

BottomLine

THE VOICE OF INDEPENDENT RETAILERS // VOL. 24, NO. 6 // JUNE 2013

AFPD

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Cool Beverages
Heat Up the
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BottomLine



THE VOICE OF INDEPENDENT RETAILERS
VOL. 24, NO.6 // JUNE 2013

features



QUALIFIED HEALTH PLANS: STANDARDS FOR PRODUCTS OFFERED IN NEW HEALTH INSURANCE EXCHANGES

In 2014, individuals and small businesses will be able to purchase private health insurance, or qualified health plans ("QHPs"), through state-based competitive marketplaces called exchanges.



COVER STORY //

DOG DAYS OF SUMMER

Cool Beverages Heat Up the Marketplace.



GOVERNOR KASICH ANNOUNCES \$1 BILLION WORKERS' COMPENSATION REBATE

Governor John Kasich announced plans to give Ohio employers a \$1 billion rebate from the Ohio Bureau of Workers' Compensation (BWC) and another \$900 million in credits as the agency revamps its payment system.

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chairman's message

JOE BELLINO, JR. // AFPD CHAIRMAN

Quenching Summer's Thirst

Summer...it turns me upside down. This 80s soundbite brought to you courtesy of the Cars is exactly what AFPD members look forward to every year as consumers embrace leisure time activities which lead to retailers' profits increasing. It does appear to be a fact that hemlines and retailers' profits from the sale of beverages and beverage accessories enjoy an inverse relationship in the summer time ("Dog Days of Summer", page 16).

Like the spring runway shows, summer ushers in a bevy of new drink styles all guaranteed to attract new customers to your door. Frozen drinks are an obvious summer favorite and a savvy retailer would be remiss in not including this latest trend in their summer product line-up. Just ask Nick Sulaka, owner of Nick's Chips who has found success by offering unique products that consumers are eating up ("Nick's Chips: Flaming Hot", page 24).

Tradition and legacy also go a long way in keeping customers refreshed during these hot, summer days. The tried and true, presented in cutting edge packaging and sporting the trendiest color schemes can garner renewed and new interest and soon see the product flying off the shelves. Summer, like spring, is also a time for renewal and manufacturers of some of the hottest brands like Monster, know it. Taking their lead, and adapting to your customers' needs and desire for variety will ensure that your business remains cool this summer.

However, even the trendiest drinks can't seem to stymie the consistent growth experienced by the bottled water industry. According to an April 2013 Beverage Marketing Corporation study, "Americans just can't get enough bottled water". The study reports that 2012 water consumption per American reached an impressive 30.8 gallons. Per-capita consumption of bottled water was up 5.3 percent in 2012. This represents the largest absolute volume increase compared to any other beverage category in the U.S.

D&B Grocers reports that Sparkling Ice is a perfect example of this trend. In response to consumers' increasing mindfulness of what they drink and the impact of sugary beverages on their overall health and wellness, Sparkling Ice "is doing particularly well...it has zero calories and is sweetened with Splenda. It also is gluten and caffeine free, making it an ideal drink for the summer" said Bobby Hesano, owner of D&B Grocers.

Whether your customers turn to your business for healthy, low-cal refreshments to keep them company poolside or something with a bit more of a punch, the AFPD has prepared this month's issue to assist you in meeting that demand.

Wishing you a profitable and enjoyable summer season! ■

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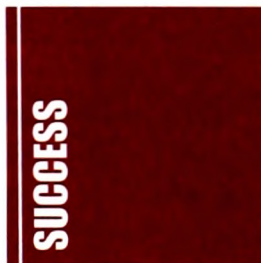
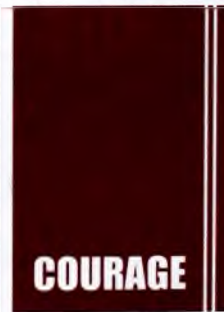
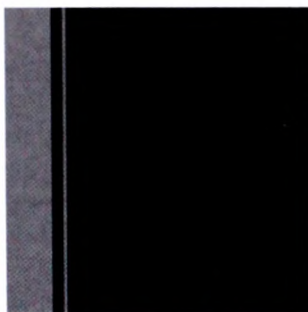
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July 23, 2013 • Detroit Athletic Club



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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. Scholarship funds for Michigan are raised through sponsorships of our **5th Annual Joseph D. Sarafa Luncheon** taking place on **July 23, 2013**. Michigan scholarship recipients have an opportunity to meet and network with donors and contributors at this luncheon.

Since its inception and with the help of generous contributions, the AFPD Foundation has distributed more than \$400,000 in scholarship funds to the employees and family members of AFPD member businesses, their customers and financially disadvantaged youth.

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petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Taking Advantage of Perks

When we think about streamlining our businesses, we look at sales opportunities and expense reduction. Both of these functions are vitally important, however let me call to your attention another perk often overlooked.

Many of your suppliers might offer co-op advertising funds. When you think of suppliers, don't limit your thinking to your fuel supplier only. Often times there are "hidden" co-op programs that other suppliers offer that you might qualify to participate in but, you need to ask!

Advertising and promoting products and services are the obvious choices. Don't fail to consider Grand Opening or Customer Appreciation events. If you are near a highway that allows billboards or inter-state "blue" info signs, these often qualify for co-op funds.

Coupon mailouts and local newspaper advertising are other avenues to explore. Consider also sponsorships at neighborhood golf outings and festivals.

Co-op tuition funds are also often available for you and your employees. Pre-authorization of the course content and successful completion of the course are usually requirements to receive those funds. A benefit to taking advantage of this particular perk is that in encouraging employees to attend classes it makes them feel you are interested in their future, and thus they tend to be better employees. ■

ATTENTION: MICHIGAN GASOLINE & DIESEL RETAILERS

CHANGE IN PREPAID SALES TAX RATE BEGINS JUNE 1, 2013

Effective June 1, 2013 the new prepaid sales tax rate in Michigan for gasoline will be 20.5 cents per gallon and 21.9 cents per gallon for diesel. The Michigan Department of Treasury is required by law to determine the prepaid sales tax rate every month.

Be sure to check your supplier invoices and notify your accountant of this change when calculating the actual amount of sales tax liability due the state of Michigan.

A convenient chart providing actual total Michigan sales tax applicable to retail gasoline sales at various price levels is available from the AFPD. Call or email Ed Weglarz (866-666-6233 or email eweglarz@AFPDonline.org for a copy of this chart.

Tool Documents Compatibility of USTs for Ethanol



For those fuel marketers who are considering expanding their offerings to include blends in excess of 10% ethanol, the Federal EPA has developed an online resource to help underground storage tank owners and operators access documentation defining whether or not their tank systems are compatible with biofuels.

The resource is directed at UST owners who are storing or are considering storing gasoline with greater than 10% ethanol and/or diesel containing more than 20% biodiesel. The tool can be accessed at the EPA's web-site at: www.epa.gov/oust/altfuels/biofuelsguidance.htm then look for the heading: Biofuels Compatibility Resources.

The EPA had previously published guidance outlining options for complying with Federal UST compatibility requirements of 40 CFR 280.32. The EPA recommended that tank owners demonstrate compatibility of UST systems by having a record of Underwriters Laboratories (UL) listing for the system components or manufacturer certification associated with their UST system equipment.

Carolyn Hoskinson, Director of the EPA Office of Underground Storage Tanks is quoted: "Because the EPA recognizes that collecting this documentation can be time-consuming, we developed this online resource to help tank owners with this effort"

Additional information can be obtained at the EPA website at: www.epa.gov/oust/altfuels/biofuels. ■

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Qualified Health Plans: Standards for Products Offered in New Health Insurance Exchanges

In 2014, individuals and small businesses will be able to purchase private health insurance, or qualified health plans ("QHPs"), through state-based competitive marketplaces called exchanges. Under the Affordable Care Act, a QHP is an insurance plan that is certified by an exchange, provides essential health benefits, coverage at a "metal level" of actuarial value bronze (60 percent), silver (70 percent), gold (80 percent) or platinum (90 percent), follows established limits on cost-sharing, such as deductibles, copayments, and out-of-pocket maximum amounts, and meets certain requirements determined in the ACA, or by state exchanges.

State exchanges must establish a uniform timeline for a QHP issuer that is not already accredited to receive accreditation. HHS will provide standards for recognizing accrediting agencies in future rulemaking.

Exchanges will only be open to QHPs, but QHPs may be sold off the exchange. In order to be certified, QHPs must meet minimum standards:

- Provide the following information to the exchange: claims payment policies and practices; periodic financial disclosures; data on enrollment, disenrollment, number of claims that are denied, rating practices, information on cost-sharing and payments with respect to any out-of-network coverage, and information on enrollee rights under Title I of the ACA.
- Make available the amount of enrollee cost sharing under the individual's plan upon request of the individual. At a minimum, such information must be made available through a website and such other means for individuals without access to the internet.
- Provide the summary of benefits and uniform coverage summaries prior to the start of the open enrollment period.
- Adhere to network adequacy standards established by the state exchange.
- Make its provider directory available to the exchange for publication online and to potential enrollees in hard copy upon request.
- Reconcile enrollment files no less than once a month with the exchange.
- Provide HHS with information on the distribution of prescription drugs, pharmacy benefit management activities, the collection of rebates and other monies in conducting these activities, and costs incurred to provide those drugs.
- Prohibited from employing marketing tactics that discourage the enrollment of individuals with significant health needs. Compliance with state laws and regulations regarding marketing practices is a proposed certification standard for qualified health plan issuers.
- Supply the exchange annually with information on rates, covered benefits and cost-sharing requirements.

RULES RELATED TO QUALIFIED HEALTH PLANS AND DENTAL COVERAGE

Exchanges must allow limited dental benefit plans to be offered through the exchange, as long as the plan covers at least the pediatric dental essential health benefit and qualifies as "standalone dental" coverage, meaning it is not included as part of a medical plan.

- The exchange may allow standalone dental plans to be offered independently or in conjunction with a QHP.
- If a standalone dental coverage option is available on the exchange that covers the pediatric dental essential health benefit, health plans cannot be denied QHP status on the basis of not offering the pediatric dental essential health benefit.

It is unclear how premium tax credits and cost sharing subsidies will be distributed between a QHP and a standalone dental plan that covers the pediatric dental essential benefits.

RULES RELATED TO QHPs AND ABORTION COVERAGE

The ACA prohibits the use of public funds (premium tax credits or cost sharing subsidies) to pay for non-excepted abortions per the Hyde Amendment criteria. QHPs offered on an exchange that offer non-excepted abortion coverage are required to establish separate riders for abortion coverage and implement a strict funding segregation.

For more information, visit www.healthcare.gov. ■



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Easy Tips to Visualize Portion Size

■ BY KRISTIN COPPENS

One of the hardest parts about trying to eat right and exercise is working hard and making the healthy choices, yet still not seeing the exact results that align with your goals. Not achieving those goals can leave you feeling discouraged and less motivated than the beginning; however, there can sometimes be reasons why the results have not shown up yet. One of the biggest factors that can hold an individual back is portion control. As a country, we are overeaters—the portion sizes can be 2, 3, 4 times or more larger than they should be.

Most of us grew up using the familiar food guide pyramid to target daily food requirements. Today there is the improved MyPlate diagram. Moving towards a plate provides a much easier and relatable resource from the USDA to monitor the size of your portions in relation to the size of your plate. The plate still provides the necessary information on what our bodies need on a daily basis.













Recently, there have been quite a few 'pins' circulating on Pinterest geared towards portion control and finding a simpler way to stay on track. The first pin I noticed (see image 1 below) helped provide a bit of perspective on how much our society's portions have grown in the past 20 years. For example, the portion size for a bag or bucket of popcorn is 360 calories more today than it was 20 years ago. Even more drastically, the portion

size for spaghetti and meatballs today is 525 calories more than it was 20 years ago.




It can be inconvenient and difficult to constantly measure and weigh the amount of food you eat—let alone at a restaurant when you are unlikely to whip out measuring cups and a scale before you enjoy your meal. The second pin I noticed (see image 2 below) allows you to utilize a tool that you never leave home without: your hand! By measuring portions with relation to food type by your fist, palm, thumb, handful, and more, controlling the size of your portions becomes much easier and much more convenient. ■

Kristin Coppens is the West Michigan writer for A Healthier Michigan. A Healthier Michigan is sponsored by Blue Cross Blue Shield of Michigan, a nonprofit independent licensee of the Blue Cross and Blue Shield Association.

■ IMAGE 1

20 Years Ago	Today	Difference	20 Years Ago	Today	Difference
		257 More Calories			165 More Calories
339 Calories	596 Calories		85 Calories	250 Calories	
		350 More Calories			290 More Calories
500 Calories	850 Calories		210 Calories	500 Calories	
		525 More Calories			360 More Calories
500 Calories	1,025 Calories		60 Calories	360 Calories	

■ IMAGE 2

Hand Symbol	Equivalent	Foods	Calorie
	Fist 1 cup	Rice, pasta Fruit Veggies	200 75 40
	Palm 3 ounces	Meat Fish Poultry	160 160 160
	Handful 1 ounce	Nuts Raisins	170 85
	2 Handfuls 1 ounce	Chips Popcorn Pretzels	150 120 100
	Thumb 1 ounce	Peanut butter Hard cheese	170 100
	Thumb tip 1 teaspoon	Cooking oil Mayonnaise, butter Sugar	40 35 15



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REPORT //

\$6.2 Billion Market Awaits Gluten-free Food, Report Says

According to a new report by Markets and Markets, U.S. sales of gluten-free food and beverages will reach \$6.2 billion by 2018. Gluten is a protein found in wheat, rye and barley and its consumption has gained popularity as the major cause of celiac disease. The University of Chicago's Celiac Disease Center estimates that more than 3 million Americans have celiac disease, in



Gluten-free bakery and confectionery products represent 46% of total gluten-free products volume share, followed by gluten-free snacks at 20%.

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which consuming gluten triggers a serious autoimmune response in the digestive system.

As awareness and diagnosis of the disease increases so has American's consumption and demand for gluten-free products. Gluten-free bakery and confectionery products represent 46% of total gluten-free products volume share, followed by gluten-free snacks at 20%. North America had about 59% share in the global market, according to the report. The highest consumption of gluten-free products in the global market was through conventional sales channels and chain stores are the preferred channel for such products.

"The most important factor behind buying more gluten-free food products is that they are considered healthier than conventional products," MarketsandMarkets said. "Other important factors are the growing retail presence and continual improvements in new gluten-free product developments. To tap this opportunity, many gluten-free manufacturers such as Glutino and Pamela's Products are working on becoming dedicated suppliers of reliable gluten-free foods.

Hain Celestial, Inc., General Mills, Inc., Amy's Kitchen, Inc. and Boulder Brands are named as some of the top players in the market according to the report. ■

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Dog Days of Summer

Cool Beverages Heat Up the Marketplace

■ BY KAREN DYBIS

There's a reason those images of an icy Coke or Pepsi – complete with a dribble of condensation dripping down the side – make us all think of warmer days.

There's a good chance your favorite newspaper or magazine will soon start printing recipes of great new drink concoctions, showing off new recipes that make you salivate.

Just reading these words makes you want to run for something to drink, doesn't it?

That is exactly what the beverage industry wants you to do. As Michigan moves into summer and the mercury rises, businesses that specialize in cold beverages and their icy accessories are looking forward to boosting their revenue as consumers look to quench their thirst.

Sales of ice, water and drinks of every variety tend to increase dramatically during the state's warmest months of the year, often peaking for retailers, restaurants, distributors and manufacturers during June, July and August.

That is why many vendors and stores will create special promotions, stock new products, look for additional partnerships and seek to enhance their customers' experiences to hopefully capture that volume both now and into the future.

That's not to say these busy times cannot quickly turn into the dog days of summer. Planning ahead in terms of what clients are looking for and what drinks might rank among the more popular refreshments can be a tricky bit of business, owners and operators say.

Traditionally, the week surrounding the Fourth of July is the heaviest for Saad Abbo, president of U.S. Ice Corp. in Detroit. It means having all 24 of his refrigerated trucks on the road. It also means long hours getting bags of ice and supplies of dry ice to their customers, a large group of restaurants and other corporate clients who want Abbo's clear, smooth ice.

Then came last summer's storms and power outages. U.S. Ice Corp. would miss deadlines and disappoint



hundreds of companies who depend on Abbo's deliveries. Instead of faltering, Abbo got an emergency, portable generator running, and his company was able to fulfill its orders. And when it was all over, Abbo bought a permanent generator for a long-term solution.

"The main thing about this business is service. We go so far as to have GPS tracking in all our trucks. We'll have 24 trucks out there in the summertime, so there's always a truck out there somewhere," said Abbo. "If we have a large order, we can easily shift trucks over and get them their ice when they need it."

U.S. Ice Corp., which started in 1984, sells retail ice at wholesale prices to those looking for bulk quantities as well as corporate clients. Abbo founded the business with his father, Foad Abbo, and is proud to offer service hours six days a week. Among their many product offerings, U.S. Ice Corp. sells 10-pound block dry ice along with 10-pound block and 22-pound cube ice.

Like Abbo's profit-melting problem, the ice and beverage industry has had its challenges of late. Consumers are a fickle bunch, gravitating to one drink for a time (think Snapple in the 1990s) and then becoming enamored of another just as quickly.

The economy also affects beverage sales more than one might think. According to the Beverage Marketing Corp. in New York, the U.S. liquid refreshment beverage market grew only 1 percent in 2012, according to data the company released in March.

Although that increase is relatively small, it marked a third year of positive growth for the general beverage industry. Sales were in negative territory in 2008 and 2009, the two worst years of the nation's overall recession. Things slowly have come back, largely following the country's general improvements in terms of job growth, housing sales and other key economic indicators.

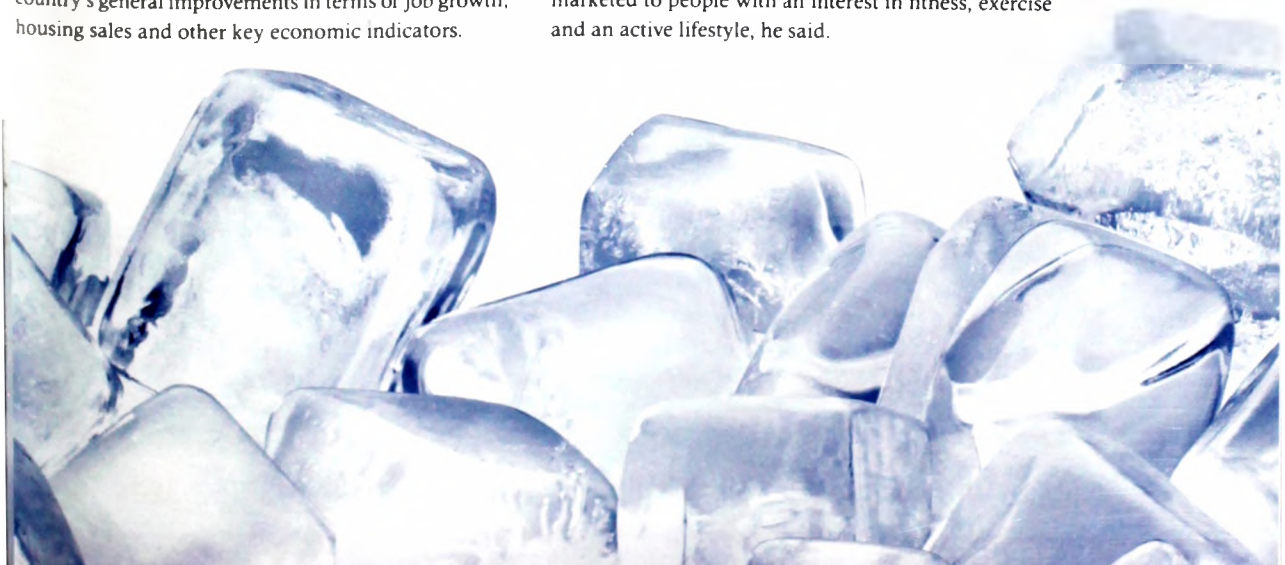
Another important change of late, the Beverage Marketing Corp. noted, has been the movement away from mass-market categories of beverages toward more niche products. For example, carbonated soft drinks and fruit beverages saw declines once again in 2012. Yet bottled water volume saw a sizable increase and premium beverages including ready-to-drink tea, coffee and energy drinks have taken the industry by storm.

Sales increase dramatically during the state's warmest months of the year, often peaking during June, July and August.

"Beverages showed gathering strength in 2012," Michael C. Bellas, chairman and CEO, Beverage Marketing Corporation, said in a statement. "While an improving economy remains the key impetus for beverage category success, the vitality of premium products like energy drinks and RTD coffee shows that Americans' thirst for both functional and fun products is strong."

Roger B. Newberry of the Monster Energy Company in Macomb said he has seen this trend through his company's sales. That double-digit energy drink growth is what in part has inspired Monster along with other companies to offer new drinks that tap into that growing segment of the beverage industry.

Monster's latest addition to its energy-drink line is among its most innovative, Newberry said. Muscle Monster is what the company is describing as an energy shake. It takes Monster's special energy-boosting formula and blends it with a nutritional shake. It is marketed to people with an interest in fitness, exercise and an active lifestyle, he said.

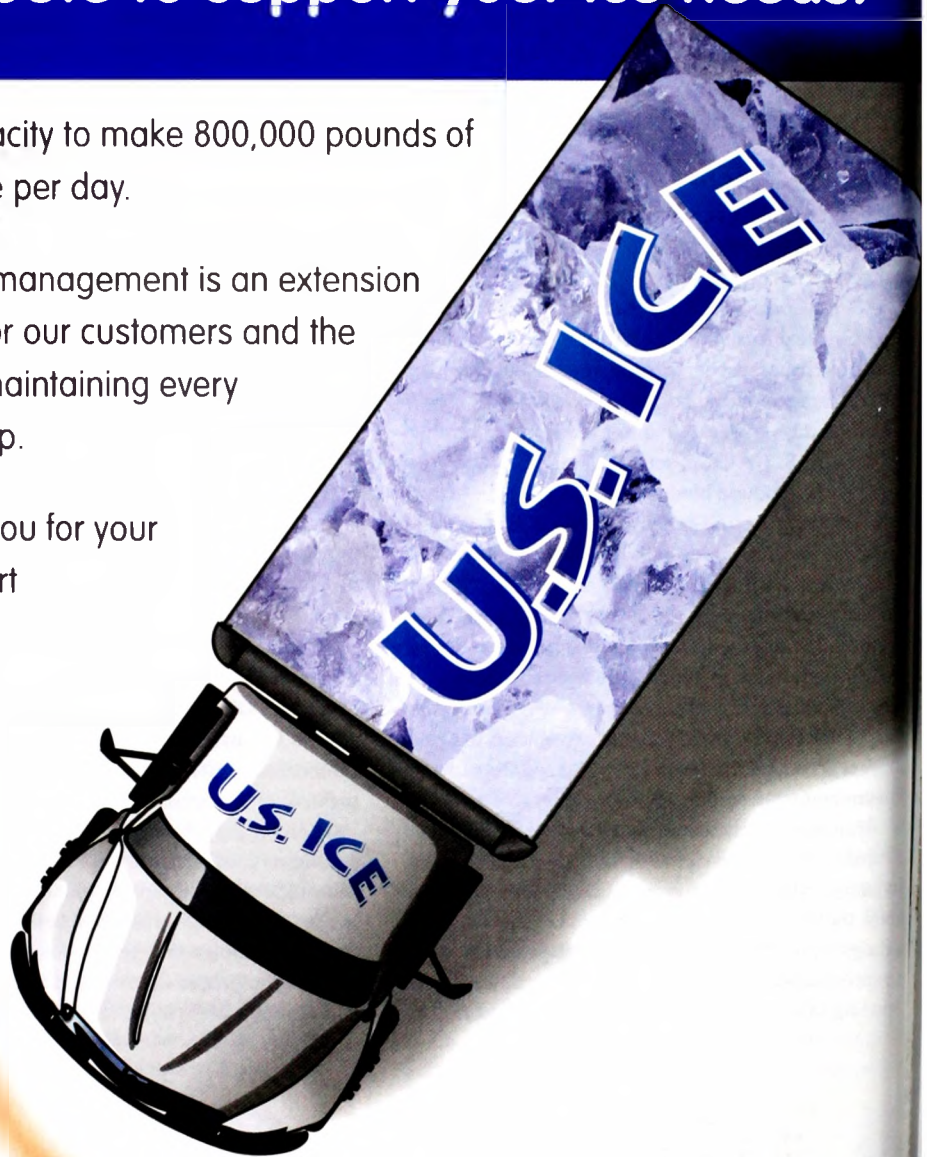


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MICHIGAN'S LARGEST INDEPENDENT MANUFACTURER OF CRYSTAL PURE CUBE, BLOCK & DR

This product – which Monster calls “Coach in a Can” to “Pump Up the Beast” – aims to provide the customer with “the fuel you need to power through your workouts.” It has 25 grams of protein, which helps build lean body mass and helps with muscle recovery after a hard workout.

“This will really change the (nutritional shake) category,” Newberry said. “Some of those drinks can have an unpleasant taste and aftertaste. But this is different; it’s incredibly smooth and light tasting. The chocolate flavor tastes like chocolate milk, and there’s a vanilla whip flavor that’s spot-on vanilla.”

Since its launch a few months ago, Muscle Monster has received a positive response from the company’s long standing customers. It also has shown a quick response from a wide range of retailers who are stocking it on their shelves for the summer.

“It offers tremendous value to the consumer, who will receive both a nutritional drink as well as Monster’s energy component,” Newberry added. “It’s taking something that people thought they knew all about and innovating it. Plus, we’re adding protein and vitamins along with a healthy lift.”

Monster’s other new introductions, the lightly carbonated Zero Ultra as well as its Pink Lemonade tea and energy drink combo, should prove popular with the public, Newberry said. Many are sold in multipacks, so that makes picking up a large order for the fridge or a crowd easier to do.

D&B Grocers Wholesale supplies and services more than 300 retail stores. Its clients include supermarkets, pharmacies and convenience stores in Michigan, Ohio, Illinois and Indiana. The family-owned and operated company is based in Livonia.

Owner Bobby Hesano said they expect two categories to be among the hottest this summer: sparkling as well as imported beverages.

“There’s definitely a buzz around the beverage world for sparkling products,” Hesano said. “The manufacturers have added a lot of unique flavors, and consumers are drinking these a lot more than traditional carbonated drinks and juices.”

One that is doing particularly well is Sparkling Ice, a naturally flavored sparkling mountain spring water product. Sparkling Ice has zero calories because it is sweetened with Splenda. It also is gluten and caffeine free, making it an ideal drink for the warm summer months, Hesano said.



D&B Grocers Wholesale also is seeing a surge in imports, a category that includes Perrier, San Pellegrino and Acqua Panna. These unique mineral waters have naturally occurring carbonation and additional carbonation added to make them light and refreshing, Hesano added.

“Imports have had a big impact on the market, and their additional flavors also have attracted new customers,” said Hesano.

For Abbo, the perfect addition to any of these drinks is his tube ice. That’s one reason U.S. Ice is unique from its out-of-state competitors, who tend to create sheet ice. This sheet of ice is then cracked, resulting in inconsistent shapes and sizes, which is all packaged together and sold in large bags like you might see in a supermarket.

U.S. Ice uses tubes to freeze its water, which is tested regularly for purity. The ice is cut into regular, consistent shapes. Afterward, it is “dried” or put through fans that help the ice go into a deep freeze. This prevents additional melting, resulting in a pure, clear product that looks upscale.

It also stays frozen longer, something that U.S. Ice’s clients including The Detroit Yacht Club and Andiamo Italian restaurants really appreciate, Abbo said.

“We stand behind our ice 100 percent,” Abbo added. ■

retailer spotlight

Mini Mart: A Passionate Pursuit

■ BY TOMMY FRANZ

Mini Mart on West 117th St. has been welcoming its Cleveland customers for seven years. Utilizing a combination of great customer service and store efficiency, Mini Mart owner Sam Taha explained how his store has succeeded in the Cleveland community.

"We have a very successful business and we take pride in our work. I think that our business is successful because we have a team that works here who has a passion for their job and for the store," said Taha. "We've been here for seven years and we've watched the business grow into the highest volume convenience store in the city of Cleveland."

Taha explained that they place the most amount of effort into customer service to make their store a neighborhood favorite. "We have a good relationship with the community and with the neighborhood, and we're very involved here. When customers walk up to the counter we'll already have their cigarettes without them even saying a word, and they appreciate that because we know them," said Taha. "It's the same faces that we know and it's a more personal experience. With every customer that comes in here, we know their names and we know their children and grandchildren."

Despite Mini Mart being a family-owned business that recognizes each of its customers, the Cleveland convenience store still utilizes AFPD programs that allow it to be competitive with larger supermarkets. "According to AFPD, we are their biggest member with the Dairymens rebate program. We get a 10 percent rebate with Dairymens milk and a three percent rebate on our groceries," said Taha. "The coupon program is

also a big help to us, and the rebate for a preferred wholesaler company makes a big difference to us because, as a small independent store competing with the larger chains, it puts us on the same level playing field."

The AFPD programs not only enable Mini Mart to compete against the larger stores, but they also help them give back to their customers. "It seems like a small amount, but when we're doing the volume it actually makes a big difference at the end, and we use that to give back to the customers and to be more competitive, and it truly helps."

Giving back to customers has been something Taha has been involved with since opening Mini Mart. He explained that, because of the success of his store, he is able to give back in many different ways. "We sponsor the local park down the street from us. During Thanksgiving we help the needy, and it feels good because they really appreciate it," said Taha. "During Christmastime we do a fundraiser and donate to the community. We have a very good relationship with our councilwoman, Dona Brady and we participate in a lot of programs and the customers seem to really like it."

That positive relationship with the community continues to help Mini Mart retain its spot as the top volume convenience store in Cleveland by selling as much bread, milk and soda as some of the local supermarkets, explained Taha. Mini Mart was also recently picked by a customer survey as the top preferred convenience store in northeastern Ohio, and Taha continues to strive for excellence in customer service and satisfaction. ■

Tommy Franz is a writer for Denha Media & Communications.



RETAILER: MINI MART

Location: Cleveland, Ohio

Started: 2006

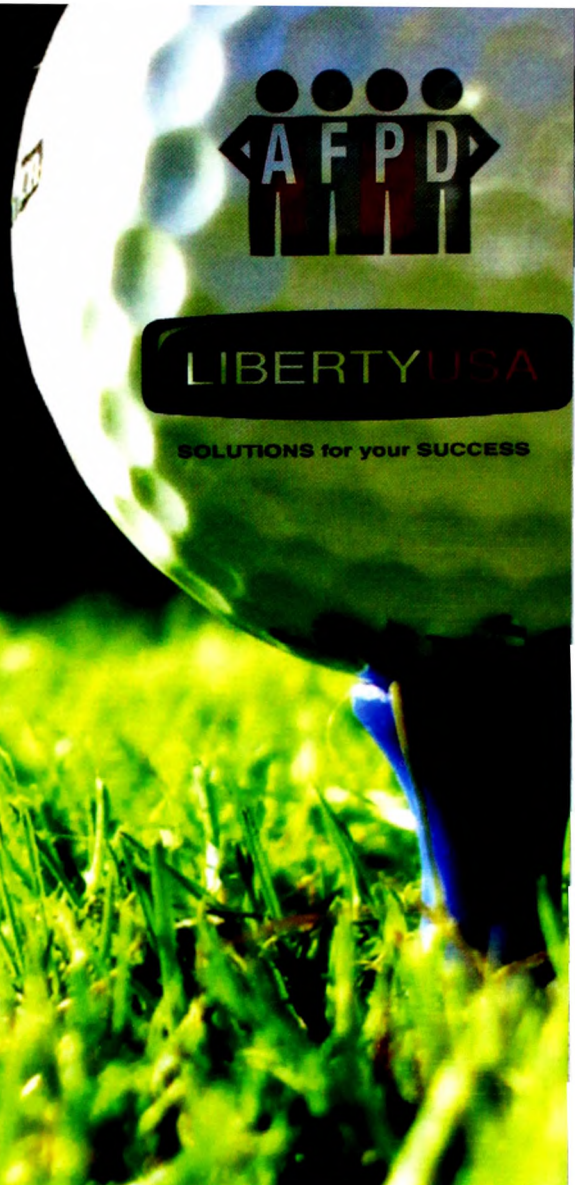
Employees: 6

AFPD member since: 2008

Quotable: "We're here for you day and night."



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JULY 18, 2013

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Your support of our Ohio Golf Outing allows AFPD to provide scholarships to deserving students. Scholarship recipients have an opportunity to meet and network with sponsors and contributors at the dinner reception following the day on the course.

Register online at www.AFPDonline.org or call (800) 666-6233

retailer spotlight

Food Pride: A Tradition of Service and Involvement

Calvin Pattah's family has been involved in the grocery business throughout the Detroit region since 1976. Since 2003, Calvin Pattah has made his own name in the local grocery scene by operating the Food Pride Market near Wayne State University in midtown Detroit. Pattah spoke with great pride while talking about his family's history in the grocery business, in addition to his own success with Food Pride.

"My family owned their first grocery store in Detroit (Food Town) on Gratiot with four of the Pattah brothers," said Pattah. With their hard work ethics, management and experience, they established one of the greatest markets in Detroit. They expanded from that one market to owning all of the Farmer Jacks, a total of 16 grocery stores. "We purchased a package of 12 grocery stores from Farmer Jack (A&P) in 2003 when they were closing. We fully remodeled and redeveloped all the markets," said Pattah.

It is the redevelopment of one of the former Farmer Jack markets that gave Pattah and his brother, Clifton Pattah, the opportunity to own and operate Food Pride Market in 2003. Calvin Pattah explained how they made the store a successful business. He credited his hard work ethics and experience as a grocer to his father and uncles.

"Our store is fully remodeled and fully stocked with a wide range of varieties of fresh produce, fresh meat, pharmacy, MetroPCS, Western Union, and check cashing and utility payment center services. The store is 34,000 square feet. Our customers love the market," said Pattah.



Pattah's store is connected with AFPD in many ways, but he said that AFPD is a great voice in supporting small businesses.

"AFPD helps us have a larger voice in the government as it relates to the food industry," said Pattah. "We have connections with many city leaders because of AFPD, and hopefully that will help us compete with the big businesses that are moving into Detroit because of tax incentives."

Similar to the changing business landscape in Detroit, there have been many other changes in the food industry since Pattah began working, but he explained that one of the keys to his store's success has been its ability to adapt to the needs of customers.

"People are now looking more to healthy items and freshness. Those are the main things right now in the grocery store business — to keep fresh foods and make sure you have a variety of items — and that's what we do, that's what we specialize in," said Pattah.

In addition to adapting to customers' needs, Pattah also pointed to their efforts in customer service and community involvement as important parts of Food Pride's success.

"If shoppers are looking for something we don't have, we'll talk to the customer to make sure we stock it up for them. Customer service has to be great," said Pattah. "We get involved with anything that's needed; if anybody in the community needs us, then we're there to help. We've been in the business for a long time and when people want our opinion on things, we help them out." ■

RETAILER: FOOD PRIDE

Location: Detroit, Michigan

Started: 1976

Employees: 35

AFPD member since: 2005

Quotable: "Your fresh and healthy market"



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■ supplier spotlight



Nick's Chips: Flaming Hot

Nick Sulaka got his start in the food industry at 18 years old when he began working under his father. Since then, all of his work has led him to the success he is currently enjoying as the owner of Nick's Chips.

A drop ship store delivery business, Nick's Chips has found success in the Detroit area by developing several unique products that have put their brand over the top with many stores and customers. "Our whole new line of potato chips has really been great for us," said Sulaka. "You can walk into a store and see a full rack of just Nick's, so we came up with six new flavors of potato chips, and the honey barbecue has been awesome for us, in addition to the barbecue and the regular."

Sulaka also pointed to their Hot Sauce Corn Chips, party mix and Flamin' Hot Sauce Crunchy Cheese Curls as products that have separated Nick's from a competitive Detroit market.

"It's a very competitive market in Detroit, very saturated, but we were able to have some unique flavors, primarily Nick's Hot Sauce Corn Chips, that enabled us to get our foot into a lot of doors and to put our whole line of products in these stores," said Sulaka.

Not only does Nick's Chips produce a great product, but also through the contacts that Sulaka made through his father, he is able to sell more chips for less, compared to bigger brands.

"By having a lot of contacts that I met through my father, we're able to get great pricing through different manufacturers that we deal with throughout the country," said Sulaka. "Our product is a bigger size for a good value. We're at 99 cents, while Frito-Lay and



Better Made are both \$1.09 with smaller sizes. It gives the consumer better value with still the quality, and that's what we're trying to do."

Sulaka explained that his business has just recently joined AFPD at the recommendation of a local marketing consultant, and he is very happy with the decision to do so.

"We were able to pick up some stores at the AFPD show in April, and it's just a good thing to be out there with people who are related to our business and for people to get more familiar with our brand," said Sulaka. "Joining AFPD has been great to help market this brand."

While Sulaka has successfully utilized AFPD to grow his business in the Detroit area, he is also eager to expand his distribution in other markets.

"We've been in this location in Warren for about three years. We've been growing at a pretty steady pace, and we're excited with what I feel the future has to offer," said Sulaka. "We've always been solid in Detroit, but we're actually expanding in different markets in the country. We just opened distribution centers in Atlanta and Buffalo. It's not only the Detroit area that we're targeting, but we're also targeting anything around the Midwest and beyond."

Despite their expansion, Sulaka said that it's still special to have a thriving business in the city that he began working in under his father for many years.

"It's exciting to know that even through these rough times, we're able to grow and bring in a few new jobs. We're still a small company. We started off with two employees; now we're at seven," said Sulaka. "It seems like the sky is the limit. It doesn't seem like we're anywhere near the possibilities we can get to." ■

SUPPLIER: NICK'S CHIPS

Location: Warren, Michigan

Started: 2010

Employees: 7

AFPD member since: 2013

Quotable: "The Hottest Brand in Town"





37th ANNUAL
GOLF OPEN
July 31, 2013

**POKER
TOURNAMENT**

July 31, 2013

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SCHEDULE:

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GOLF A	8:00 am
GOLF B	1:00 pm
Poker Tournament	1:30 pm
Post Reception	2:30 pm
	6:30 pm

A day on the course includes golf, breakfast, lunch and dinner! Each year, AFPD holds an annual golf event in Michigan where retailers, wholesalers, manufacturers and service providers all come together to have a little competitive fun. It's a great way to greet old friends and make new ones. Space fills up fast so sign up today!

New for 2013, players in Michigan have an opportunity to engage in a friendly poker tournament after finishing on the course. Tickets are also available for the poker tournament only.

Register online at www.AFPDonline.org or call (800) 666-6233

■ where are they now?

Nabby Yono: The Commitment Continues

Nabby Yono got his start in the grocery business by purchasing his own liquor store in 1972. From there, Yono went on to become one of the most influential members of the food industry in the Midwest. Yono would open two supermarkets in the Detroit area — Xtra Foods in 1986 and Orchard Food Center in 1993 — before he took leadership positions within the food industry.

Yono served as chairman of the political action committee for AFPD in 1995-96 to unify their collective efforts in working with political leaders on legislative issues affecting the food industry. He remained involved on the committee as chairman emeritus until 2006. Currently, Yono serves as an executive on the Arab American and Chaldean Council while also staying connected to AFPD by serving on its foundation board.

Although Yono said he unofficially left the food industry in 2003 to focus on other endeavors, he remains greatly involved with the AFPD.

"My biggest asset as the VP of Community Relations with the Arab-American Council now is public relations and being connected with people. Even though I left the food industry in 2003, the industry never left me," Yono said. "I'm still in touch with people in the business, and I make sure I attend every event possible. I'm in touch with the decision makers industrially and politically, and my role here involves many of those same things."

That continued involvement in the food industry helps Yono with his role at the ACC to build connections in the community.

"I still serve with AFPD on the foundation board,



so I can bring my connections with the outside world to build a better connection with AFPD, and all of those dealings with corporate America in my time with AFPD have helped me with my role today at ACC," Yono said.

One of the titles that have been bestowed upon Yono is "AFPD historian." Given his 40 years of experience, Yono mentioned a few of the broad changes he's seen in the food industry.

"I do remember a lot of people I've engaged with and worked with. Some are not well known to the younger people serving on the board today, so I got the title of historian because I know so many people and so many things," Yono said. "The food industry has changed so much because the bigger stores took over so much; they took the biggest bite out of the smaller stores and the wholesalers. We used to have five to seven wholesalers in Michigan, and now we only have Spartan in Grand Rapids. It's the only wholesaler in Michigan that serves Michigan supermarkets."

Through all of his experiences, Yono said that his fondest memory of being involved with AFPD is seeing the association reach its 100th year of existence while still going strong to maintain its voice in the industry. Going forward, Yono said he hopes that the young people remain just as engaged in their work.

"It's most important to keep the continuity going and keep the young people engaged. A lot of the young people don't have the background and the loyalty to the industry," Yono said. "I'd like to see the same work ethics that we had in the last 40 to 50 years when people embedded themselves and worked hard. If we can keep that going among the next generation of retailers to keep them involved and work on a better store, you'll have a better community that you serve." ■

NABBY YONO

Location: West Bloomfield, Michigan

Started: 1972

AFPD member since: 1972

Quotable: "It's most important to keep the continuity going and keep the young people engaged."



political action

PAUL CONDINO // AFPD VICE PRESIDENT, GOVERNMENT RELATIONS



The AFPD Approach to Public Policy: Doing What Your Mother Told You!

Between fighting to amend the CAT tax in Ohio, and advocating for the "Bottle Bill-Recycling Evolution", as well as protection of the public from harmful liquor law changes in Michigan, 2013 has been a whirl wind of activity. Additionally, AFPD CEO, Auday Arabo and the AFPD Board have directed the Government Relations team to be ever vigilant on issues that protect the consumer from fraud and wrong doing. The Board has mandated that the AFPD Government Relations team follow the principle that "character is doing the right thing even when it costs more than you want to pay" (Michael Josephson, whatwillmatter.com).

Beginning in 2012, the AFPD led the charge in doing what's right by teaming with the Michigan State Police to pass legislation banning the sale of products commonly known as K-2 and Spice. These products contain chemical substances known to cause sickness and even instances of death, when smoked by our children. Putting people over profits, the AFPD advocated for the ban of K-2 and Spice type substances across Michigan, while setting up a tip line where the sale of these substances could be reported to law enforcement.

The AFPD public policy of embracing fairness continues to be our mantra, in 2013. We have advocated against the proposal in the US House-to cut millions of dollars from the USDA- SNAP program (food stamps). These proposed budget cuts would hurt children and their families by reducing their ability to purchase necessary food and milk items at their neighborhood retail store. At the same time however, the AFPD continues to promote fairness over deceit by supporting the proposals in the federal Farm Bill that sanction retailers who commit fraud through the illegal



sale of items via bridge cards. Everyone is hurt when a retailer participates in food stamp fraud.

In Michigan, legislation aimed at prohibiting lottery winners from eligibility in the food stamp program, prohibiting the purchase of alcohol and lottery tickets with bridge cards, requiring so called "roll your own cigarette" shops to pay the same tax on tobacco products as is paid by retail stores, and stopping the importation of out-of-state bottles and cans for redemption in Michigan stores, have all received the backing of the AFPD.

Our work in Ohio is also premised on fundamental fairness. The AFPD is the leading voice in amending the Commercial Activity Tax (CAT) on motor fuel sold by our independent retailers. The AFPD proposal requiring all sellers of motor fuel to pay the tax one time, and at the same rate, is currently being considered by the Ohio Senate.

While standing up for truth and justice is rarely easy, and not always successful, the AFPD Government Relations motto is based upon character and quality. In the words of Henry Ford, "Quality means doing what is right when no one is looking." Or, alternatively, if at first you don't succeed, do it like your mother told you! ■



michigan lobby

WILLIAM WÖRTZ // PUBLIC AFFAIRS ASSOCIATES

AFPD Issue Advocacy Summary

MAY 2013

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. Estimates suggest that the State needs an additional \$1.2 billion a year to fix its roads. While road funding remains a key priority of the Administration and Legislature, there has been difficulty reaching consensus on where the money will come from. *Nevertheless, a decision was reached to make a 1-time appropriation of \$350 million in this year's budget to roads.*

iLOTTERY

The State Lottery issued an RFP to create the infrastructure necessary to begin selling online subscriptions for existing lottery games, with the exception of Daily 3 and Daily 4. However, the Legislature removed all iLottery funding from the budget and prohibited the Lottery from using other department funds to implement the new system. *For the time being, the Lottery's ability to implement iLottery has been severely compromised.*

MAINSTREET FAIRNESS (TAX ON INTERNET SALES)

Under Michigan's current sales tax collection system, out-of-state, online-only retailers are exploiting legal loopholes that allows them to forgo collecting sales tax at the point of sale, despite the fact that the tax is still due. Online-only retailers use this loophole to attract consumers away from brick-and-mortar businesses

with deceptively lower prices, since Michigan retailers must add — and collect — 6 percent sales tax to the customer's bill.

Bills have been introduced to level the playing fields by mandating that online retailers collect Michigan sales and use tax on internet purchases. *However, recently, the U.S. Senate passed a bill authorizing states to collect their respective sales tax on all internet sales. This movement could potentially derail the momentum building to win passage of these bills.*

COMPREHENSIVE RECYCLING

In November 2012, Governor Snyder committed to examining options to improve recycling rates in Michigan. The Michigan Department of Environmental Quality 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 to garner their support.

LIQUOR REFORM

The Liquor Control Advisory Rules Committee recommended a comprehensive overhaul to Michigan's current liquor control regulations to ensure greater simplicity, fairness, and efficiency. Senator Howard Walker introduced Senate Bill 216, which incorporates nearly all of the ORR's recommendations for modernizing Michigan's liquor control system. Currently, the bill is pending before the Senate Regulatory Reform Committee. *Some of the reforms included in Senate Bill 216, have been deemed to be harmful to AFPD's member businesses.*

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. *The bills have passed the House and are awaiting final passage by the Senate.* ■



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ohio liquor

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

Getting Ready for Summer

Businesses are always looking for ways to attract new customers. For many bars and restaurants, having an area to accommodate patrons who want to enjoy the warm summer weather and dine or drink outdoors is beneficial. This often requires an expansion of the defined permit premises to include a patio, balcony or other outdoor area. Any such expansion requires approval from the Division. Between now and July 4th is the busy season for us as the Division becomes inundated with expansion requests. So, if you're planning an expansion, please submit your requests as soon as possible. We're here to help by providing the information you need and assist you through this process so you can take advantage of your outdoor space and grow your business.

An expansion such as a deck or patio must be on a common piece of ground and/or adjacent to the current permit premises with proper ingress and egress. In addition, the expansion area must be well defined, properly secured, and delineated by some type of physical structure such as a fence, wall, or dense shrubbery. You may also need a duplicate bar permit if the proposed expansion includes a third fixed bar or service counter.

The environmental impact on the surrounding area of the permit premises will also be taken into consideration, and all changes in the permit premises must comply with state and city/township codes, as well as all Division of Liquor Control rules and regulations.

Temporary expansions will not be approved.

You must receive approval before using any expanded area. Requests should be submitted in writing to the Division's Investigative Services Unit using the "Request for Expansion/Diminution of Permit



Premises" form (form DLC 4248) available on our website. Your request should include a diagram, rough sketch or blueprint showing the proposed expansion, and the form must be signed by the permit holder of record, not a manager or other employee. In addition, you must also show proof that you have tenancy to operate in the area of the proposed expansion.

Once we receive your request, one of our Compliance Officers will visit your business to view the proposed expansion. Make sure to have ready your food service operator's license, vendor's license and liquor permit. We want to make this process as easy and efficient as possible. You'll receive approval or denial of a proposed expansion within 20 working days of the date of our inspection.

If you would like more information on how to expand your permit premises, please call the Division's Investigative Services Unit at (614) 644-2455, or visit the Division's web site at www.com.ohio.gov/liqr. ■

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ohio lobby

TERRY FLEMING // OHIO PETROLEUM COUNCIL

Ohio Legislative Happenings

This past month has been a busy one in the Ohio General Assembly and at the Ohio EPA, especially as it affects AFPD members.

AFPD has been fighting for over 10 years to get the Commercial Activities Tax (CAT) moved from the pump to the terminal RAC. A single point of collection will level the playing field for all service station/convenience stores and has been a long time coming. Last December, when the Ohio Supreme Court ruled that the CAT could be levied on "over the road" gasoline and diesel fuels but that the proceeds must go to ODOT, it removed a huge barrier, as the monies were previously credited to the General Revenue Fund. Hopefully this decision silenced a lot of opponents of moving the CAT to the RAC.

In recent months, AFPD approached Senator Bill Seitz about offering an amendment to the General Revenue Budget (the GRF bill) that would move the CAT to the RAC and increase the rate so as to avoid the state from losing revenue. Senator Seitz agreed with AFPD's proposal and has been a champion for this cause, having submitted the amendment last week to the Senate Finance Committee which is hearing the GRF bill. Next steps include having the Senate Committee accept the amendment and in so doing, the bill moves to the full Senate where AFPD will work diligently to guard against any attempt to remove the amendment language.

After passing the Senate, the budget bill would then go to a House/Senate conference committee where things could get a bit complicated. Historically, the conference committee would work from the House passed version of the bill and if this is indeed the case, this version did not originally contain our amendment language. In order to have the House consider the updated version of the budget bill, it would first need

to be resubmitted and accepted by the committee. However, if they work from the Senate version, AFPD needs only to remain diligent in our efforts to ensure that the amendment language remains in the bill. Lastly, if we are successful, the bill would then go to Governor Kasich where your AFPD lobbyists will work hard to ensure it is not vetoed.

Senator Seitz has indicated that the tax commissioner is, at worst, neutral on the bill therefore making a veto unlikely. The two largest oil companies in Ohio, BP America and Marathon Petroleum, are also neutral in their position as is the Ohio Petroleum Council. Any opponents will likely only surface during hearings on the GRF. We continue to ask and encourage all AFPD members to contact their legislators and urge them to support this amendment.

On another tax issue, the Ohio Department of Transportation may introduce legislation that would move the gas tax to the RAC. This is opposed by the members of the Ohio Petroleum Marketers Association and the Ohio Convenience Store Association. AFPD at this time is neutral on any such proposal.

As previously reported, the Ohio EPA has adopted a temporary rule that would allow any owner/operator undergoing new service station construction, or performing renovations to existing stations, to use permeable hoses instead of being required to install Stage II vapor recovery systems. As of press time, a meeting with industry, including AFPD, and the Ohio EPA on adopting permanent rules was scheduled for May 30, 2013. Results of that meeting will be reported in the July BottomLine issue.

Recently, AFPD had a very successful meeting in Cincinnati with several AFPD members and State Senator Bill Seitz. The senator talked about the process of getting amendments adopted by the legislature and answered many questions. AFPD also participated in a reception for State Representative Anne Gonzales that was very successful.

AFPD continues to work hard on behalf of its members with great success. If you know of potential members, share with them the many progressive actions the AFPD is taking and the positive impact these changes are making and encourage them to join—there is definitely strength in numbers! ■

OHIO //

Governor Kasich Announces \$1 Billion Workers' Compensation Rebate

Governor John Kasich announced plans to give Ohio employers a \$1 billion rebate from the Ohio Bureau of Workers' Compensation (BWC) and another \$900 million in credits as the agency revamps its payment system.

"I would call this one of the most important economic stimulus measures you can see. We're actually going to do cash rebates," the governor said during a news conference at a small T-shirt shop in Columbus. "Being able to give \$1 billion in cash means there's going to be a heck of a lot more money floating around inside the state of Ohio and it will be of significant benefit to employers, particularly small business people," he added.

The governor and BWC Administrator Steve Buehrer said they would submit the rebate proposal to BWC's Board of Directors for approval at their next meeting in late May.

"We're very confident this will happen. Employers will likely see rebate checks in June or July," the governor said.

The governor said the total \$1.9 billion proposal was due largely to growth in the bureau's investments, which yielded a return of about 11% over last year.

Mr. Buehrer said the bureau's "careful investment approach" has increased net assets to about \$8.3 billion, which was separate from the money needed to pay workers' compensation claims and far in excess of the reserve guidelines the board established in 2009.

"Therefore, it's only right that we give (the money) back to the people that paid, the employers of Ohio," he said.

A separate plan to convert the payment system to a prospective schedule, rather than billing in arrears, will require legislative approval, Mr. Buehrer said.

Under this proposal, BWC would issue \$900 million in credits to employers to offset transition costs, while lowering premium rates another two percent for private employers and four percent for public entities.

The surplus will enable BWC to modernize its payment system, Buehrer said, noting the barrier has always been that BWC would have to charge premiums for both the past six months and the future six months at the same time. "Because of the strong net asset position we'll be able to do a one-time forgiveness, likely in July of 2014 when we make this conversion," he said.



Bureau of Workers' Compensation

"I would call this one of the most important economic stimulus measures you can see. We're actually going to do cash rebates."

—GOVERNOR JOHN KASICH

BWC's board has recommended a ratio for assets to liabilities at a range of 1.15 to 1.35, the administrator said. The proposed \$1 billion dividend and the \$900 million credit will bring the current 1.49 ratio closer to 1.35. The administration opted to pay dividends instead of focusing on reducing premium rates because it didn't want to "set off the kind of roller coaster that Ohio has had too often, with BWC rates going up and down based on a cash balance," Buehrer said. He also noted that private insurers often pay dividends when cash assets accumulate.

"This is a one-time deal in terms of a big dividend. We will always continue to monitor our net asset position and make appropriate decisions as time goes along. But this is what we have today," Buehrer added.

Senate President Keith Faber (R-Celina), who joined the governor at the event, said the legislature was prepared to enact whatever changes were necessary to implement the plan.

In addition, BWC will triple the Safety and Wellness Grant program from \$5 million to \$15 million, officials said. ■

support these AFPD supplier members



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Indicates supplier only available in Michigan



Indicates supplier only available in Ohio

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■ AFPD calendar



JULY 18, 2013

AFPD/LIBERTY USA 9TH ANNUAL GOLF OUTING & SCHOLARSHIP DINNER

This outing is a social event where retailers, wholesalers, manufacturers and service providers all come together to have a little competitive fun. Our Ohio Golf Outing allows AFPD to provide scholarships to deserving students. Scholarship recipients have an opportunity to meet and network with sponsors and contributors at the dinner reception following the day on the course.

JULY 23, 2013

AFPD FOUNDATION JOSEPH D. SARAFIA 5TH 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 31, 2013

AFPD'S 37TH ANNUAL GOLF OPEN & POKER TOURNAMENT

New for 2013, golfers in Michigan have an opportunity to engage in a friendly poker tournament after finishing on the course. Tickets are also available for the poker tournament only.

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. No entrance fee for AFPD members. You must be 21 years old to attend the 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.

publishers statement

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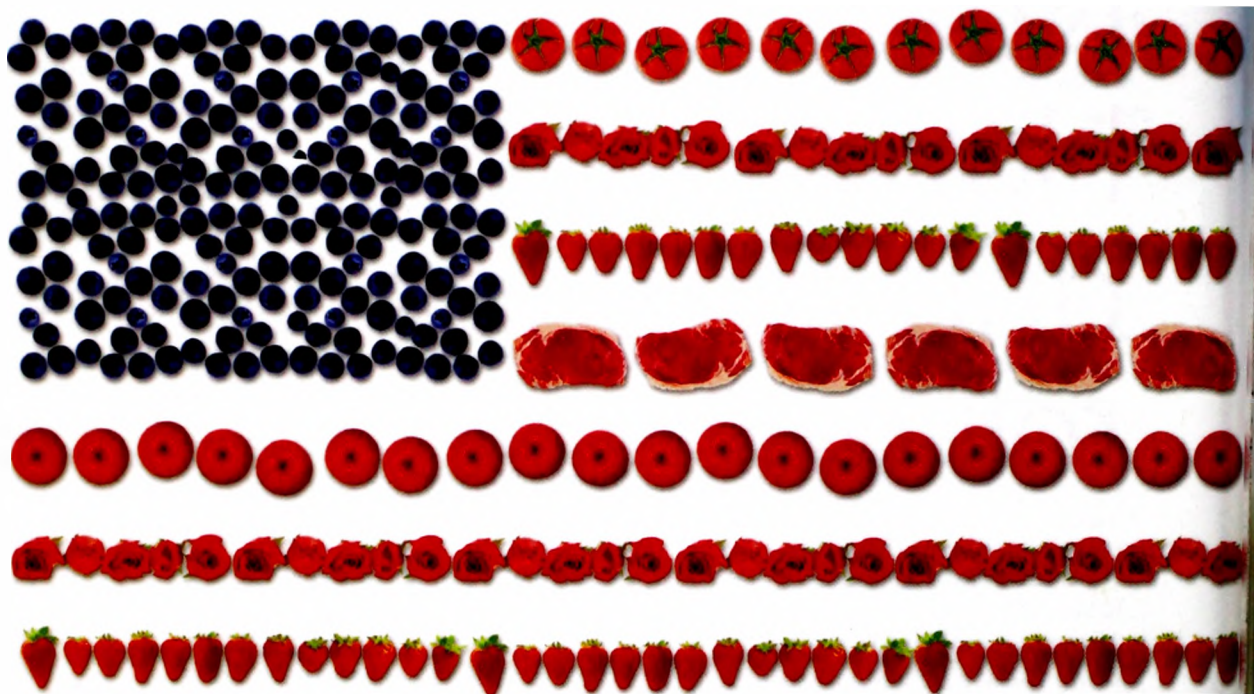
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LIVE POSITIVELY



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