have in-house bakeries, full-line deli departments with store-prepared foods, cheeses from all over world and salad bars. Their produce departments have expanded with a greater selection of fruits and vegetables, as well as organic selections.

"Customers today expect more from us, and we have to offer them what they want," said Phil Kassa, owner and AFPD board member. "Before, we carried the basics; as long as it was fresh, we did well."

One of the first stores the third-generation Kassas started to work in was K&G Market on the east side of Detroit, owned by George and Joe. The store was approximately 3,000 square feet. From there, they purchased their first "supermarket" in 1975 on Linwood and Davison in Detroit. George and Joe were at that location until they retired in 2007.

RETAILER: KASSA FAMILY

Locations: Detroit, Dearborn Heights, Farmington Hills and Westland, Michigan

Started: 1931

Employees: More than 250
AFPD member since: 1975

Quotable: "AFPD is our connection to many legal and legislative issues facing our industry today. If it wasn't for the AFPD, we would have to settle on issues that benefit big corporations."



(LEFT TO RIGHT) MARK KASSA, PAUL KASSA, PHIL KASSA, DAVE KASSA AND CHRIS KASSA



The Kassas all grew up in the grocery business, heading to the stores at the young age of 7 or 8 to help out, and in junior high they had regular responsibilities of sweeping the floors and bagging groceries.

When George and Joe took over, it was truly a family owned and operated business. As their business expanded, the Kassas began to hire store managers and department managers, as well as other employees. "Even though we are active and work at our stores every day, we've learned to delegate authority. We learned that, in order to grow, you have to trust people," said Phil.

Focused on their four locations, the Kassas attribute their success to their mutually respected partnership.

"Our biggest accomplishment is being able to remain partners as a family," said Phil. "We are cousins and brothers with many disagreements of running the business. We have heated discussions, but in the end, we all make compromises in order to succeed. These compromises have been the keys to our success."

Although each owner has his own opinion and is personally vested in the business, the relationship between the Kassas is as strong as the business.

"Our closeness as a family has been the key to our success," said Phil. "We are cousins who grew up as brothers." "I think faith and family has kept us together when things were a little more challenging. I realized that when we were really challenged, really tested, our family and faith helped pull us through and made us appreciate each other. Family equals success."



retailer spotlight

Markham Creating a Family Enterprise

■ BY TOMMY FRANZ

y standing on a milk crate in order to operate the cash register in his uncle's gas station, Mike Mitchell developed a passion for his family's business at an

early age. Mitchell has worked with his uncle Randy Markham and cousin Denise Markham off and on for more than four decades. Founded in 1969, Markham Enterprises represents a great family business that has been built up through many years of hard work and dedication.

Markham Enterprises currently owns three stores throughout Michigan: a Marathon station in Howell, a Sunoco in Lansing and a full-service truck stop in Perry. There are fast food restaurants and other amenities at all of these locations.

Mitchell, who recently became a new board member for AFPD, works as the director of new business development for Markham. Given his experience of four decades in his family's business, Mitchell has seen Markham grow from the ground up.

"My uncle Randy started the business in 1969. He was a Mobil dealer and we had a two-way service garage wrecker and a full service station," said Mitchell. "I started with Randy pumping gas in 1971, when I worked the drive. My cousin and I grew up standing on those milk crates working the register or washing car windows."

That work ethic instilled in Mitchell and Denise Markham, who is now the CFO of the business, is just one of the many keys to success that Mitchell talked about while discussing how his family business has grown over the years.

MARKHAM ENTERPRISES

Locations: Howell, Lansing and

Perry, Michigan
Started: 1969

Employees: More than 50

AFPD member since: 2006

Quotable: "Find a way or make a way."





THE MARKHAM ENTERPRISES TEAM

"I think the biggest key for us always has been being driven by honesty in all dealings. If it doesn't work for everyone involved, it really doesn't work," said Mitchell. "My uncle and my cousin have a strong commitment to treating our dealers like we'd expect to be treated. We don't have a lot of the bigger stores, but we have some really good line stores and we treat them the same, and I think that's really important. The biggest thing is honesty."

In addition to working with his fellow family members, Mitchell made sure to point out the importance of another employee who has been very crucial to the success of Markham Enterprises.

"We have another long-term employee who's been instrumental with helping us and has been working with us since 1976 — Tom Darrow," he said. "We went from the service garage and got into the car wash business and then to the full-fledged convenience stores. Tom has been an instrumental person in the growth and success of our company."

From child cashier to new business director, Mitchell certainly has the experience needed to make a difference now as a board member of AFPD. Mitchell said he welcomes the opportunity to make a bigger impact on the industry than what his family has done previously.

"We haven't been really active participants in the inner workings and I feel like it's our opportunity, especially for my cousin and me, the second generation, to work better collectively with the other second-generation business owners to continue to enhance the atmosphere of AFPD," said Markham.

"Any time we can work to make better buying decisions for the group, if we can collectively get better deals, I think that's really important," he added. "As a new board member, I feel that it's up to me to prove to them that I'm worthy of the pick they made."

Tommy Franz is a writer for Denha Media & Communications.

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supplier spotlight

Socking it Out of the Park

Starting in his family's basement with his father and brother, Chris Toma helped start what would become an international wholesale business.

■ BY TOMMY FRANZ



he Toma family — Chris, his brother, Peter, and their father, Najib — founded Socks Galore in 1989. Originally started as a produce distribution center by their

father, the business quickly turned into a sock distribution operation. Their success allowed them to move the operation out of the basement to its first warehouse in Hamtramck, Michigan, to begin distributing nationally. A couple of subsequent moves have led the business to where it is today, with a 35,000-sq.-ft. warehouse in Oak Park, Michigan along with two showrooms in Michigan and one in Chicago.

Chris Toma said that their business motto, "Variety is the key to success," has also been the biggest reason why Socks Galore has been able to expand with continued success. "In order to succeed against my competition nationally (there are companies that have been around for 90 years), being a new national distributor, we had to really think out of the box," said Toma. "For example, for a significant order we're able to give the customer 80 different styles of socks when others may only be able to give 20 or 30."

That amount of variety has enabled Toma and his business to grow from selling only to local stores to now competing in the international marketplace. "Starting out, our business was just a local business working with grocery stores, liquor stores and gas stations. In the last

SUPPLIENT SOCKS GALORE

Location: Oak Park, Michigan

Founded: 1989 Employees: 12 full-time AFPD member since: 2012

Slogan: "Variety is the Key to Success."



socksgalore



CHRIS TOMA

10 years we've evolved into a company that now offers goods in places as far away as Panama and Guatemala. When we do trade shows in Las Vegas, people come from all over the world to buy our merchandise because they need and want our products. We're now at the level where we're able to ship anywhere out of the country."

Despite their success in expanding internationally, Toma said that one new product category has helped Socks Galore grow locally. "We just added a full line of licensed goods for Detroit sports teams and the local universities. We're selling hats, gloves and a lot of licensed basketball and football gear," said Toma. "That's what's selling better in the convenience stores and truck stops."

Socks Galore also recently added Dunham's Sporting Goods as a customer for a couple types of socks, making athletic apparel a unique niche to the Socks Galore operation.

Going forward, Toma is optimistic that their decision to join AFPD in the last year will help them gain more connections to grow their base locally in Michigan and Ohio. "It's easier to sell to an out-of-state customer because they can just order online, but it's not easy for us to get to accounts in northern Michigan or on the west side of the state because we only have the infrastructure set up to work in Metro Detroit," said Toma. "I'm hoping AFPD will help me expand my merchandise sales network to stores in those areas that are interested in my products."

Tommy Franz is a writer for Denha Media & Communications.



I where are they now?

From an AFPD Sscholarship Recipient to a Rewarding Technology Career

BY GENE MIERZEJEWSKI



ove of computer technology has taken Scott Trudeau from suburban Detroit to New York City, where he's a key player in two extremely popular lifestyle websites.

And he did it all with a hand from the AFPD, which helped him begin his college education with a \$1,500 scholarship.

The son of Terry and Susan Trudeau of Clinton Township, Scott was one of the first recipients of the AFPD's academic award in July 1998. He was somewhat of a nomad, enrolling first at Oakland University and then taking classes at Macomb Community College and Wayne State University. He ended up at the University of Michigan, where he earned a bachelor's degree in general studies, with a focus on computer technology and cognitive psychology.

After graduating, Scott was the information technology specialist for the U-M Department of Student Publications, which oversees The Michigan Daily, and then became the technology manager of the Michigan Poverty Law Program, which helps provide legal aid to the poor across the state.

Today, however, Scott is moving in a different direction as the chief technology officer of two fashionable websites, ApartmentTherapy.com and TheKitchn.com. He and his team of experts work their cyber magic to maintain and update the sites, which offer a wealth of tips every month to millions of apartment dwellers and food aficionados seeking fresh ideas on topics ranging from home decor to recipes.

He and his wife, Elizabeth, now live in Brooklyn. They are the proud parents of a 3-month-old daughter, Ada.

Despite the passage of years, his diverse experiences and move to New York, Scott still has warm — and thankful — memories of the early boost he received from the AFPD.

"The scholarship very definitely was welcome," said Scott during a recent visit with his parents to show off his infant daughter. "It was of great assistance for



getting me through my undergraduate years. It helped me get off to a good start.

"It was the only scholarship I ever received. Other than that, I worked my way through college."

Scott noted that his father, Terry, still works for Hubert Distributors, whose AFPD membership qualified him for the scholarship.

The AFPD Foundation awards academic scholarships worth \$1,500 each to at least 20 extraordinary students in Michigan and 4 in Ohio every year. The scholarships are available to any high school senior, college freshman, sophomore or junior who is: a student employed by an AFPD member company for at least six months as of January 1, or a student whose parent is a full or part-time employee of an AFPD member company for at least one year as of January 1, or a student who is a customer or child of a customer of an AFPD member.

Scholarship winners are chosen by a panel of educators. To insure impartiality in the selection of winners, the program is administered by International Scholarship & Tuition Services, which specializes in the administration of sponsored scholarship programs.

Winners are notified by June 1. Michigan winners must attend the AFPD Foundation Joseph D. Sarafa Scholarship Luncheon, while Ohio winners must attend the AFPD/Liberty USA Annual Golf Outing. Both events usually take place in mid to late July. Those who do not attend will forfeit their award.

Gene Mierzejewski is a writer for Denha Media & Communications.

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michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

Lottery has Plenty on Tap for Summer Fun!

Be prepared for some serious Lottery business this summer as new Instant games coming on the market have plenty to offer Lottery players!



he Michigan Lottery will launch a new instant game on June 4 that includes a variety of features that players – and the Lottery industry – have never seen before.

The \$2 Raise The StakesTM ticket, which includes over \$7 million in total instant-win cash prizes, also includes 150 second chance drawings with prizes totaling over \$300,000. The game also provides players with both a web site, RaiseStakes.com, and free mobile app from which they can create and join teams with other players in order to pool their entries. Players will also be given access to various social media tools, to engage with their friends and Raise The Stakes teammates.

Each Raise The Stakes ticket has a stub with a unique entry code, worth one to 60 entries, hidden beneath the latex. Codes can be submitted through either the web site or the mobile app. Be sure to remind players that if they have the mobile app, they can choose to quickly scan the QR code on the ticket to automatically submit their entries rather than entering it manually.

Raise The Stakes will have 140 drawings, with five winners selected each day, to win \$100! Remind players that entering their codes can lead to cash in their pockets!

INSTANT TICKETS



NEW INSTANT TICKETS

In addition to the Skee Ball™ (IG 657) on July 2, retailers will also see (\$1) Cash It In™ IG 652 and (\$10) Black & Gold™ IG 640.

INSTANT TICKETS SET TO EXPIRE:

Expiring on July 1 are IG 472 Money Magnet[™] (\$1) and IG 489 Beieweled[™] (\$2).

INSTANT TICKET ACTIVATION

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

In addition to the daily drawings, there will be 10 progressive jackpot drawings during the Raise the Stakes promotional period. Players can choose to keep their entries for themselves or assign them to a team for a shot at increasing their chances to win! Every entry the player or a team member submits raises the potential progressive jackpot prize by \$500 and 60 entries to "raise the stakes" to the maximum prize of \$30,000! In each drawing, if the entry selected was assigned to an individual, then that individual wins the entire progressive jackpot. If the entry selected was assigned to a team, then each member of the team receives \$500 for each entry he or she contributed.

Team participation, a very new element for Lottery play, increases a player's potential progressive jackpot faster, it also increases the chances of winning. Encourage your players to use social media tools like Facebook and Twitter to invite friends or open their team to anyone who might want to join. Players can also use social media to chat with team members as they get closer to their jackpot goal and to celebrate their winnings!

Raise The Stakes definitely takes Instant play to a whole new level and your customers may have questions. I encourage you to visit the game's web site, www.raisestakes.com, to familiarize yourself with the games components. And be sure to watch the Raise The Stakes video at http://youtu.be/s8BNJjr4CuM. It is not only entertaining, but informative as well!

This game is sure to generate a lot of interest and excitement for our players because it provides so many winning opportunities. The daily drawing prizes of \$100 and the progressive jackpot prizes—with a winner's amount determined by his or her contributions to the team effort-will be awarded to players via email in the form of a voucher. Like any Lottery Instant ticket, you can redeem a voucher of up to and including \$600. To cash these vouchers simply press the "Coupon" key on the home screen of the Lottery terminal and select "Instant Coupon" Scan the bar code on the voucher and then enter the underlined 5-digit number through the terminal or manually validate by using the Instant ticket validation procedure. Be sure to welcome these vouchers from players because if you don't, another retailer will. And that means lost cashing commission for you!

Continued...

michigan lottery

SKEE BALL

The fun continues with the Lottery's Skee Ball promotion, which starts with the sale of the \$2 Skee Ball on July 2. Through December 20, participants who log into their Player's Club account at wwwmichiganlottery.com or directly access the Skee Ball promotional web site at SkeeBallChallenge.com can submit the code found on non-winning tickets and then play the Skee Ball Challenge game. Point out to players that the code will be the eight digit number concealed beneath the scratch material on the ticket.

At the conclusion of each Skee Ball Challenge game, the participant's score will be added to a leaderboard. Every seven (7) days during the promotional period, the participant(s) with the highest score will be awarded \$100 worth of free instant tickets and the leaderboard will be reset.

One of the unique feature about the Skee Ball promotion is that it also encourages Fantasy 5 play. Fantasy 5 tickets sold between July 2 and July 29 will have a special code that players can enter into the Skee

Ball promotion as well. The code will be a unique 19-digit number located directly below the bar code on the Fantasy 5 ticket. So when you sell a Fantasy 5 ticket, be sure to remind players of the Skee Ball opportunities they have with that ticket. Likewise, when you sell a Skee Ball ticket, let players know that for another \$1 they can purchase another entry into the promotion as well as a chance to win a Fantasy 5 cash prize.

Retailers will also notice that at various times early in the promotion they will see ESMM monitor messages and promotional language printed on all draw game tickets.

SUMMER EVENT SCHEDULE

Lottery players will be able to purchase both of these games not just from you, but from our mobile sales unit as it travels throughout the state to various events.

- Coast West Festival Muskegon, July 1-July 6
- Detroit Tigers Comerica Park Detroit, July 9 and 10 and July 12-July 14
- Ann Arbor Art Fair Ann Arbor, July 17-July 20
- Sterling Fest Sterling Heights, July 25 July 27





michigan lobby

TYRONE D. SANDERS JR., ESQ. // PUBLIC AFFAIRS ASSOCIATES

AFPD Issue Advocacy Summary

n Thursday, June 20th, the Legislature recessed until August 27, 2013.
However, the last days of session were not without controversy. At issue was

the Governor's proposal to expand Medicaid coverage to Michigan residents with incomes of up to 130 percent of the federal poverty level. After significant debate and over the objections of tea party activists, the House of Representatives passed HB 4714, sponsored by Rep. Matt Lori (R – Constantine). It was anticipated that the Senate would put the bill up for a vote during the final day of session, however, the Governor and business community's lobbying efforts were unsuccessful in convincing leadership to put the issue up for a vote.

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

ROAD FUNDING

Governor Snyder called for the implementation of a stable, long-term revenue source that adequately funds Michigan's road construction/maintenance needs. The Legislature failed to reach consensus on how to fund this state priority, but, made a 1-time appropriation of \$350 million in this year's budget. This summer AFPD will be meeting with legislators to socialize its ideas on addressing the fraud inherent in today's funding mechanism.

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.



AFPD commissioned a white paper that examined comprehensive recycling models from other states. AFPD has been socializing this research with legislative and administrative leadership as well as potential coalition partners to garner their support for comprehensive changes to Michigan's current recycling practices. The MDEQ intends on convening work group meetings to discuss the intricacies of this issue and attempt to reach consensus among key interest groups.

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. Debate on these bills has been slowed by influential interest groups opposed to certain aspects of the package. Recently, AFPD representatives met with LARA Director Steve Arwood to discuss proposed changes impacting AFPD members.

FRAUD

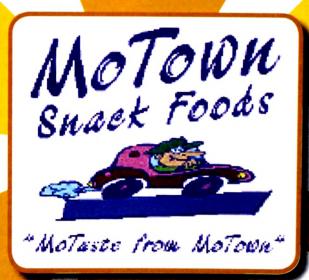
AFPD actively supported HB 4360, sponsored by Rep. Gail Haines and HB 4361, sponsored by Rep. Roger Victory that imposes penalties on licensees involved in fraudulent transactions for food assistance program benefits related to sale of alcoholic liquor and lottery tickets. These bills were signed into law and assigned Public Acts 55 of 2013 and 56 of 2013, respectively.

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ohio liquor

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

The Flavors of Summer

his time of year is the perfect season for trying the newest items and fresh summer flavors. We take pride in listing a wide variety of brands and flavors to suit

almost any tastes. With the aid of our new Spirits Innovation Program (SIP), which is a partnership between the Ohio Division of Liquor Control, spirits brokers/suppliers, and Ohio's Contract Liquor Agencies, we can keep up with continually evolving consumer tastes and innovative industry trends. SIP is helping us to improve product selection at our agency

stores to better match local demands, while continually listing new items. Many new and interesting flavored items that are perfect for summer are available now at local liquor agencies all across Ohio.

Spirits manufacturers are very creative and continue to outdo themselves with great new flavors, flavor combinations and distinctive products. This summer, we're listing new items that include lots of sweets like peach and pomegranate, confections and cakes, traditional summer-time deserts and treats, and just about any other flavor you can think of, and some you've never imagined!

Many of the new flavors are in the vodka category. A few new items for this summer are Smirnoff's selection of light sorbets, with flavors like raspberry pomegranate, lemon, and mango passion. These products and others like them are focusing on the trend of customers wanting spirits with fewer calories, but all of the great taste. Other new summer items include Pinnacle Rainbow Sherbet and Strawberry Shortcake.

The Bourbon category has also become very innovative, introducing flavored items of their own. New this summer are two flavors, peach and blackberry, from Bird Dog Flavored Whiskey. Another example of a unique new flavored item for summer comes from Junior Johnson's Midnight Moon. They've come out with new blackberry and cranberry flavored moonshine.

Tasting events have become a very popular way for agency stores to introduce customers to these new items. We've approved and average of about 200 events per month this year, and expect to see even more in the next few months with all the new summer products. In addition, we and our industry partners provide our agency stores with lots of product information to pass on to customers, like special summer drink recipes using the newest flavored items. Our goal is to provide shoppers with an easier and more enjoyable shopping experience.

We always strive to serve our customers better by being on the cutting edge of new trends and offering a large and diverse selection of great products. To find out about new products, customers can visit our website at www.com.state.oh.us/liqr for the latest new products list for each month. Our website also has a search feature to find which local liquor agency carries the products customers are seeking.





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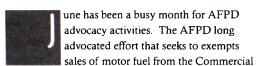
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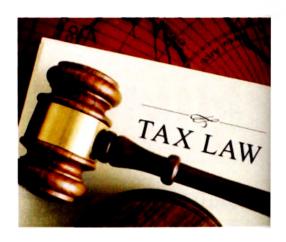
Cautiously Optimistic



Activity Tax (CAT) appears to be one step away from final legislative approval. The Ohio Senate Finance Committee and the full Senate passed the state budget bill which included, among other items, the original AFPD language seeking to remove the commercial activities tax (CAT) as it applies to the sale of gasoline and diesel for over the road use and replace it with the "RAC tax" If approved, the RAC tax will be a tax collected at a single point of sale, at the terminal rac, and allow for tax on invoice which would then be passed on as a line item on ensuing invoices. The CAT would still apply to other items, i.e. all non-food items, sold at service stations or convenience stores. The Ohio House refused to concur in Senate amendments and the bill was sent to a conference committee to work out differences between the two houses. AFPD will closely monitor this committee to ensure that our language remains in the final version. The Governor's office has indicated strong support as has the Ohio Department of Taxation. Barring any defeat during conference committee, the effective date of this very important legislation to our membership body would be effective on July 1, 2014, allowing ample time for the Tax Department to set up the system necessary to collect the tax.

Another part of the budget bill would provide a 50% income tax credit on the first \$375,000.00 in income with a maximum of \$75,000.00.

The fear of a tax increase on tobacco products



was somewhat alleviated when no tax was included in the Senate passed bill. However, conference committee could still include a tax on OTP (other tobacco products), as House Finance Chairman Ron Amstutz has indicated he will propose some major tax changes.

Additionally, while there is language by the Senate allowing for on-line lottery ticket sales, the House is not in favor, therefore that will need to be decided. Your AFPD team remains awake at the wheel monitoring every step of the process to ensure success.

As mentioned in last month's issue of Bottom Line, AFPD is meeting with Ohio EPA to establish permanent rules on Stage II Vapor Recovery Systems replacements. We are optimistic regarding the eventual outcome.

AFPD continues to meet with key legislators and attend fundraising events in order to protect and promote our members' interests. I would encourage all members to participate to the extent possible in these important meetings. The best sales people for an association are its members! If you know of anyone who should be a member but isn't, please let them know what AFPD is doing for you and ask them to consider membership. There is most definitely strength in numbers.



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health care help



On May 8, the Department of Labor (DOL) released updated guidance as well as model notice forms for employers to use to notify their employees of coverage options on the Marketplace, as required by the Affordable Care Act (ACA).

The ACA requires employers to provide each employee at the time of hiring (or for current employees), written notice informing employees that:

- The Marketplace exists, including a description of the services provided by the Marketplace, and the manner in which the employee may contact the Marketplace to request assistance;
- If the employer plan's share of the total allowed costs of benefits provided under the plan is less than 60 percent of costs, the employee may be eligible for a premium tax credit if the employee purchases a qualified health plan through the Marketplace; and
- If the employee purchases a qualified health plan through the Marketplace, the employee may lose the employer contribution (if any) to any health benefits plan offered by the employer and that all or a portion of the contribution may be excludable from income for federal income tax purposes.

Employers are required to provide the notice to each new employee at the time of hiring beginning October 1, 2013. For employees



who are current employees before October 1, 2013, employers must provide the notice no later than October 1, 2013. The notice is required to be provided automatically, free of charge.

Employers must provide a notice of coverage options to each employee, regardless of plan enrollment status (if applicable) or of part-time or full-time status. Employers are not required to provide a separate notice to dependents or other individuals who are or may become eligible for coverage under the plan, but who are not employees.

DOL provided model notice forms as temporary guidance in response to requests from employers who want to know their obligations under this ACA provision and begin to plan for implementation in the fall of 2013. Employers may rely on the guidance immediately. One model notice form is for employers who offer a health plan for some or all employees and a second model

notice form is for employers who do not offer a health plan.

The notice must be provided in writing in a manner to be understood by the average employee. Notice can be sent via first-class mail delivery or electronically.

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.



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The Strawberry is Nature's Heart-Shaped Superfood



■ BY NICCOLE LADUE - MAY 29, 2013

It's almost here...Of course I'm talking about Michigan's strawberry season! The early season starts in late-May, but the picking is ripe through the month of June and into the beginning of July. These little heart-shaped gems pack a giant nutritional punch! Strawberries contain essential nutrients that help protect our hearts, increase our HDL (good) cholesterol, lower our blood pressure and help protect us against gastrointestinal cancers. Plus they can be used to add color and a hint of sweetness to a variety of dishes.

Strawberries are sodium-free, fat-free, cholesterol-free and low-calorie. They contain high levels of polyphenols, which are antioxidants that protect our cells from free radical damage. Strawberries are also a great source of fiber, vitamins, manganese and potassium. In fact, about eight strawberries have more vitamin C than an orange!

Check out these healthy recipes that use strawberries to add some fun and flavor.

STRAWBERRY SALAD WITH GRILLED SHRIMP

Makes 4 servings

Salad:

- 2 cups baby spinach, rinsed and dried
- 2 cups arugula, rinsed and dried
- 2 cups strawberries (about 1 pt), hulled and sliced
- 2 oz crumbled goat cheese
- 3 tbsp pecans, toasted and chopped
- 2 small green onions, sliced
- 1 lb shrimp, cleaned and deveined

Dressing:

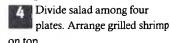
- 2 tbsp balsamic vinegar
- 1 tbsp honey mustard
- 1 tbsp olive oil
- 1 tbsp fresh chopped basil
- Pinch of salt and freshly ground pepper
- Combine all salad ingredients (except shrimp) in a large

bowl. Toss gently.

Make the dressing: Whisk the vinegar and mustard together in a small bowl; slowly whisk in olive oil. Add basil and season with salt and pepper.

Grill the shrimp: Heat and oil an outdoor or stove-top grill. When hot, add shrimp and grill 3 to 4 minutes on each side until

slightly charred and cooked through. Remove from heat.



Drizzle dressing over each and serve.

STRAWBERRY-BALSAMIC DRESSING

- 2/3 cup sliced strawberries
- ¼ cup balsamic vinegar
- ½ shallot, chopped
- 2 tsp fresh thyme leaves
- 1 ¼ tsp Dijon mustard
- 1/4 tsp ground black pepper
 Combine all ingredients and
 1/4 cup water in a blender and

blend until very smooth.

STRAWBERRY-AVOCADO SALSA

Makes 4 servings (serving size: 1/4 cup)

- 1 cup finely chopped strawberries
- ¼ cup finely chopped peeled avocado
- 2 tbsp finely chopped red
- 2 tbsp chopped fresh cilantro
- ½ tsp grated lime rind
- 2 tbsp fresh lime juice
- 2 tsp finely chopped seeded jalapeno pepper
- ¼ tsp sugar (optional)
- Combine all ingredients in a medium bowl; toss gently.

Serve immediately.



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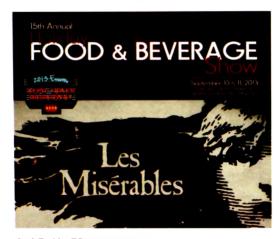
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AFPD calendar III III



SEPTEMBER 10 & 11, 2013 AFPD'S 15TH ANNUAL HOLIDAY FOOD & BEVERAGE SHOW

As Michigan's premiere holiday show, retailers and on- and off-premise licensees come from miles to see, sample and buy a wide variety of new products. Admission for AFPD members is free. Must be 21 years old to attend this show

NOVEMBER 21 & 22, 2013 AFPD FOUNDATION TURKEY DRIVE

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

FEBRUARY 21, 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 live entertainment and engage with colleagues and friends to celebrate the strength and vitality of AFPD and the members it serves.

APRIL 29 & 30, 2014 AFPD'S 30TH ANNUAL INNOVATIONS TRADE SHOW

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

publishers statement

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