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
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AFPD Chief Operating Officer

Keep It Fresh, Keep It New

Thinking outside the box is a metaphor meaning to think differently, unconventionally, or from a new perspective. Commonly, it is attributed to management consultants from the 1970s and 1980s who challenged their clients with the task of solving the "nine dots" puzzle whose solution requires some lateral "outside the box" thinking.

While legend has it that the 1970s and 1980s were the brain child of this thinking, in this month's *Bottom Line* Retailer Spotlight article, "Holiday Market: A World of Phenomenal Food," I would argue that the concept was understood and successfully employed well beyond that time frame by forward-thinking AFPD members such as the Violante family. As I read the article, a consistent theme rang across the lines: "Keep it fresh, keep it new, keep it interesting." That's what Holiday Market has understood and done for the past 50 years, and that's what it takes to be a success. AFPD remains vigilantly at your side serving as a partner in building that success.

Metaphors are great, but how do you employ them? How do you inspire your staff to mimic your passion, focus, and desire to succeed? And how do you ensure that your efforts are noticed by your customers, that in turn, will lead

to an increase in your bottom line? In this month's *Bottom Line* issue, we explore the benefits and importance of leaving our individual "comfort zones" in search of that proverbial pot of gold. Just because business is good doesn't mean that it can't be better. Complacency is the killer of creativity (and of profits). As such, in this month's issue, we offer ideas on how and why to reach out of your comfort zone and explore the possibilities.

Sometimes, it's as easy as networking and finding a role model who has paved the way. Get over your intimidation and hang out with people more successful than you (this is my personal favorite, and how I have realized professional success). If we only golf with high scorers and bowl with low-scoring friends, we're destined to remain mediocre. Make friends with people outside your industry. Hanging out with someone whose work is completely different from yours is a great opportunity to learn new things, gain a different perspective, and increase your circle of influence.

Remember, nothing ventured, nothing gained. Change is the key. In the words of Dale Carnegie, "Welcome it. Court it. It is only by examining and re-examining your opinions and ideas that you can progress." ■■■

**"Change is the key.
Welcome it. Court it.**

**It is only by examining and re-examining your
opinions and ideas that you can progress."**

—Dale Carnegie

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Five New AFPD-Exclusive Programs for 2013

AFPD continues to add exclusive new programs to help members save money.

2013 is gearing up to be a banner year in terms of money saving programs for AFPD's members. Here are five new-for-2013 AFPD programs. For information on many more that are sure to positively impact your bottom line, visit www.afpdonline.org.



VolunteerEnergy

Volunteer Energy (VE) is licensed as a natural gas alternative supplier that specializes in helping business customers save money on natural gas and electric. The GasCustomerChoice program allows you to choose a price plan from a licensed supplier like VE, with delivery and billing still provided through your utility—with no interruption of service. VE offers exceptional pricing as well as several pricing options, no enrollment fee, and no cancellation fee if you decide to switch. Contact: Shawn Hall (734) 355-5350 or Dena Leginski (313) 670-9566.



Better Made Snack Food's program will be available in Michigan and northern Ohio beginning April 1, 2013 for c-stores/gas stations and grocery stores. The program offers a 3 percent incremental growth rebate on all Better Made Snack Food purchases through a company driver who services your area or a Better Made distributor. Rebates are paid twice a year by AFPD. Contact: Nicole Southern (989) 684-6271 ext. 601.



Cintrón's exclusive beverage program through AFPD offers generous rebates on the Cintrón Liquid Energy, Premium Fruit Ade and Premium Tea drinks, as well as an incentive for a filled Cintrón rack. Cases are purchased through D&B Grocers Wholesale & Distributors throughout Michigan. Rebates are paid out each quarter by AFPD. To sign up, call (734) 513-1715 and leave your name, store name, address, and phone number. Or fill out the online form and email to AArabo@afpdonline.org.



Nestea's newest program lets you build your own pallet of Nestea flavors, with no limits on quantity or mix of flavors. Choose from 12-packs of 12-ounce cans of Lemon Iced Tea, Diet Lemon Iced Tea, and Raspberry Iced Tea. The program is available in Michigan, Illinois, and northern Ohio, and pallets are purchased through D&B Grocers Wholesale & Distributors. To sign up, call (734) 513-1715 and leave your name, store name, address, and phone number. Or fill out the online form and email to AArabo@afpdonline.org.



All Natural Snapple is available to all AFPD member grocery stores and supermarkets in Michigan. The program offers rebates, including a bonus rebate if sales grow by 10 percent over the previous year, and requires a minimum display of three Snapple packages, as well as advertising. Rebates are paid quarterly by AFPD. Cases are purchased through Intrastate Distributors Inc. (IDI), which currently services Wayne, Oakland, Macomb, and Washtenaw counties. Contact: Alanna Moyer (313) 892-3000 ext. 133.

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Legislator of the Year,
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Tory Rocca



Jim Hooks and
his wife Theresa



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Jackson, Bellino, Rocca
and Arabo



Mary Lou Cabadas-Ferguson
and Vickie Hobbs



The PHANTOM of the OPERA

AFPD 97th Annual Trade Dinner and Ball Highlights



By Maegan Hesano

It was an evening of entertainment, fellowship, and networking at the 97th Annual AFPD Trade Dinner and Ball. Held at the Diamond Center in the Suburban Showplace in Novi, Mich., this year's dinner and ball attracted nearly 900 attendees. Guests enjoyed a fun-filled night of spirits and food, some of which was supplied by AFPD supplier member sponsors.

"The annual trade dinner is a great way for our members to enjoy some camaraderie and entertainment," says Auday Arabo, president and CEO of AFPD-The Voice of Independent Retailers. "It's also a perfect opportunity for members to catch up on what AFPD has accomplished on their behalf."

With a Phantom of the Opera theme, the ballroom was transformed into a theater-like atmosphere draped in red and black with the musical's trademark masks and red roses as table toppers. Following cocktails, appetizers, and a three-course meal, the program highlighted AFPD's accomplishments over 2012 and ended with a tribute to Senator Tory Rocca as AFPD Legislator of the Year. The association debuted several videos that acknowledged the hard work and dedication from the board, leadership, and members to make the association what it is today.

WJR's Lloyd Jackson served as the Master of Ceremonies, and Mark Kassa's band, Slight Return performed along with Steve Acho. "AFPD allows our entire industry to come together for one spectacular evening," says Bobby Hesano, owner of D&B Grocers and secretary of the AFPD board of directors. "Overall, the night was a wonderful experience that allowed us to see old friends and meet new people as well."

Maegan Hesano is an intern for Denha Media and Communications.



Percy Wells, II



Joe Bellino,
Jr.





2013 AFPD Board of Directors



New Videos Debut at Annual Trade Dinner 2013

If you couldn't make this year's Annual AFPD Trade Dinner, check out the videos below to get caught up with what you missed—and be sure to make plans to join us next year!

- **AFPD 2012
Year in Review**

<http://youtube.com/JjCyo8jRbJc>

This video features details on AFPD's 2012 achievements



- **The Benefits of
Being an
AFPD Member**

<http://youtube.com/zsj3jZgzO44>

This video features interviews with members who share which benefits have impacted their businesses most

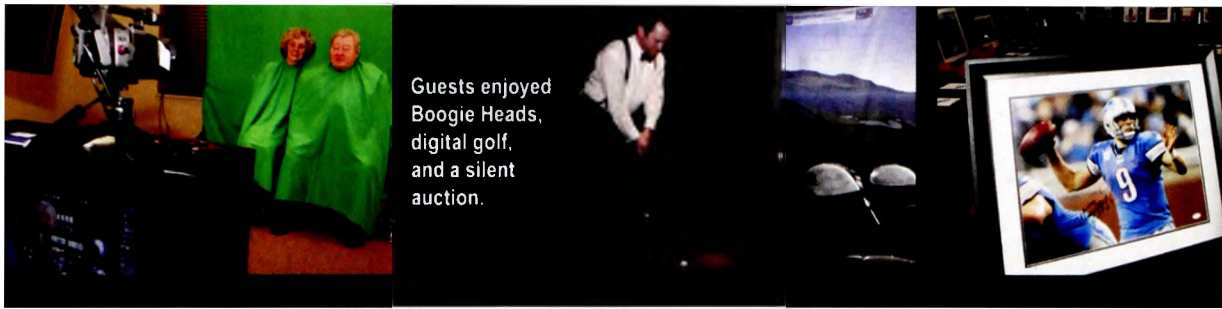


- **AFPD Honors
Senator Tory Rocca
as its 2013
Legislator
of the Year**

<http://youtube.com/wdvyltUMoo>

Every year, AFPD honors a Michigan legislator. This video showcases why Senator Tory Rocca was selected for this year's honor.





97th Annual Trade Dinner and Ball "The Phantom of the Opera" - February 8, 2013

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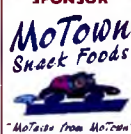
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AFPD Names Tory Rocca its 2013 Legislator of the Year

Serving the 10th State Senate District in Macomb County, Mich., Senator Tory Rocca defines himself as an independent voice for the citizens he represents.

"Senator Rocca has been a good friend of AFPD's for a number of years," says Audy Arabo, president and CEO of AFPD. "He's always been a good advocate for the organization through his chairing of the Office of Regulatory Reinvention and now as a member of the state senate. He's always been very open-minded to new ideas."

AFPD presented Senator Rocca with its 2013 Legislator of the Year award at its



Arabo (right) says Rocca is always "open-minded."

recent Annual Trade Dinner and Ball in February at the Suburban Collection Showplace in Novi, Mich.

With term limits and the rate of turnover in Congress, it's invaluable to have an ally like Senator Rocca. Arabo says Senator Rocca has always had an understanding of policy because he comes from a family of public servants. "It's really important that you have someone who understand the big picture and doesn't just make a quick vote because a quick vote can hurt members like ours who have been in the business for 10, 20, and 30 years."

"Tory Rocca has been the right-hand man of AFPD by protecting the rights of small businesses in the state of Michigan," says Paul Condino, director of government relations for AFPD. "There probably isn't a better listener, there probably isn't a better figure who knows every single bill before him, and he's been really good about asking AFPD to be at the table with him at every turn."

Rocca believes public servants should be held accountable and practices what he preaches. For example, Rocca has maintained a 100-percent attendance record, and after a two-year term in the 96th legislature, it was reported that he had a perfect voting record as well. He chaired the House Committee on Regulatory Reform, and now as a senator, chairs the same committee on the senate side.

"Last year when everyone was jumping on board with the Office of Reg's recommendations—some of which were very drastic, like give every gas station a beer and wine license and get rid of the half-mile rule—the senator didn't really jump on that bandwagon," points out Arabo. "He took more of a wait-and-see approach, saying let's take a closer look at this and figure out what's best for the state of Michigan and what's best for the industry. And we really appreciate that because some people don't understand the legacy or take the time to understand why a certain rule is a certain way and what is the history of that rule."

Rocca concludes by saying he looks forward to continuing his work with AFPD. "It has been a very good relationship, and you've got a very good team here," he says. "and I hope to continue that relationship because it's been very positive so far."

Rocca adds that AFPD members have been very good about running their businesses, paying their taxes, and dealing with a somewhat complicated regulatory environment. "From a legislator's standpoint, they've been great to work with," he says. "You have a really great group of small business owners creating jobs, economic activity, doing their best to obey some complicated laws, and just making a great contribution to the state."

2012 High Points for Retailers

While the economy remained a bit sluggish in 2012, AFPD continued to score victories on the legislative front in Michigan and Ohio.

• **Michigan highlights.** One achievement was establishing the Michigan Treasury Petroleum Work Group, which consists of members from several agencies within the Treasury Department and wholesalers and retailers affected by state regulations. The group's purpose is to open lines of communication.

The effort already is paying dividends. The work group was instrumental in getting legislation to pass a bill covering pre-paid state sales tax on diesel fuel. The law, signed last year, sets the withholding of sales tax on diesel fuel on a monthly basis instead of quarterly. The shorter time frame more realistically reflects the sales tax obligation that retailers have, thus easing some of the stress.

On the environmental front, AFPD worked with the state of Michigan to amend cleanup requirements for abandoned underground storage tanks to more realistically reflect the future use of the property. This reduces the cost to the developer, which boosts the likelihood that the site will be redeveloped as a jobs-creating enterprise.

AFPD scored another victory in 2012 on a new price sign law that required major changes in how gas prices are displayed. AFPD worked with the Michigan Petroleum Association to get a five-year extension of the law's enforcement so the cost of the new signs—estimated at \$10,000 to \$20,000 per station—wouldn't hit the dealers all at once. With service stations already barely breaking even on gas sales, the expense would have hurt them grievously if it were not spread out over five years.

• **Ohio highlights.** In Ohio, AFPD is fighting to overhaul the state's Commercial Activity Tax, which unfairly burdens service station owners. Ohio has increased the same petroleum up to four times in the past decade, of getting it to the consumer, which raises the cost every step along the way. AFPD is trying to amend the law so the CAT tax is collected only once.

• **Dramatic victory on designer drugs.** One of AFPD's greatest victories was sparked by outbreaks of over vicious crimes committed by people under the influence of synthetic marijuana (known as K-2 and Spice). This unregulated drug was available at many convenience stores and small markets across southern Michigan. Once AFPD officials came aware of dangers posed by K-2, the association called on members to immediately stop selling the drug and urged local governments to ban it. At the same time, AFPD worked with state legislators to craft a bill outlawing the sale and possession of this and similar designer drugs. AFPD's effort was paid off when Gov. Rick Snyder signed a law banning synthetic marijuana in record time.

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Our Fair Share

Retailers and labor officials agree that small businesses and inner-city communities deserve access to capital—just like the bigger companies.

By Gene Mierzejewski

A rare gathering of independent retailers, labor officials, and representatives of faith-based groups talked about ways to improve access to capital and develop better food markets in Michigan's urban areas at the second annual Martin Luther King, Jr. Beloved Community Luncheon.

The keynote speaker at the Feb. 19 event was Jeffrey (Jeff) Brown, a fourth-generation independent grocer and a small-business consultant to President Barack Obama.

Welcoming the attendees from Bethany Baptist Church as well as the members of AFPD, Rev. D. Alexander Bullock spoke about the importance of access to capital. "We talk about food justice, and we need to understand that food justice is job justice," he said. "We don't just want good food; we want good jobs. Food justice and jobs justice is about access to capital."

In introducing Brown, AFPD President and CEO Auday Arabo said the participation of the small business, labor, and faith communities is necessary to present a unified front to win a fair shake for Detroit's independent entrepreneurs and residents. "We have more things in common than those that separate us," Arabo told the attendees. "Those of us who live in, work in, and love Detroit know the city is not getting its fair share. Multibillion-dollar companies get incentives to open new stores, yet our independent retailers who have been here for years get nothing."

Arabo noted that Brown was instrumental in developing the federal Healthy Food Financing Initiative (HFFI) in Pennsylvania, which was modeled after some of his own work, and resulted in 83 new stores in the state and provided hundreds of jobs. He said AFPD is ready to bring a similar program to Detroit.

Brown has worn many hats. Besides being a consultant to the President, he is credited with helping to launch First Lady Michelle Obama's popular Let's Move campaign, which has led children across the country to adopt an active, healthy lifestyle. In addition, he is a highly successful businessman. As president and CEO of Brown's Super Stores Inc.—an 11-store, \$500-million supermarket chain based in Westville, N.J., that does business under

the ShopRite banner—he has over 3,000 employees in his care.

Brown approaches business with social awareness, saying it's a good practice to try to economically lift the communities around his supermarkets. The reason, he said, is simple: "If you have less, you spend less. We have to change the dynamic in the inner city." As a result, he tries to make sure his stores offer both good jobs and healthy products to local residents.

Cooperation is the key to success, he said, noting that he has worked with government, financial institutions, community leaders, and the clergy to make his operation profitable. And nobody should be left out of the equation. "Inclusion means more business, more business means more money, and more money means more jobs," Brown said. "You always have to treat people with respect and work together to solve problems."

Another one of Brown's maxims: Don't be afraid to give people a second chance at life. Brown said he has given many ex-felons jobs—in fact, he employs about 200 former inmates in his Philadelphia stores, including some in supervisory capacities. Their street smarts come in handy, he said, adding, "Their knowledge of how things work is very valuable."

A staunch foe of gun violence, Brown has led several gun buy-back programs at his stores. His first, at an outlet in Baltimore, netted about 600 guns, while his efforts in Philadelphia have taken 8,000 firearms off the street.

Other participants in the luncheon, which was held in February to celebrate Black History Month, were the Rev. D. Alexander Bullock, senior pastor of the Greater St. Matthew Baptist Church and Chris Harthen, political director of the United Food and Commercial Workers.

Bullock also serves as president of the Highland Park NAACP and president of the Rainbow PUSH's Detroit Chapter. In addition, Bullock is the national spokesperson for the Change Agent Consortium, while Harthen is a member of the Change Agent Consortium's board of directors. ■■■

Gene Mierzejewski is a freelance writer for Denha Media and Communication.



"If you have less, you spend less. We have to change the dynamic in the inner city."

—Jeff Brown, Brown's Super Stores

29th Annual Michigan

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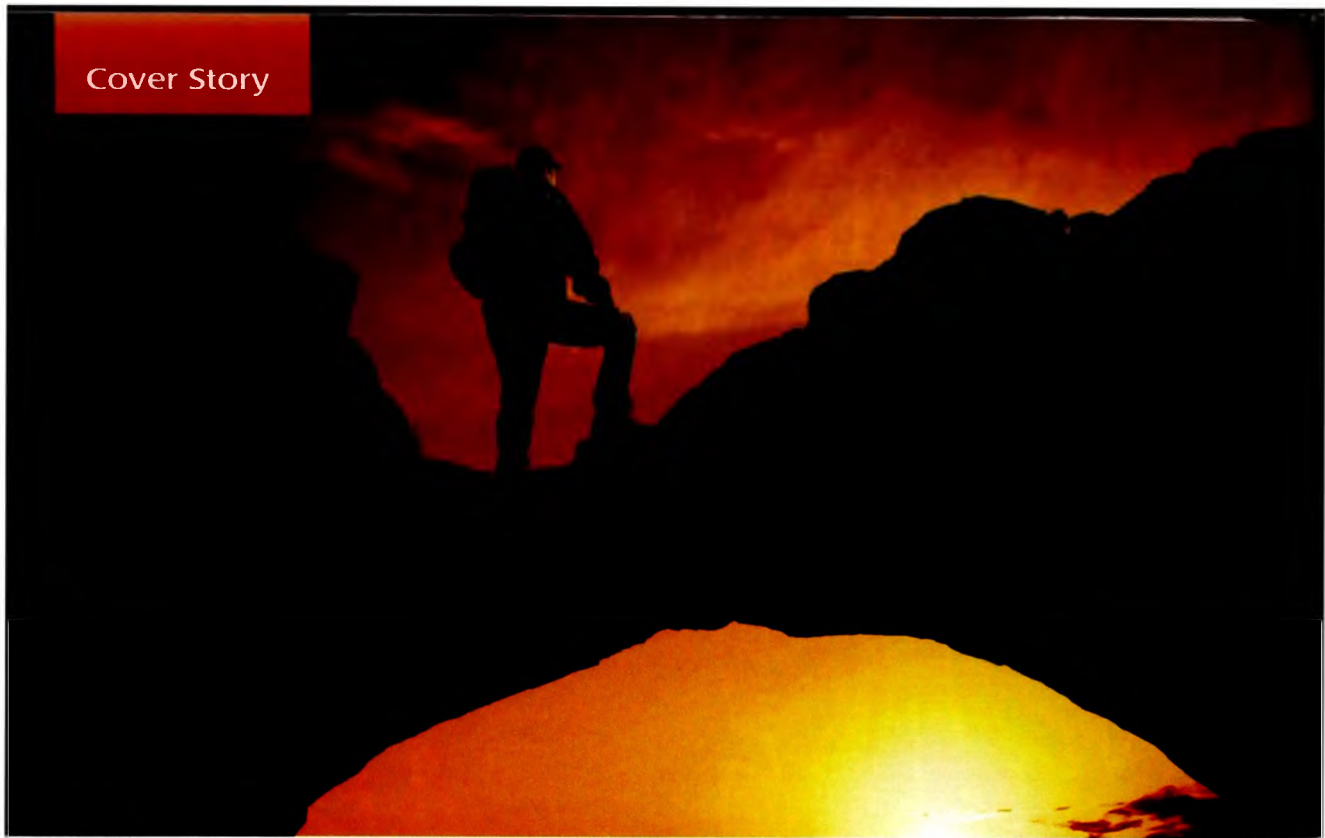


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Venture Out

Here's how getting more engaged with your industry can really pay off

By Carla Kalogeridis and Beverly Sturtevant

Independent retailers are great at staying busy. But being busy doesn't necessarily mean you're doing all you can do for your store. As Thomas Edison once said: "The object of all work is production or accomplishment and to either of these ends there must be forethought, system, planning, intelligence, and honest purpose, as well as perspiration. Seeming to do is not doing."

So what should you be busy doing to secure the future of your store?

"Our members work long, hard hours and they have a lot on their shoulders," says Auday Arabo, president and CEO of AFPD. "But the key to more sales, efficiencies, and growth is to make sure they find time to get out of their stores on a regular basis and take stock of what's happening in the industry."

Where Should You Go?

Top of the list of things you need to see firsthand are food shows and trade shows, say successful AFPD retailers. "It's important to go the food shows because it's the one time you come face-to-face with a supplier's supervisors and management team," notes John Denha, owner of 8 Mile Foodland in Detroit. "It's an opportunity to get ideas and help as well as express any concerns."

"The shows are a priority for me because they are an opportunity to see what's going on," agrees Bill Michailidis, owner of Delaware Café and a convenience store in Columbus, Ohio. "Many of them showcase new products and ideas, and there are usually deals that I take advantage of, if they make sense for my businesses."

Because their time is so valuable, Denha and Michailidis visit each trade or food show with specific goals in mind. "I'm looking for what's new in the market, both products and ideas," says Denha. "Technology is changing so fast today in areas such as cameras and scanning equipment. A show is a chance to see a lot of those ideas in one place. And, of course, I'm also looking for the great deals that are always available at a show."

"At AFPD's Innovations Show in particular, there are deals that are only available through AFPD," he adds. In addition, the show is the prime time for vendors to debut new products to a captive audience.

For Michailidis, attending a trade or food show really boils down to four key objectives. "I need to see what's new so I can keep my businesses fresh, and I look to save money on special deals or programs," he says. He also tries to network with other business people to pick up on what's new in their

rea. "I try to see what people across the country are doing that would fit into my business."

Both retailers admit that finding the time to hit every trade and food show can be challenging, but setting aside one day for a food show is usually doable, says Denha. Finding time is difficult, so you have to consider how attending will affect your business, and prioritize the time against the other things you have to do," advises Michailidis. "If you expect it will be good for business, it becomes a high priority."

The Supply Side

Of course from the supplier side, the food and trade shows are a great opportunity to showcase exciting new products and technologies to a large gathering of their most forward-thinking customers. But the suppliers also see tremendous value for the retailers because of the special show deals, the chance to see and sample the latest new products, and uninterrupted time to ask questions and explore opportunities.

"Being in an environment where you can see hundreds of new products and services can lead to sales-building ideas or expense management or cost-cutting ideas that you didn't even realize you were looking for," says Bill A. Filler, director of business development for Liberty USA. "You could find something that not only pays for your trip to the show, but also provides a new profit center that helps your business year-round."

Filler points out that seeing, touching, tasting, and feeling all of the new products available can never be duplicated by a sales rep who visits your location a couple of times a month. Retailers also have the opportunity to learn from industry experts, not only about the specific products they are selling, but also about a field or topic that is relevant to their business.

"Food shows give customers an opportunity to see and often taste a broad range of products all at once," says Laura Liras, customer insights manager for Lipari Foods.

For instance, at the upcoming Lipari Foods show on April 24th at the Suburban Collection Showplace in Novi, Mich., customers can visit more than 400 vendor booths, which equates to thousands of products. "They can look and touch the packaging, sample the product, and get great ideas on how to merchandise or display the product," she says. "For customers who want to be first-to-market, this is a great opportunity to see what's new."

It's also, quite simply, a matter of logistics. It's impossible, as Sherwood Foods executive vice president-sales Howard Ishbia puts it, for a vendor to bring everything they offer into a customer's store. "At a trade or food show, retailers have an opportunity to see all of the 7,000-plus items we sell, instead of just a few," he says. For example, at the Sherwood Foods show on April 16, 2013 at the Shenandoah Country Club in West Bloomfield, Mich., retailers will meet more than 90 vendors and benefit from a long line of in-show specials.

"Like AFPD does with its trade show, we make sure there are significant deals available, and that helps us attract more retailers every year," Ishbia says.

Networking is another great opportunity provided at a tradeshow, Filler says. "I think it is fair to say that you will never find a group of people in one setting who are more interested in learning about you and about your business. Having a business conversation or obtaining a reference to discuss your particular needs is invaluable."

"Networking at food and trade shows gives customers one-on-one face time with the manufacturer to learn about how the product is made, ask any questions, and discuss marketing and in-store support," adds Liras. "There are many creative ideas out in the marketplace on how to merchandise, promote, and display product to capture the most incremental sales. Retailers can learn from each other and also pick up a ton of great ideas at food shows. After all, the manufacturers are the product experts on

"Technology is changing so fast today in areas such as cameras and scanning equipment. A show is a chance to see a lot of those ideas in one place."

—John Denha,
8 Mile Foodland



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A Bit of Advice for Exhibitors

"People have this idea that a successful trade show is one where you have 10,000 people walking past your booth," says Malcom Gilvar, vice president of sales for the Trade Group, a trade show design and consulting service. "But that can be a barrier to your success."

Rather, getting the right kind of traffic to your booth starts before the trade show, with pre-show activity such as e-mail blasts or marketing campaigns. "Define who you want to come to your exhibit and target them specifically," Gilvar continues. "If people did nothing but that, it would be an amazingly successful event."



Venture Out to AFPD's 29th Annual Innovations Trade Show and Save Big Money

AFPD's Innovations Trade Show is known for its high-quality attendees, non-stop interaction, and exhibitor satisfaction. Scheduled for April 9-10 at Burton Manor in Livonia, Mich., the Innovations Show continues to be the best and most important trade show in this region for our industry and for AFPD members' success. It brings together the best companies serving the food, beverage and petroleum industries in one convenient location. The Innovations Show, featuring more than 120 booths, will feature special show-only prices, discounts, and other one-time-only incentives to buy.

Member retailers will be mailed free tickets approximately two weeks before the show. Tickets are also available from exhibiting vendors and suppliers. Attention exhibitors: Only a limited number of booth spaces remain, so if you have not reserved your spot, contact Anthony Kalogeridis at (800) 666-6233 immediately.



10 Reasons to Never Miss a Trade Show Again

No matter how small your retail business may be, the benefits of attending a trade show sponsored by vendors or your industry association far outweigh any reason not to attend. Here are the top 10, compiled by an information survey of AFPD members and other resources.

1. Consulting with someone over the Internet isn't quite the same as consulting with them in person. You're more likely to forget them, and you don't build always a solid, lasting connection that way. Getting your questions answered is much easier in person.
2. When it comes to new technologies, a live demo is much more conclusive than a video or brochure. Trade shows are not only a place to exhibit products, but to show people how to use these products.
3. You can't tell what a product truly looks like or the impression made by its packaging from a photo on a website.
4. Food and trade shows are a great way to educate your employees. Trade shows provide a wealth of information to update your employees on current trends that are driving the industry.
5. Trade shows provide a meeting place for industry professionals across the country with whom you wouldn't typically interact.
6. Trade shows are a fun way to get out of the store and visit a new area.
7. Instead of taking endless appointments with sales people visiting your store, save time and stay up to date with developments in your industry by seeing them all in one location.
8. A trade show allows multiple buyers to interact with the exhibiting companies. This reduces the cost per sale instead of approaching buyers one by one, and these savings are passed on to the show attendees as show specials.
9. Trade shows take care of the buyers, enabling them to make quick purchasing decisions between two products.
10. Trade shows let retailers and suppliers gather market intelligence on their industry. This will give them opportunities to learn about the competition and the market in general. A retailer can obtain a better understanding of their position in the market and how to compete against their competitors.

A Bit of Advice for Retailers

Here are some ideas for making sure your time out of the store is optimized and well spent:

- Avoid the confusion at the show by pre-registering.
- Have a goal of what you want to accomplish, such as which vendors to visit, what items you need to purchase, and which new product lines you'd like to see.
- Know your inventory needs before the show. More efficient purchasing will save you money by grouping your orders to take advantage of discounts and special offers, as well as keeping you within budget.
- Set appointments with any vendor you'd like to meet with during the show.
- Plan to bring any employees who would greatly benefit from attending the trade show.
- Take advantage of show specials, discounts, and sales where they are truly bargains and needed in your store. Check freight costs and delivery dates.
- Keep track of orders placed so you'll stay within your budget.
- If you are planning to purchase any custom merchandise, bring your artwork and other files on a flash drive. Most vendors are equipped with laptops and can quickly send the data to the appropriate department.
- Don't linger too long at each booth and don't stay in a conversation with a company in which you don't plan to do business.
- After the show, identify if your objectives were met and if the cost of attending the trade show has had a positive long-term effect for you and your business. Evaluate if you had not attended the trade show, what would have been the cost and time to achieve the same amount of business.

"For customers who want to be first-to-market, trade shows are a great opportunity to see what's new."

—Laura Liras, Lipari Foods



continued from page 19

their items, so they often know what works best to sell their product most effectively."

Bill Hillman, general manager of HT Hackney's Grand Rapids Division, says a food show removes the wholesaler for a moment and allows retailers to talk directly to vendors—even large ones. "Unless a retailer owns a chain, vendors don't generally call on them," he says. "At a show, retailers can meet all of them in just a day or two."

Hillman, who says Hackney's next food show will run March 13-14 in Indianapolis, points out that most of the great shows are selling shows, and they offer unique deals that are a great opportunity to save money. Lipari's Liras agrees, noting that retailers can usually expect "extremely aggressive pricing and deals they won't see throughout the rest of the year and will save them money—a lot of money."

Echoing Michailidis and Denha's earlier advice, Filler says retailers need to plan ahead to get the most out of their venture out of the store. "I suggest that before attending a tradeshow, you get organized and make a list of what you want to see and want to learn about in advance," he says. "It is always best to pre-register and have a plan in mind before attending. And then, you have plenty of time to find that one item or idea you were not thinking about, and it can change your business forever."

Worth the Time?

"In times of economic stress and when people are cutting back, trade shows sometimes fall by the wayside, but they shouldn't," Filler says. "Even though your sales representative can bring new products to you, and you can also use the web to source products, the tradeshow itself provides many resources that these vehicles do not."

"A trade show is an opportunity for face-to-face exposure, as well as a chance for management, sales, vendors, and manufacturers to interact," sums up Ishbia. "It's important to develop that relationship because we all have to work together if everyone is to be successful." ■■

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



HT Hackney Food Service Stampede

HT Hackney's Annual Food Service Show, held January 18th at the Lansing Center in Lansing, Mich., focused on the growing food service category. Many show deals and discounts were offered by the more than 80 vendor booths that filled the hall. Playing up a western "Food Service Stampede" theme, workers in plaid shirts and cowboy hats offered up a range of samples including chicken, pizza, subs and more. Roaming cowboys played country tunes from their guitars, and those brave enough even rode a mechanical bull.



New Rule Simplifies Coverage Comparisons

On February 20, 2013, the Department of Health and Human Services (HHS) released a final rule that helps consumers compare health insurance options in the individual and small group markets by:



- Promoting consistency across plans;
- Protecting consumers by ensuring that plans cover a core package of items that are equal in scope to benefits offered by a typical employer plan; and
- Limiting out of pocket expenses.

Specifically, this rule outlines health insurance issuer standards related to the coverage of essential health benefits (EHB), while providing flexibility for states to shape how EHB are defined. EHBs will significantly increase consumers' ability to compare and make an informed choice

about health plans, and also extend coverage for services like mental health benefits to people with gaps in their coverage or no coverage at all.

Essential Health Benefits

The Affordable Care Act ensures Americans have access to quality, affordable health insurance. To achieve this goal, the law ensures that health plans offered in the individual and small group markets, both inside and outside of Health Insurance Marketplaces, offer a core package of items and services known as essential health benefits. Under the statute, EHB must include items and services within at least the following 10 categories:

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and rehabilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care

The Affordable Care Act also directs that EHBs be equal in scope to those benefits offered by a typical employer plan. To meet this requirement in every state, the final rule defines EHB based on a state-specific benchmark plan. States can select a benchmark plan from among several options. The final rule provides that all plans subject to EHBs offer benefits substantially equal to the benefits offered by the benchmark plan. This approach best strikes the balance between comprehensiveness, affordability, and state flexibility.

If a benchmark plan is missing any of the 10 statutory categories of benefits, the final rule provides direction on how the state (or HHS) will supplement the benchmark plan in that category. The final rule also includes standards to protect consumers against discrimination and ensures that benchmark plans offer a full array of EHB benefits and services.

The rule outlines actuarial value (AV) levels in the individual and small group markets, which helps to distinguish health plans offering different levels of coverage. Beginning in 2014, plans that cover essential health benefits must cover a certain per-

See NEW HHS RULE, page 30

Protection Against the Worst Insurance Practices

The U.S. Department of Health and Human Services issued a final rule that implements five key consumer protections from the Affordable Care Act, designed to make the health insurance market work better for individuals, families, and small businesses.

Under the ACA reforms, all individuals and employers have the right to purchase health insurance coverage regardless of health status. In addition, insurers are prevented from charging discriminatory rates to individuals and small employers based on factors such as health status or gender.

February's final rule implements five key provisions of the Affordable Care Act that are applicable to non-grandfathered health plans:

1. **Guaranteed availability.** Nearly all health insurance companies offering coverage to individuals and employers will be required to sell policies to all consumers. No one can be denied health insurance because they have a pre-existing condition or had an illness.
2. **Fair health insurance premiums.** Health insurance companies offering coverage to individuals and small employers will only be allowed to vary premiums based on age, tobacco use, family size, and geography. Factors that are no longer permitted in 2014 include health status, past insurance claims, gender, occupation, how long an individual has held a policy, or size of the small employer.
3. **Guaranteed renewability.** Health insurance companies will no longer refuse to renew coverage because an individual or employee has become sick.
4. **Single risk pool.** Health insurance companies will no longer be able to charge higher premiums to higher-cost enrollees by moving them into separate risk pools.
5. **Catastrophic plans.** Young adults and people for whom coverage would otherwise be unaffordable will have access to a catastrophic plan in the individual market. Catastrophic plans generally will have lower premiums, protect against high out-of-pocket costs, and cover recommended preventive services without cost sharing.





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Be a Partner in MI Healthier Tomorrow

MI Healthier Tomorrow is a statewide campaign sponsored by the Michigan Department of Community Health (MDCH) to help fight the rising obesity epidemic. Some 800,000 children and 5 million adults in Michigan have a weight problem, but losing just 10 percent can result in significant improvements to both physical and mental health. It can also reduce the risk of heart disease, diabetes, stroke and cancer.

We all want to make healthier choices, the campaign points out, and by working together, we can create a healthier tomorrow. Take the pledge at www.michigan.gov/mihealthiertomorrow or on Facebook at www.facebook.com/mihealthiertomorrow, and encourage your employees and customers to join you.

Registrants receive a free Getting Started Kit in the mail along with the option to sign up for healthy texts and/or emails with motivational messages, reminders, tips, or recipes to help you reach your goal of losing weight and becoming healthier.

Inspire Your Organization.

Your support is critical as we work together to make our state healthier. At the Michigan Healthier Tomorrow website, you will find links to materials to help you build awareness and encourage participation at your business. Resources include a sample e mail to send to employees, a banner to include on your website, print materials, and the embedded "Pledge" code. You'll even find social media tools like suggested Facebook posts and Tweets.

For additional information, visit www.michigan.gov/mihealthiertomorrow. For more information on becoming a partner of the MI Healthier Tomorrow movement, please contact Katie Rehrauer, KRehrauer@brogan.com.



WorldPay Offers Advice on Credit Card Surcharge

In late January, Visa and MasterCard announced that as a result of a November 2012 federal district court settlement ruling, merchants in the U.S. and U.S. territories were able to add a surcharge to cover their cost of acceptance for certain credit card transactions. Debit and prepaid cards are not eligible for surcharging.

The ability to add a surcharge at the point of sale (POS) requires system updates by acquirers and, depending on a merchant's POS system, possibly by merchants themselves. Surcharges are allowed for both physical POS and via e-commerce. During the written notification process, you must identify the channel through which you wish to surcharge.

WorldPay, AFPD's exclusive credit card processing program for c-stores and grocers, offers these steps you must take if you plan to surcharge:

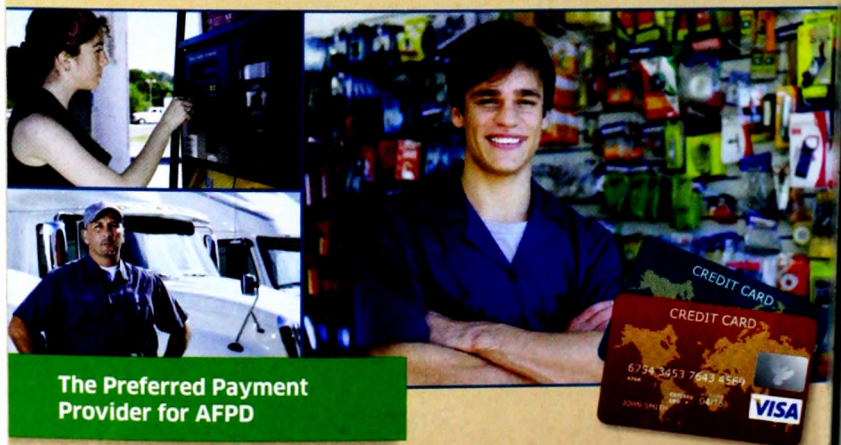
1. At least 30 days before implementing a surcharge, notify in writing:
 - WorldPay: www.worldpay.us/surcharging
 - Visa: www.visa.com/merchantsurcharging
 - MasterCard: www.mastercardmerchant.com
2. Tell your customers about your surcharge practices at your entrance and POS. Your disclosures must include:
 - The amount you surcharge.
 - A statement that you, the merchant, are imposing the surcharge (not the payment network).
 - A statement that the surcharge is not greater than card's cost of acceptance.
 - The surcharge dollar amount on every receipt.

The Visa and MasterCard websites provide rules and requirements for implementing surcharges.

Should You Surcharge?

Adding surcharges may affect the way your customers feel about doing business with you and could send them to competitors who choose not to surcharge. This extra customer fee—which appears on every receipt—will be highly visible and may hurt your business. Find out if your competitors surcharge. You may be able to gain an advantage with customers by skipping surcharges.

To learn more about surcharging or sign up for AFPD's WorldPay program, contact Nenif Michael at (773) 571-6327 or email nenif.michael@worldpay.us.



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Northern Initiatives Provides Loans to Northern Michigan Businesses

Northern Initiatives delivers loans and business services to the small business owners and entrepreneurs who create jobs and enable the people and communities of Northern Michigan to thrive.

"Being mission-driven sets us apart from traditional lending institutions," says President Dennis West. "We realize the success of the businesses we serve directly impacts the viability of Northern Michigan communities and its people. So we push a little harder and care a bit more, because it's not profit for us, it's prosperity for all."

Northern Initiatives is a certified Community Development Financial Institution (CDFI) and a member of the Opportunity Finance Network. A CDFI has a primary mission of community development, serves a target market, is a financing entity, provides development services, remains accountable to its community, and is a non-government entity. Northern Initiatives offers business loans, technical assistance, and business consulting services.

In October 2012, the Michigan Strategic Fund designated Northern Initiatives as the regional revolving loan fund manager for the Upper Peninsula and northeast lower Michigan. This means that communities that have been managing local revolving loan funds that involve Community Development Block Grant dollars can designate their cash balance to Northern Initiatives. They will then be guaranteed that they will have an equivalent amount of small business loans in their community. As those small business loans are repaid they will likely be eligible for use anywhere in the region without the restriction of the Community Development Block Grant Program.

"NI does about \$0-60 loans per year," West says. "The range is broad, last year \$4,000 to \$1.2 million, with the average loan around \$60,000." For more information, visit www.niupnorth.org or contact Dennis West, (906) 226-1671, dwest@niupnorth.org. ■



2013 WMU Food Marketing Conference

Each spring, Western Michigan University's Food/CPG Marketing Program's two-day conference brings more than 500 industry executives together to discuss key industry issues and emerging developments. Save the date to attend this year's conference on Monday, March 25 and Tuesday, March 26 at the Radisson Plaza Hotel in Kalamazoo, Mich.

WMU is one of the premier universities in the U.S. offering a four-year business degree specializing in food and consumer package goods marketing. The major prepares students for sales, research, marketing, and management positions with food and consumer packaged goods firms and related organizations. Food & CPG marketing graduates are heavily recruited by leading firms from all segments of the industry.

Students in WMU's four-year program expand their classroom learning with practical, real-world experiences, including business tours, internships, classroom interactions with key industry executives, and the annual Food Marketing Conference.

For more information, visit www.wmich.edu/foodmarketing/fmc or call (269) 387-2132. ■

These Tax Changes Impact Everyone

On January 1, Congress and president Obama reached an agreement regarding the federal tax rates through the American Taxpayer Relief Act of 2012. These tax changes impact all employees.

Employers should be withholding Social Security tax at the rate of 6.2 percent of wages paid following the expiration of the temporary two-percentage-point payroll tax cut in effect for 2011 and 2012. For any Social Security tax under-withheld between January 1 and February 15, employers should make the appropriate adjustment in workers' pay as soon as possible, but not later than March 31, 2013.

Payroll Tax Implications

- An increase in Social security (OASDI) taxes for employees by 2 percent. These are funds withheld from paychecks. The tax rate is 6.2 percent in 2013.
- An increase in the Social Security taxable wage base to \$113,700.
- An increase in the Medicare tax rate withheld of .09 to 2.35 percent on wages that exceed \$200,000 per year.
- A decrease in the Michigan income tax withholding rate of 10 percent to 4.25 percent.
- An increase to the federal tax rate for the top bracket of 4.6 percent to 39.6 percent.

Benefit Tax Implications

- An increase in the maximum limit employees can elect to defer for their 401(k) plans to \$17,500.
- An increase in the amount an employee can contribute to a health savings account to \$3,250 for an individual and \$6,450 for a family.

Investment Income Implications

Under the health care reform law a new 3.8 percent Medicare tax on investment income, such as capital gains and dividends, applies to individuals making more than \$200,000 (or \$250,000 for couples) per year. ■

Economic Uncertainty Grows as Gas Prices Climb

Consumers are increasingly pessimistic about the economy and gas prices are a growing reason why, according to the results from the monthly NACS Consumer Fuels Survey.

Nearly one quarter (23 percent) of consumers surveyed in a national poll of gasoline purchasers are "very pessimistic" about the economy, a significant increase from the 18 percent who said that they were very pessimistic in NACS' January poll. Consumers age 50 or older were the most pessimistic (27 percent), while those age 18 to 34 (16 percent) were the least pessimistic. Overall, 59 percent said that they were either "very pessimistic" or "somewhat pessimistic," a jump from the 54 percent who said that they were pessimistic in January.

Gas prices, which have steadily climbed since the beginning of the year, are clearly top of mind with consumers. Nearly half of all consumers (44 percent) surveyed now say that gas prices have a "great impact" in how they feel about the economy, a significant increase from the 38 percent who felt that way in January. Overall, 87 percent of consumers say that gas prices have an impact on their feelings about the economy.

"The survey results confirm what our members are telling us: consumers are feeling the pain from higher gas prices and this is affecting their feelings about the economy in general," says NACS Vice President of Government Relations John Eichberger. "Worse, consumers see no end in sight, with 62 percent saying that they expect prices to be even higher in the coming weeks."

NACS also asked consumers what are some of the causes for higher gas prices, with four in 10 correctly citing government regulations (41 percent) and world events (40 percent), but most consumers (71 percent) said that the oil companies were a reason for higher prices. In addition, 31 percent said that gas retailers were to blame. However, when asked who is most to blame for higher prices, oil companies were cited by 45 percent of consumers, compared to only 4 percent who said gas retailers.

"While some consumers may seek to blame gas retailers for higher prices, fuel retailers have very little control over the market and are in fact struggling with the recent increase as well. Today, gross margins on fuel are only about 10 cents per gallon, far below the five-year average of 17 cents per gallon. With expenses, especially credit card swipe fees, averaging 12 to 16 cents per gallon, it's not a question of how much retailers are making per gal-



lon, but if they are able to simply break even," says Eichberger.

NACS also asked consumers what they are doing to mitigate the pain of higher prices. The most frequently cited responses relate to miles driven, with 45 percent of consumers saying that they are driving less and 37 percent saying that they are combining trips. Government data confirms this trend, with the U.S. Energy Administration reporting that gasoline demand was down 2.8 percent from in January compared to the month prior. Consumers also are more aware of gas prices, with 30 percent shopping harder for lower prices, 24 percent using a gas discount or loyalty card, 22 percent shopping at partner stores that combine discounts and 18 percent buying from gas stations that offer special promotions.

Beginning in January 2013, NACS is surveying consumers monthly about their feelings related to gas prices, the economy and other fuels-related issues. This latest survey was conducted by Penn, Schoen and Berland Associates LLC, with 972 gas consumers surveyed from February 13 to 14, 2013. The margin of error for the entire sample is +/- 3.14 at the 95 percent confidence interval and higher for subgroups. (NACS: www.nacsonline.com)



Michigan's Prepaid Gas Sales Tax Changes March 1

Effective March 1, 2013, the new prepaid gasoline sales tax rate in Michigan changed to 18.1 cents per gallon. The Michigan Department of Treasury is required by law to determine the prepaid sales tax rate every three months, unless the change in the statewide average retail price of a gallon of self-serve, unleaded, regular gasoline has been less than 10 percent since the establishment of the rate of the prepayment then in effect.

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 AFPD. For a copy of the chart, call or email Ed Weglarz (866) 666-6233 or eweglarz@afpdonline.org.

"Save energy and save money."

" I'm Harold. I've worked as a service technician for DTE Energy for 24 years. I pay utility bills just like you. So, I do things to save energy, because I know that it will save me money.

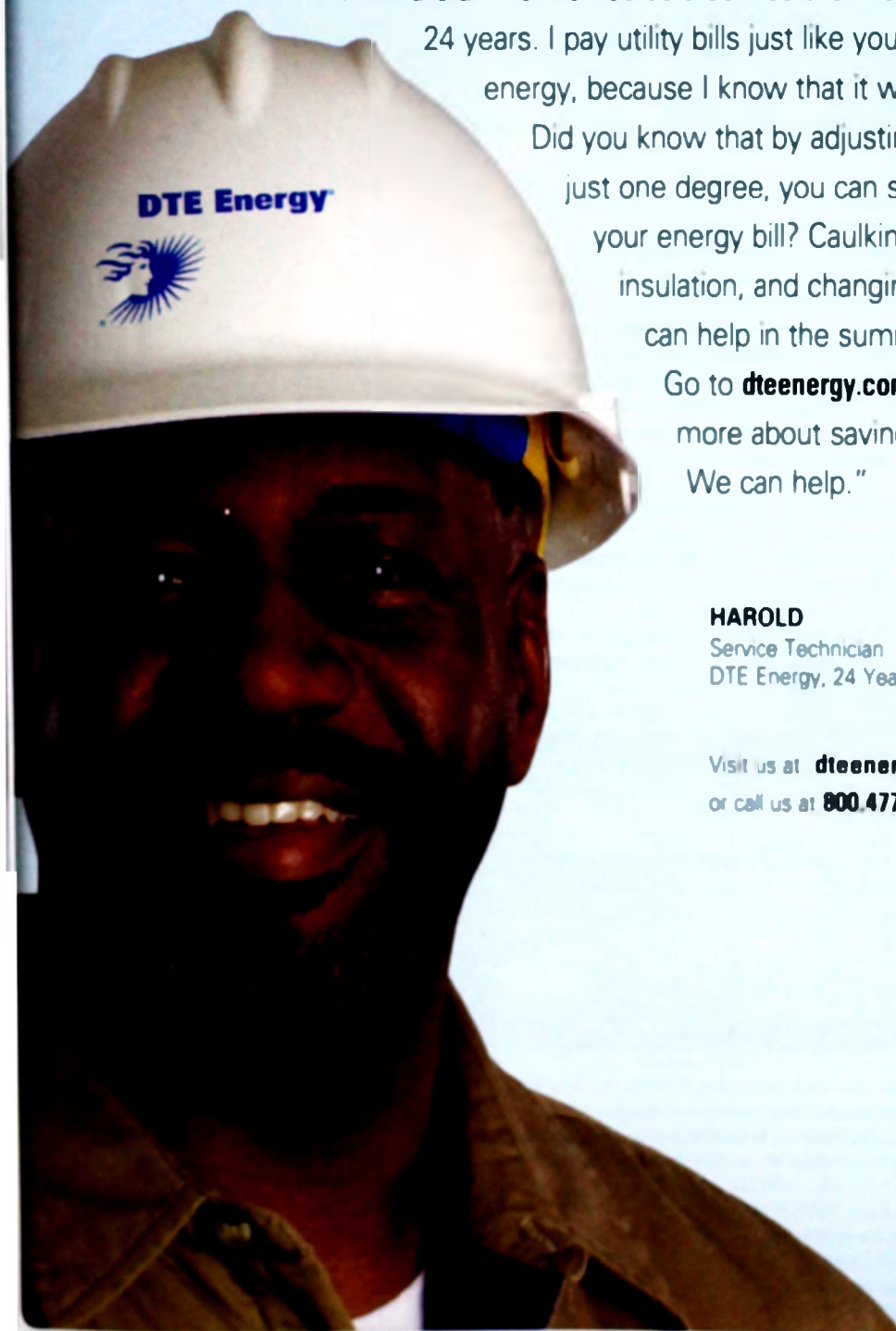
Did you know that by adjusting your thermostat just one degree, you can save 3 percent on your energy bill? Caulking windows, adding insulation, and changing your furnace filter can help in the summer and in the winter. Go to **dteenergy.com/saveenergy** to learn more about saving energy and money. We can help."

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Plus and Minuses of How Alcohol Affects the Body

Moderate drinking may help one's health, but overdoing it can be quite harmful.

1. **Hydration**—Alcohol depresses the production of antidiuretic hormone (ADH), which helps keep you hydrated. Dehydration can lead to electrolyte imbalances (characterized by nausea, dizziness and diarrhea) and headaches.
2. **Breasts**—As little as one alcoholic drink a day can increase the risk of breast cancer, according to a 2009 study in the *Journal of the National Cancer Institute*. Researchers believe alcohol boosts risk of breast cancer by increasing estrogen levels, a known risk factor for breast cancer. Other theories: Alcohol reduces the liver's ability to clear cell-damaging toxins and depletes the body of cancer-protective antioxidants, such as folate and vitamin C.
3. **Stomach**—Alcohol causes stomach cells to produce excessive amounts of gastric acid, which can irritate the stomach.
4. **Pancreas**—Heavy alcohol use is the most common cause of pancreatitis, an inflammation of the pancreas and a major risk factor for pancreatic cancer.
5. **Liver**—Drinking excessively causes the liver to accumulate fat (fatty liver) and become inflamed (hepatitis). It also leads to cirrhosis, a condition in which liver cells are so damaged they can't regenerate, and liver failure. It's worth noting that as few as three drinks at once can cause liver damage if mixed with certain medications—including acetaminophen and statin drugs used to treat high cholesterol. If you take any prescription or over-the-counter drugs, ask your doctor or pharmacist whether it's safe to consume alcohol.
6. **Brain**—Moderate alcohol consumption may ward off dementia and Alzheimer's disease. As we age, brain cells die, leading to gaps that slow nerve transmission within the brain and between the brain and the rest of the body. Moderate drinking appears to somehow prevent these "potholes." (Scientists aren't sure why.)

In high doses, alcohol kills brain cells, leading to brain damage that may manifest itself as permanent memory loss. Heavy drinking may even change the brain in ways that contribute to strained personal relationships. In a study in the November 2009 issue of *Alcoholism: Clinical & Experimental Research*, alcoholics registered decreased activity in parts of the brain responsible for recognizing people's facial emotions, which may contribute to miscommunication and conflict, say researchers.

7. **Heart**—Drinking in moderation may protect the heart by raising "good" HDL cholesterol, decreasing inflammation and "thinning the blood" (preventing clots that can cause heart attack and stroke). Moderate drinking also increases estrogen, which protects the heart—a benefit particularly helpful to postmenopausal women whose reduced estrogen levels increase their risk of heart disease.
8. **Blood pressure**—Drinking even in moderate amounts (particularly on an empty stomach) has been linked to high blood pressure, a risk factor for heart attack and stroke.
9. **Bones**—Moderate alcohol consumption may boost bone density and reduce risk of bone fractures, possibly by raising levels of sex hormones like estrogen and testosterone, which help to keep bones strong. Wine and beer may be more beneficial than liquor because they contain compounds (e.g., resveratrol in wine and silicon, a trace mineral, in beer) that may also contribute to bone density, according to a 2009 study in the *American Journal of Clinical Nutrition*.

Excessive alcohol intake may increase risk of osteoporosis and bone fractures by accelerating the rate of bone deterioration. Alcohol, a diuretic, also flushes calcium—a mineral essential for strong, dense bones—from the body. Adapted from a report by Caroline H. Gottesman, *EatingWell.com* ■■



Holiday Market: A World of Phenomenal Food

"The real heroes of this story are my parents, Tom and Janet Violante," says Store Director Gina Mangold, who with her husband, Craig, and her brother, Tom Violante, Jr., operate



Holiday Market in Royal Oak. "They began the business more than 50 years ago, and while technology and tastes have changed, their over-riding principals of quality for price and customer service have been the bedrock on which it all stands."

"Today, my passionate, hard-driving father, who still takes an active interest in the store, will think of 10 ways to improve and help customers find what they're looking for," Mangold says. "Holiday Market is his first love. He was a visionary who came along at the right time," she explains. "He was the first to open on Sundays, and people would line up around the corner for chicken dinners and other home-cooked, take-out meals."

Holiday Market was also first to offer pizza delivery, and the store was an early and ardent proponent of buying local and selling fresh. Tom Sr. brought in local growers and producers to sample out their products and educate customers in healthy nutrition. "My dad believed it was important to keep money in the local community," Mangold remembers. "He also wanted people to seek us out for specialty items you couldn't get anywhere else."

Janet Violante was also instrumental in building the business.

"Her fortitude is amazing," Mangold says. "She taught us gratitude and appreciation for the value of all associates and all who walk through our doors. We still go out of our way to treat every customer like an invited guest. People go where they are appreciated."

The Violantes founded the award-winning Holiday Market in 1954 as a small neighborhood butcher shop and specialty grocery. From the beginning, the emphasis was on high quality products and friendly neighborhood service. That hasn't changed, even as the store grew to 60,000 square feet. "Dad understood that expansion was inevitable and began buying property surrounding the store as it became available," Mangold says. "Now we encompass an entire block."

Expanding to a larger space allowed the Violante family to offer an ever-widening selection of premium foods from around the world—everything from fine imported wines to an expansive selection of artisanal cheeses and fresh-baked bread right out of



the oven. "Our customers are foodies," Mangold says. "They demand quality and we will meet their requirements, from everyday essentials to the unique and unusual—and all under one roof!"

Foodies also love the Mirepoix Cooking School on the second floor. "The state-of-the-art professional kitchen was designed to represent our passion for food," Mangold says. "It's a space for a hands-on learning. We want what you take away to wow your family and friends, while expanding your own confidence as a cook. Parents bring their children to enjoy learning something together."

Mangold gives a lot of credit for Holiday's success to the store's associates, especially the department managers. "If you want people to see you as their food resource, education is everything," she says. "We've hired people who are brilliant in their fields and passionate about teaching. This creates a culture that attracts people who love what they do. We support that with team-building and training for our associates."

Holiday Market takes advantage of technology too. The website introduces department managers with video and photos, and offers buying suggestions with click-through to related departments, such as wine to cheese. Customers can scan a QR code to access ads and specials, click a Facebook link for posts about

coming events, and even take a 3-D virtual tour of the store on Google before they visit.

Holiday Market is a long-time member of AFD/AFPD. "I remember looking forward to the annual AFD Dinner Dance in my teens—it was a BIG DEAL," Mangold says. "My dad would buy a table and invite the family, and we all dressed to the nines." She says AFD has been integral with many aspects of the market from coupon redemption and the

Blue Cross network to compliance issues to repealing the item pricing law to credit card fees and now the bottle bill. "Grocery stores are known for sanitation and food safety, so it never made sense to me to bring empties back to the market, your food resource," she says. "We are hopeful we'll see a positive outcome with the help of AFD."

When you walk into the store, you know something special is going on, Mangold says. "Our parents gave us a phenomenal foundation. Now, it's our turn to pick up the ball and run with it." ■





**Ed
WEGLARZ**

Director, Petroleum

Top 10 Reasons Not to Sell Tobacco to Minors

The Michigan Department of Community Health's (MDCH) Bureau of Substance Abuse and Addiction Services is asking retailers to help reduce the number-one preventable cause of death and disease in Michigan by avoiding tobacco sales to minors. Retailers are on the front lines of this issue and are in a great position to make a difference.

Here are the top 10 reasons not to sell tobacco to minors:

1. **It's Against the Law.** Selling, giving, or furnishing tobacco to a minor is a misdemeanor.
2. **It Costs Money.** Clerks can be fined \$50 for each offense, plus \$200 court costs, plus \$350 attorney fees.
3. **You'll be Reported.** The Michigan Liquor Control Commission will be notified and you could lose your liquor license.
4. **Avoids Addiction.** The earlier a person starts using any form of tobacco (packs, loosies, chew), the harder it is to quit.
5. **Reduces Death and Disease.** Using tobacco is the top preventable cause of death and disease in Michigan.
6. **Protects Children.** You can help protect the health of our children.
7. **Makes You a Community Partner.** Being a positive community partner by posting a sign let's people know you support good business practices. States with a lower rate of retailer sells protects income.
8. **Avoids Trouble.** Careful checking of IDs can keep you out of trouble.
9. **Helps in Court.** A written policy not to sell that is being enforced is a good defense against a penalty and can help you in court.
10. **EVERYONE WINS!**

For more information contact the Michigan Department of Community Health:

- **Tobacco Retailer's Kit** – Bureau of Substance Abuse & Addiction Services (517) 335-0176
- **Youth Tobacco Act or Birthdate Signage** – Clearinghouse www.healthymichigan.com
- **Quit Smoking** – Tobacco Section (517) 335-8386 ■■■

Retailers are on the front lines of this issue and are in a great position to make a difference.

New HHS Rule *Continued from page 22*

centage of costs, known as actuarial value or metal levels. These levels are 60 percent for a bronze plan, 70 percent for a silver plan, 80 percent for a gold plan, and 90 percent for a platinum plan. Metal levels will allow consumers to compare insurance plans with similar levels of coverage and cost-sharing based on premiums, provider networks, and other factors. The health care law also limits the annual amount of cost sharing that individuals will pay across all health plans—preventing insured Americans from facing catastrophic costs associated with an illness or injury.

Finally, the rule provides more information on accreditation standards for qualified health plans that will be offered through the Health Insurance Marketplaces (also known as Exchanges) that will provide access to quality, affordable private health insurance choices.

Together, these provisions will help consumers compare and select health plans in the individual and small group markets based on what is important to them and their families. People can make these choices knowing these health plans will cover a core set of critical benefits and can more easily compare the level of coverage based on a uniform standard. The provisions also help expand choices and competition on the Marketplaces. ■■■

For more information on the rule, scan this QR code with your smartphone.

<http://ccitio.cms.gov/resources/factsheets/ehb-2-20-2013.html>



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This booklet is a short but comprehensive guide on how you can keep your meat room work area and equipment sanitary so customers can safely enjoy the products you prepare. It is an accompanying guide to the video ***Sanitation Education: Food Safety in the Meat Room*** produced by AFPD.

Request your copy today by calling 1-800-666-6233. Video is also available online on AFPD's You Tube channel at www.youtube.com/user/AFPdtube.



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ACKNOWLEDGMENTS: THE VIDEO AND HANDBOOK WERE MADE POSSIBLE BY A TEAM OF EXPERTS. THE EXECUTIVE PRODUCERS OF THE VIDEO ARE MEMBERS OF THE AFPD TEAM LED BY ALDAN ARABO, PRESIDENT AND CEO. THE PRODUCERS, DIRECTORS AND WRITERS ARE MEMBERS OF DETROIT MEDIA AND COMMUNICATIONS. THE TECHNICAL DIRECTOR AND VIDEOGRAPHER IS RONSO FILMS. THE VOICE TALENT IS VANESSA DEFRANCA-GARMO. THE FOOD SANITATION EXPERTS PROVIDED ART SHOCK, SPARTAN FOODS, THOMAS TEDERINGTON, MICHIGAN DEPARTMENT OF AGRICULTURE AND LARAH WELLS, MICHIGAN STATE UNIVERSITY. THE GRANT COORDINATOR WAS JANE SKALLAL. THE VIDEO WAS MADE POSSIBLE BY A GRANT FUNDED BY THE MICHIGAN DEPARTMENT OF AGRICULTURE.

New AFPD Lobbyists Ready to Take On the Issues

AFPD: Why is lobbying on behalf of AFPD and its members a good fit?

Wörtz: PAA is a good fit for AFPD because we bring 43 years of lobbying experience to the table. We have a multitude of lobbyists from all walks of life and backgrounds. There are few places in state government we don't have an extensive reach.

We enjoy working with solid individuals who understand the art of legislation. AFPD has an excellent, forward-thinking leadership team that appropriately challenges legislation, but knows when to compromise.

Fleming: I've worked in Ohio as a lobbyist for 27 years in AFPD's areas of interest, such as lobbying for the American Petroleum Institute. In my capacity as a lobbyist, I have done hundreds of TV, radio, and newspaper interviews on topics related to gas. I've owned service stations and been involved with all the marketing challenges connected to convenience stores and service stations. And, I've been involved with AFPD in its former entities, so I know the industry and its issues. In fact, I've known some AFPD members more than 25 years.

AFPD: As AFPD's lobbyist, what tops your list of priorities for the next 90 days?

Wörtz: The most important AFPD initiative that we are working on is the evolution of the bottle bill. It's time to get the bottles out of our members' stores and change the way Michiganders think about recycling. Our ultimate goal is to remove or limit the interaction of the returnables with our members' properties. The form that is going to take has not been hashed out yet. We have our report and we are working with DEQ Director Dan Wyant to determine the best route legislatively.

Issues of this magnitude are not solved overnight. AFPD must change the thinking of generations of Michiganders and how we handle the bottles and cans we bring into our homes. We have to take the issue outside the confines of the capital building.

We may be working on this issue for a session or longer—but do not be discouraged, as it is an issue full of promise for our membership. It's awesome when a great client like AFPD with a dynamic leader like Auday Arabo walks into your office

and wants to reorder the world. Challenges like that don't come to us every day, and we embrace them.

Fleming: In Ohio, it's the same issue it's

been since 2006—the CAT. The CAT is killing off some great businesses in Ohio. The Ohio Supreme Court has ruled that the tax is unconstitutional, but there are still some manufacturing associations and others who are defending it.

As for a timeline, the House Transportation Budget is supposed to be in place by April 1, so the state can qualify for matching funds. Honestly, there's probably a 40 percent chance we can get what we need to get done by the date. If I don't get it done for this Transportation Budget, I can try to introduce it as a separate bill later in the year. You just have to keep plugging away.

AFPD: What can AFPD members do to support your work? Does individual member involvement really make a difference?

Wörtz: Know your legislator. Know your legislator. Know your legislator.

AFPD cannot be successful legislatively without the support and active participation of its members. Grassroots is the key to legislative success. The first rule of being a legislator is to never forget who sent you to Lansing. It will be important moving forward on the evolution of the bottle bill that our membership is unified and follows AFPD's leadership on this. Their involvement cannot be overstated. Get involved and help us accomplish your goals.

Fleming: AFPD members should contact their local legislators at least once a year, and I don't mean that as a criticism because I've been there—small retailers are trying to run a business and feed a family. But if every one of AFPD's 500-plus Ohio members contributed, we would have the beginning of a nice PAC.

In my 33 years of lobbying, I have never seen legislation "bought." What you're doing is supporting the campaigns of the people who support your position. And most importantly, you are supporting getting the message out.

There are lots of issues surrounding liquor, tobacco, workers' comp, and environmental issues. If a member has a specific problem, they should contact AFPD, and we'll do our very best to get it resolved. ■■■

Michigan Lobbyist

William Wörtz, Public Affairs Associates

Established in 1971, Public Affairs Associates has a long track record serving corporations and trade associations, and working with federal officials and political leaders in Washington, D.C., Detroit, Wayne and Kent counties, and others throughout the state. joined PAA in January 1996, following four years as director of public policy for the Michigan Association of REALTORS. In that role, he was responsible for the success of the REALTORS legislative agenda and its PAC fundraising efforts. Wörtz, who has a bachelor's degree in Russian literature and labor relations from Michigan State University, worked as chief of staff to Michigan Representative Mick Middaugh (R-Paw Paw). He has extensive experience with political and ballot proposal campaigns.



Ohio Lobbyist

Terry Fleming

Terry Fleming served as executive director of the Ohio Petroleum Council from 1986 through 2012. Prior to his joining the Council, Fleming was director of legislative affairs for the Ohio Chamber of Commerce, where he spend seven years. Prior to that, Fleming was in charge of the Distribution Center for the Ohio Bureau of Motor Vehicles for six years. Fleming served in the U.S. Air Force for four years and was honorably discharged. He attended Ohio State University, earning a degree in marketing from Columbus Business University. He is a member of the Ohio Society of Association Executives, the Ohio Transportation Users Conference, and the Ohio Lobbying Association.





**Bruce
STEVENSON**

Superintendent, Ohio Department of Commerce, Division of Liquor Control

Liquor Profits to Fund Ohio Job Creation

The transfer of Ohio's liquor enterprise to the JobsOhio Beverage System (JOBS) is complete, and JOBS now owns the franchise for spirituous liquor.

As part of the transfer, JOBS has contracted with the Department of Commerce, Division of Liquor Control (DLC) to continue performing all agency operations. That means there will be no change in our operations or your interaction with the DLC.

This marks an exciting time in the history of liquor control in Ohio. For the first time, the efforts of our liquor agencies will provide a dedicated revenue stream for economic development toward job creation. Ohio has risen to be one of the top job creators in the nation and number one in the Midwest in just two years. Now, JobsOhio, the nonprofit established to drive economic development in Ohio, will have the resources necessary to grow on that success.

Some additional background on the transfer:

- The regulatory functions of the DLC are not part of the transfer and will remain unchanged. Apply and renew

your permit(s) as you always have.

- There will be no change to the Beer & Wine Section as a result of the transfer.
- The Division will continue to select products for listing and determine wholesale and retail pricing.
- Bars, restaurants, and other entertainment venues will see no change and will follow the same processes for purchasing spirits as always.
- Modernization of the liquor merchandising computer systems to provide better inventory, accounting, and communications with the agency stores will continue as planned.

The daily contacts at the DLC who make your business run smoothly will not change. If you have any questions, please feel free to contact me directly at (614) 644-2390 or visit www.com.ohio.gov/liqr.

Thank you for your work providing for the responsible consumption of spirituous liquor. Now, profits will mean a stronger economy for all Ohio. ■■



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am.applyists.net/AFP or visit
www.AFPDonline.org for complete
eligibility requirements and full
program information.

Deadline to apply: March 31, 2013.



**Andy
DELONEY**

Chairman, Michigan Liquor Control Commission

Renew Your Liquor License on Time

Liquor license renewal season is quickly approaching and the Michigan Liquor Control Commission (MLCC) stresses the importance of renewing on time. Renewal packages will be mailed March 1, 2013 and all licenses are to be renewed by May 1, 2013.

All licenses expire on April 30 of each year. To continue to sell or serve alcoholic beverages and be in compliance with Section 501 of the Liquor Control Code and Rule 436.1107, new licenses must be displayed on the licensed premises by May 1. To ensure that your renewed license is received by May 1, the completed and signed original license renewal form and the required license fee must be received by the MLCC before April 15.

The Administrative Commissioners and I have spent quite a bit of time discussing the licensing renewal process, and how critical it is that liquor licenses be renewed on a timely basis, and that licensees understand the consequences of not renewing on time.

Consequences of not renewing on time include:

- Inability to purchase alcohol;
- Inability to sell or serve alcohol;
- Notification to MLCC enforcement staff and local law enforcement agencies of non-renewed licensees.

Online Renewal is available at our website. It's quick and easy. We also have a great staff to help and answer any questions. There's no reason not to renew on time.

To renew online, just visit the MLCC website at www.michigan.gov/lcc.

For more information about the MLCC, please visit www.michigan.gov/lcc. Follow us on Twitter www.twitter.com/MLiquorControl or "like" us on Facebook.

For more information about LARA, please visit www.michigan.gov/lara. Follow us on Twitter www.twitter.com/michiganLARA, "like" us on Facebook, or find us on YouTube at www.youtube.com/michiganLARA. ■■■

FDA TOBACCO ENFORCEMENT UNDERWAY!

Retailers are receiving violation letters!

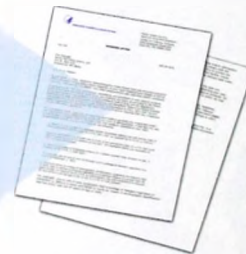
Excerpts from an actual FDA warning letter:

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

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

21 C.F.R. 1140.10 ...'

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



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

Additional interactive exercises and more practice in the steps employees need to prevent tobacco sales to minors.



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**M. Scott
BOWEN**

Michigan Lottery Commissioner

Michigan Lottery

Congratulations to Million-Dollar Retailers

The Michigan Lottery set a record in 2012 with an incredible \$778.4 million transfer to the School Aid Fund. The Lottery is pleased to recognize its retail partners for the outstanding job they did in 2012 to make this unprecedented success possible.

For two years running, 39 retailers have achieved \$1 million or more in Lottery sales. The Lottery commends these outstanding retailers for the service they provide to our mutual customers and for their hard work in generating money for public education in Michigan.

The Lottery wouldn't be in business without the efforts of all of our nearly 11,000 retailers. Thank you to our entire Lottery team. Each of you is important to our success.

Michigan Lottery Mobile App

The new Michigan Lottery mobile app is set to launch in early spring, with a new look and feel. Players will still be able to view winning numbers, see the latest jackpots, and play *Club Keno To Go*. New features include entering non-winning draw game tickets with ticket scanning, reward catalog access, and a retailer finder.

\$40,000 Tax-Free Raffle

Sales of tickets for the all-new \$40,000 *Tax-Free Raffle* are now in full swing. The \$10 tickets are available for purchase through mid-April. The top-prize winner will walk away with \$40,000—tax free. This raffle has the best overall odds of any raffle to date—one in six tickets will win a prize.

On April 15, tax day, the winning raffle numbers will be selected. For every 30,000 raffle tickets sold, 5,001 prizes will be awarded: one \$40,000 top prize; 50 prizes of \$100; 1,850 prizes of \$50; and 3,100 prizes of \$15. Let your customers know they have to act fast in order to be part of the raffle action.

New Instant Tickets

Instant tickets scheduled to go on sale March 5 are *Doubling Red Bingo* (\$2) and *Diamond Payout* (\$20). The release for these tickets is subject to change. Retailers are reminded to always activate instant game tickets before putting them on sale to ensure winning tickets can be redeemed by players.

Instant Tickets Set to Expire

Expiring on March 4 are IG 447 *Cash Vault* (\$1), IG 465 *Sapphire Blue Wild Time* (\$2) and IG 485 *Kings and Queens* (\$2).

More than 97 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players, and commissions to retailers. For additional information, please visit the Lottery's website at www.michiganlottery.com.

**The Michigan Lottery set a record in
2012 with an incredible **\$778.4 million**
transfer to the School Aid Fund.**

Million-Dollar Sellers

- A&F Mini Mart Inc., Utica
- A&L Market, Detroit
- Beverage 1, Detroit
- Big J Market, Detroit
- Big Star Market, Flint
- Cherry Belt Party Store, Inkster
- Danny's Fine Wines, Oak Park
- David's Mini-Mart, Sterling Heights
- Duffy's of Flushing, Flushing
- Glass Bottle Shoppe, Detroit
- Gratiot Fairmont Market, Detroit
- Great Baraboo Brewing Co., Clinton Township
- Greenfield Party Shoppe, Southfield
- Hadley Store, Hadley
- In N Out Store #31, Detroit
- Jamboozies Sports Bar & Grill, Sterling Heights
- KS Station Inc., Southfield
- Light House Liquor, Oak Park
- Liquor Basket Party Store, Saginaw
- Luxor Market, Detroit
- M C Petro Inc., Detroit
- Mario's Market, Lansing
- Meijer #145, Fraser
- Monroe Liquor Plaza, Monroe
- New Northend Market, Oak Park
- Nick's Party Store, Clinton Township
- Oak Liquor and Wine, Oak Park
- Oakland Liquor Party Shoppe, Southfield
- Sax Discount, Taylor
- Scotia Stop Food Store, Oak Park
- Seven Star Food Center Inc., Detroit
- Stop N Shop II, Saginaw
- Sunny Mart, Muskegon
- Sutton Market, Southfield
- Ted's Sports Pub & Grill, Lapeer
- Town & Country Liquor, Southfield
- United Party Shoppe II, Dearborn
- Variety Food Mini Mart, Dearborn
- Wine Castle, Livonia

**TAX
FREE**



THIS TAX DAY IS ONE TO CELEBRATE!

THOUSANDS OF CASH PRIZES REDEEMED IN-STORE!

All of the \$15, \$50, and \$100 prizes can be redeemed in-store! That means lots of happy players and lots of cashing commissions for retailers!

THOUSANDS OF CASH PRIZES:

\$15 \$40,000 \$100 \$50

**Drawing
April 15, 2013**



LOTTERY

Bacardi: Seven Generations of Innovation

The Bacardi story began 151 years ago February 4, 1862 in the port city of Santiago de Cuba, where a small family enterprise created what the world now knows as BACARDI premium rum out of a tin-roofed distillery with bats in the rafters.

Since then, seven generations of the Bacardi family have nurtured the company through major adversities, always developing rum-making techniques that deliver the quality and taste that make Bacardi rum—with its iconic bat label—the world's favorite. "Two of the most successful new spirit brand introductions ever executed are Bacardi Breezer and Bacardi Limon," explains Gordon Chisholm, field marketing director for Bacardi USA's Control States CBU.

For more than 130 years, Bacardi was a one-brand company until the purchase of the Martini & Rossi group in 1993 doubled the company's size, added brands, and secured powerful distribution channels overseas. More acquisitions followed, including Dewar's Blended Scotch whisky, Bombay Goose vodka, and Cazadores 100% blue agave tequila. Bacardi also has a stake in Leblon Brazilian cachaça and in the parent company of Patrón tequila, and has developed and launched two prestige Brands, Corzo tequila, and Oxley gin.

Today, Bacardi's portfolio of more than 200 brands and labels spans a wide variety of spirits categories. Around the globe, Bacardi employs nearly 6,000 people, sells in more than 150 global markets, and operates 27 bottling, distilling, and manufacturing facilities in 16 countries. "It's the third largest spirits company in the world, and is still the world's largest privately-held spirits company," Chisholm says.

Hot New Products

"We are constantly innovating, and adding products through acquisition," Chisholm says, "and there are several new ones for 2013."

Bacardi Pineapple Fusion, a mix of coconut and pineapple rums, represents Bacardi's strategy of providing drinks that can be served in multiple ways. This newest flavored rum will be

popular as a chilled shot over ice or mixed drink with pineapple juice.

Dewar's Highlander Honey, hand-infused with artisanal honey from a bee farm in Aberfeldy, Scotland, can be enjoyed "neat or mixed with cola," Chisholm says. "It comes in all the usual sizes and the premium over Dewar's White Label is just \$2 on 750ml."

A highly-anticipated entry in Bacardi's Classic Cocktails ready-to-serve line is Light Strawberry Daiquiri with natural strawberry flavor and real lime juice and less than 95 calories per serving.

Flavors have long been the rage for rum and vodka, and now Bombay Sapphire brings a new twist to the gin category with Bombay Sapphire East—the first Bombay line extension in 25 years—infusing Thai lemongrass and Vietnamese black peppercorns, along with Bombay's existing mix of 10 botanicals.

Bacardi just acquired St. Germain Elderflower liqueur, crafted in the artisanal French style from wild elderberry flowers picked in the French Alps. Made in Paris by a company dating to 1884, St. Germain was awarded a Double Gold Medal at the 2007 San Francisco Spirits Competition.

These new products top off Bacardi's long list of winners: Bacardi rum, the world's most-awarded and best-selling premium rum; Grey Goose vodka, the world-leader in super-premium vodka; Dewar's Scotch whisky, the top-selling blended Scotch whisky in the U.S.; Bombay Sapphire gin, the top-valued and fastest-growing premium gin in the world; Cazadores blue agave tequila, the top-selling premium tequila worldwide; Martini vermouth, the world-leader in vermouth and Italian sparkling wines; and Benedictine and B&B cordials.

Always innovating, the company has exciting new collaborations with singer Jay-Z on D'Usse Cognac, and with Trey Songz on a new Grey Goose flavored vodka—Cherry Noir. "These collaborations create demand," Chisholm says. "We advertise mostly in consumer publications because that is the best way to create demand and drive traffic for retailers. You can expect your customers to come in asking for Bacardi products by name." ■■■





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1/2 THE FAT.**



*1/2 the fat, 1/3 fewer calories than regular ice cream.
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Have You Posted Your OSHA Records?

Are you late?! OSHA recordkeeping standard 29 CFR 1904 requires employers to complete, sign, and post their OSHA 300A Summary form from February 1 through April 30 each year.

The purpose of this OSHA rule is to ensure employers record and report work-related fatalities, injuries, and illnesses. Recording and reporting a work-related injury, illness, or fatality does not mean the employer or employee was at fault, only that an OSHA rule has been violated or that the employee may be eligible for workers' compensation or other benefits.

An OSHA recordable is a work-related injury or illness that meets one of the following criteria and should be included on your organization's OSHA 300 log form:

- Death.
- Loss of consciousness.
- Days away from work.
- Restricted work activity, job transfer, or medical treatment beyond first aid.
- Any needle-stick injury or cut from a sharp object that is contaminated with another person's blood or other potentially infectious material.
- Any case requiring an employee to be medically removed under the requirements of an OSHA health standard.
- Tuberculosis infection as evidenced by a positive skin test or diagnosis by a physician or other licensed health care professional after exposure to a known case of active tuberculosis.
- An employee hearing test that reveals he/she has experienced a Standard Threshold Shift (STS) in hearing in one or both ears of 10 decibels (dB); and the employee's total

hearing level is 25 decibels or more above audiometric zero in the same ear(s) as the STS.

As you compile your organization's 300A, it is important to identify whether the incident resulted in restricted work activity or days away from work. Restricted work activity occurs when an employer or health care professional keeps—or recommends



keeping—an employee from doing the routine functions of his or her job or from working their full scheduled workday. Days away from work include any calendar day after the date of injury on which the employee is unable to work.

For forms, instructions, and compliance assistance, visit www.osha.gov/new-osha300form1-1-04.pdf.

For questions about OSHA recordkeeping, contact Lisa Shaver, RiskContro360° group safety coordinator at (877) 360-3608, ext. 2367. ■■■



Mandatory FMLA Poster Must be Up by March 8th

Private employers with 50 or more employees must display the UPDATED Family Medical Leave Act (FMLA) posting by March 8th, 2013.

The poster, Employee Rights and Responsibilities Under the Family and Medical Leave Act, is available on the AFD website at www.afdonline.org/pdfs/FMLA.pdf. Just open the PDF, print it, and post in your store.

If you are a private employer with less than 50 employees, you are not required to display the FMLA notice. ■■■

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Vegetables—a Real Life-Saver

By Danielle Nierenberg

The United Nations Food and Agriculture Organization estimates that 2.7 million lives could be saved every year if vegetable consumption was increased. Lack of vegetables, according to the World Health Organization, causes 14 percent of gastrointestinal cancer deaths, 11 percent of heart disease deaths, and about 9 percent of stroke deaths globally.

Food Tank is partnering with AVRDC-The World Vegetable Center to promote vegetable production and consumption. According to the Centers for Disease Control and Prevention, vegetables are crucial for optimal child growth, weight management, and chronic disease prevention. AVRDC Director General Dyno Keatinge says, "Vegetables are our best source of the vitamins, micronutrients, and fiber the human body requires for health. They add much-needed nutritional diversity to diets."

Vegetables are not only nutritious and a necessary part of a healthy diet, they are also an important way to protect the environment, preserve biodiversity, and raise incomes. Unfortunately, many research institutes and the funding and donor communities still tend to focus on calories, rather than nutrients. Starchy staple crops—wheat, maize, rice, and cassava—receive the bulk of research dollars, and there is very little investment in what makes those crops tasty or nutritious.

Vegetables are less risk-prone to drought than staple crops because they typically have shorter growing times and can help



maximize scarce water supplies and soil nutrients. AVRDC teaches farmers to grow vegetables and also how to process and cook them. Often, vegetables are cooked for so long that they lose most of their nutrients. To solve that problem, the Center works with women to improve the nutritional value of cooked foods by

helping them develop shorter cooking times. When cooks find out how much better the food tastes, and how much less fuel and time it takes to prepare, they don't need much convincing about the alternative methods.


In the United States, the Urban Nutrition Initiative in Philadelphia works with more than 10,000 students and their families to teach urban residents the importance of incorporating vegetables into their diets. And Native Harvest is helping save and preserve seeds of indigenous vegetables.

Vegetables are not only a key ingredient in healthy diets, but also they can also improve economic and environmental sustainability in rich and poor countries, helping nourish both people and the planet. ■■■

Danielle Nierenberg is cofounder of Food Tank: The Food Think Tank.

For more information, visit www.FoodTank.org





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 *Comcast	(248) 343-9348
Clear Rate Communications	(248) 556-4537
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 Better Made Snack Foods	(313) 925-4774
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 *Folgers	(717) 468-2515
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 WorldPay	(773) 571-6327
First Data, Justin Dunaskiss	1-877-402-4464
First Data Independent Sales, Steven Abro	1-877-402-4464
First Data Independent Sales, Timothy Abbo	1-877-519-6006
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Sitto Signs	(248) 399-0111

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 *DTE Your Energy Savings	1-855-234-7335
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 Volunteer Energy	(734) 548-8000
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DTE Energy	1-800-477-4747
DTE Energy Supply (OH, PA & IL)	(734) 887-2176
Energy Wise America	(249) 910-6138
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Kasapis Brothers/Ram's Horn Restaurants	(248) 350-3437
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Atlas Oil Company	1-800-878-2000
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CFX Management	(937) 426-6677
Countywide Petroleum/Citgo Petroleum	(440) 237-4444
Gilligan Oil Co. of Columbus, Inc.	1-800-355-9344
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Oscar W. Larson Co.	(248) 620-0007
Superior Petroleum Equipment	(614) 539-1200

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D&B Grocers Wholesale	(734) 513-1711
Exclusive Wholesale World	(248) 398-1700
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SUPERVALU	(937) 374-7828
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Hampton Inn - Shelby	(248) 624-8110
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 *Prairie Farms Ice Cream Program (Large Format)	1-800-399-6970 ext. 8
Arctic Express	1-866-347-7300
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** Indicates supplier only available in Ohio

Calendar



April 9 & 10, 2013

29th Annual Innovations Trade Show

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TiPS Training

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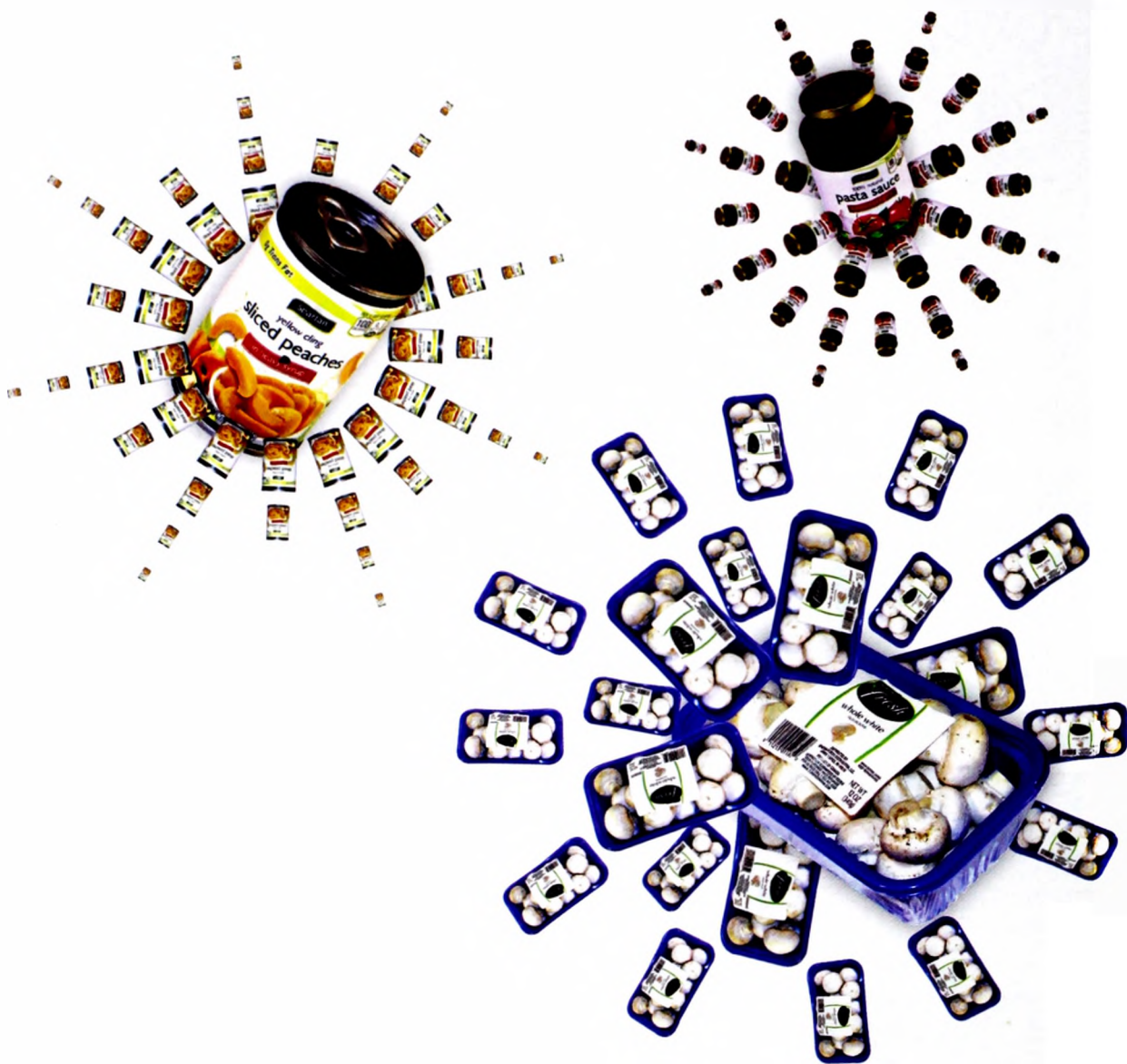


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