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Jepartments

12 ELPRESS LINES

24 PETROLEUM NEW'S & VIEW'S Section UST Owner/Operator Conflication Enforcement

26 Petaller Section 1 Pack's Liquor elybrating 60 Years

34 SUPPLIER SPOTLIGHT Verma Distribution: Exciting Spotts and More

37 DHO (DBD) Budget, CAT and Stage II Name Recovery Updates

38 MARTIN Libras to Adm Wink Ideas to Amp You Happers

40 SMETH SENIE CCE Group Retrospective Program Deadline

42 Summers and the Products

columns

OB APPENDAGE Service APPED International Show Henge Members Rack Up the Savings

28 WORGA LOTTER Internet Sales can Denefit Retailers

30 MICHIGAN LIQUON MLCC Policy Accommodates Owin Stores and Restaurants

32 SHID LIQUOR Industry Spring Activity and Updates



6 1 A.



2013 AFPD INNOVATIONS SHOW REPORT

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president's message

AUDAY ARABO // AFPD PRESIDENT & CEO

Game On

he one thing I know about life is that it is unpredictable. Every day is a blessing. We need to be thankful for what we have, but is is also up to us to take that leap of faith or put the ball in play. When I first moved to Michigan from California, I was blown away by the fact that people take their dirty bottles and cans back to stores to recycle. California has recycling laws as well, but it is done completely outside the store. I wondered how it was possible that people take garbage to the same place where they buy their food.

When AFPD started to look into the issue and talk about what we can do as an alternative, I heard everything from "good luck" to "you're dreaming kid." The bottle bill is entrenched into the fabric of the State of Michigan. It has been on the books since 1976, and Michigan was the second state in the country to enact a bottle bill following Oregon. Michigan was also the home of the Model T, but today's vehicles are a lot more efficient because technology makes so many things possible that just a few years ago seemed impossible. The technology is in place to make recycling more efficient and bring Michigan out of the Stone Age. To make this happen, everyone agrees we need to remove bottle and can recycling from our stores.

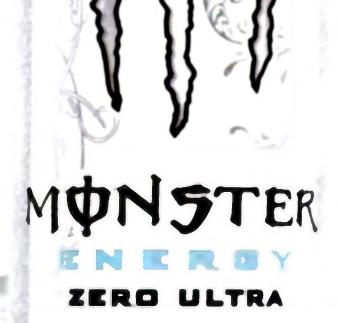
Our members are experts in merchandising and selling food — they are not experts in the recycling business. However, there are many other businesses that value the recycling industry and would love to get their hands on raw materials such as aluminum cans and the like. The AFPD board of directors has decided to put the recycling ball in play this year, reasoning that it is like winning the lottery — if you don't buy a ticket, you can't win. AFPD commissioned Public Sector Consultants to draft a white paper on the state of recycling in Michigan, comparing it to our neighboring states and other successful recycling states in the country. This report has not been made public yet, but we have been working with the Department of Environmental Quality and other stakeholders hoping we can come together on a plan and bring Michigan's recycling rate within a respectable range. Right now, Michigan is near the bottom even with a bottle bill.

This is our moment in time to effect positive and progressive change. We have a governor who is interested in hearing about this topic and friends in both the Senate and House who believe it is time to have a serious conversation on this issue, but we need your help. To increase awareness and support for this change, we need every member to speak to their elected officials. Also, ask your customers if they like bringing in their garbage to your retail locations to collect what was already their dime in the first place. Most importantly, we need your contribution to the AFPD PAC. Unfortunately, very few things happen in politics without financial support. Please consider donating to the AFPD PAC and supporting our work on the evolution of the bottle bill. This can be accomplished, but only if we do it as a team — one voice, one industry, one AFPD-The Voice of Independent Retailers.

EXECUTIVE COMM	Chairman.	
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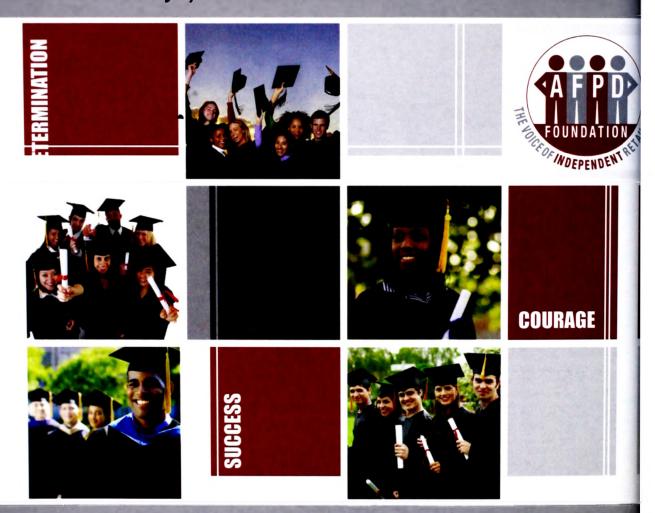


May is the 16oz & 4pk display program!

Must be enrolled in the 2013 AFPD Monster program for decounts and rebates. If you didn't get a chance to say! up keep an eye out for the new and improved program in 2014.

monsterenergy.com

Joseph D. Sarafa **5th Annual Scholarship Luncheon** July 23, 2013 • Detroit Athletic Club



HELP THE AFPD FOUNDATION INVEST IN THE LEADERS OF TOMORROW!

Each year the AFPD Foundation awards academic scholarships in the amount of \$1,500 each to extraordinary an deserving students throughout the state of Michigan who are attending an accredited public college, private colle, university. Scholarship funds for Michigan are raised through sponsorships of our **5th Annual Joseph D. Sarafa Lut taking place on July 23, 2013**. Michigan scholarship recipients have an opportunity to meet and network with de and contributors at this luncheon.

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

Sponsoring this event will truly make a difference in the lives of these students together we work to enhance our next generation of leaders.

Sponsor a student today at www.AFPDonline.org or call (800) 666-6233









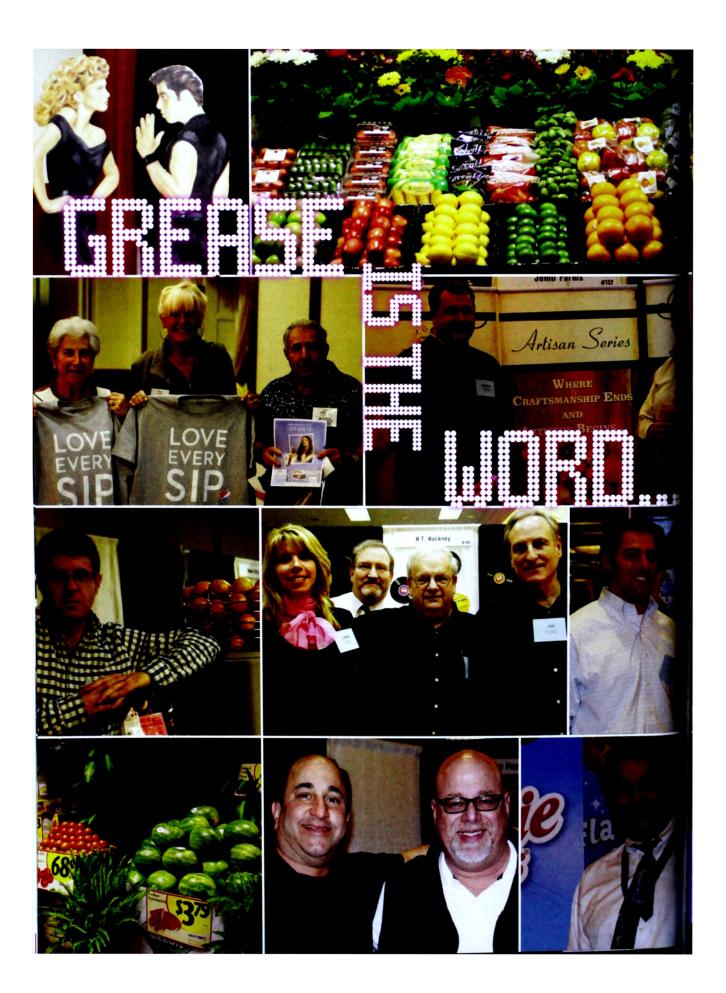
Continuing the AFPD Takes Broadway theme for 2013, Grease was definitely the word at AFPD's 29th Annual Innovations Trade Show, held April 9-10 at Burton Manor in Livonia, Michigan. With 124 booths featuring exhibitors' very latest and more innovative products and services, the show was sold out in what most attendees felt was a more personal and engaging venue.

Many of the products on display actually made their debut at the AFPD trade show, and the more than 1,000 attendees were treated to show-only specials not available anywhere else. "This was definitely a buyers show," said one AFPD member who spent several hours at the event. "I know I am saving a lot of money placing my orders here."

Attendees also loved the Michigan Lottery ticket drawings and the AFPD door prizes, which were awarded to a lucky winner every 30 minutes throughout the two-day event.

Additionally, in what has become an AFPD trade show tradition, more than 6,300 lbs of food was donated to Forgotten Harvest at the show's end.

AFPD's Innovations Trade Show is known for its high-quality attendees, non-stop interaction, and exhibitor satisfaction. "The AFPD Innovations Show continues to be the best and most important trade show in this region for our industry and for our members' success," says Auday Arabo, AFPD president and CEO. "The many discounts and incentives to buy were just outstanding this year,"





🛛 express lines 🔛 🔛

STUDY //

The Impact of the Independent Grocer

A new NGA study highlights the impact of independent grocers on the economy of Michigan and Ohio.

The Natiomal Grocers Association has released the results of a new study announcing the influence of independent grocers on America's economy. The study examines the impact of the industry at the national, state, and congressional district levels. In total, the industry is responsible for generating close to 1 percent of the total U.S. economic output.

In total, the [independent grocers] industry is responsible for generating close to 1 percent of the total U.S. economic output

Independent retail supermarkets and the wholesalers that supply them play a vital role in the communities they serve and are a major contributor to the economies of Michigan and Ohio. Most are privately-held, familyowned entrepreneurial businesses dedicated to their customers, associates, and communities. They generate billions in sales, create thousands of stable, wellpaying jobs, generate millions in taxes, and stimulate additional economic activity through investments in stores, inventory, and equipment.

MICHIGAN

- Stores and Sales. Independent grocers account for a significant portion of the consumable products bought by Michigan's consumers. The independent grocery channel includes 753 stores and generates \$3.11 billion in annual sales. Independents operate supermarkets of all formats and sizes that cater to a wide variety of consumer tastes providing options for shoppers who want to support home town and regional businesses.
- Jobs and Wages. Independent grocers serve as economic and social anchors in their Michigan communities and are directly responsible for creating and maintaining 29,980 stable, reliable jobs. These jobs generate \$961.19 million in wages paid to long term employees as well as young people seeking their first work experience. When factoring in the impact of the goods and services purchased

but not resold (equipment, supplies, technology, transportation, legal, real estate, etc.) and the ripple effect of that economic activity, the total number of jobs created jumps to 50,000 with total wages of \$4.73 billion. All told, the independent grocery channel is responsible for about 1.227 percent of Michigan's economy.

Taxes. Independent supermarkets and the wholesalers that serve them are a major source of tax revenue, generating about \$452.47 million in state and local tax revenues, or 1.92 percent of the total. Additionally, independent grocers generate \$428.44 million in federal taxes and collect billions of dollars in sales taxes on behalf of state, city, and regional governments.

OHIO

- Stores and Sales. Independent grocers account for a significant portion of the consumable products bought by Ohio's consumers. The independent grocery channel includes 821 stores and generates \$5.62 billion in annual sales. Independents operate supermarkets of all formats and sizes that cater to a wide variety of consumer tastes, providing options for shoppers who want to support home-town and regional businesses.
- Jobs and Wages. Independent grocers serve as economic and social anchors in their Ohio communities and are directly responsible for creating and maintaining 44,370 stable, reliable jobs. These jobs generate \$1.21 billion in wages paid to long-term employees as well as young people seeking their first work experience. When factoring in the impact of the goods and services purchased but not resold (equipment, supplies, technology, transportation, legal, real estate, etc.) and the ripple effect of that economic activity, the total number of jobs created jumps to 68,800 with total wages of \$5.60 billion. In total, the independent grocery channel is responsible for about 1.158 percent of Ohio's economy.
- Taxes. Independent supermarkets and the wholesalers that serve them are a major source of tax revenue, generating about \$560.93 million in state and local tax revenues, or 2.13 percent of the total. Additionally, independent grocers generate \$500.93 million in federal taxes and collect billions of dollars in sales taxes on behalf of state, city, and regional governments.

To review the study, visit *GrocersImpactAmerica.com*. Enter your state in the drop-down box and click the red View/Print box.

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MEMBER NEWS

Something to Wine About

The Michigan Grape & Wine Industry Council hosted the Michigan Wine Showcase on April 15, 2013 at the Rattlesnake Club in Detroit. More than 30 winemakers and their representatives presented a tasting of the state's best wines to grocers, liquor stores, retailers, clubs, and restaurants.

AFPD member Plum Market was a sponsor of this year's exhibit. "We're passionate about the wonderful selection of Michigan-

ECONOMY

Convenience Store Sales Topped \$700 Billion

The convenience store industry had record sales of \$700.3 billion in 2012, with in-store sales increasing 2.2 percent to reach a record \$199.3 billion and motor fuels sales increasing 2.9 percent to a record \$501.0 billion, according to 2012 numbers announced at the recent NACS State of the Industry Summit.

In-store sales growth was driven by double-digit sales gains in several subcategories:

- Alternative snacks, including meat snacks and health, energy and protein bars (12.2 percent).
- Liquor, a relatively small subcategory (11.6 percent).
- Cold dispensed beverages (11.3 percent).
- Sweet snacks (10.3 percent).

made wines," says Plum's Madeline Triffon. "Over the years, there just hadn't been enough presence of Michigan wines in metro-Detroit grocers and retailers. I think the grocers wanted to see the people behind the wines and hear their story firsthand," she says, "and that's the purpose of this event."

Triffon says Plum Market has "dozens and dozens" of Michigan wines lining the wall in its West Bloomfield store. "We've got a long-time reputation of exposing customers to these wines, especially those who don't make it up to Northern Michigan each year, and that's why we

Motor fuels continued to drive sales dollars, but in-store sales drove profit dollars. Overall, 71.5 percent of total sales were motor fuels, but motor fuels only accounted for 35.0 percent of profit dollars. Motor fuels gross margins decreased from 18.2 cents to 17.8 cents per gallon before expenses, and dipped on a percentage basis, falling from 5.23 percent to 4.94 percent, the lowest they have been on a percentage basis in decades.

While sales and profits were strong, total credit and debit card fees hit a record \$11.2 billion and surpassed overall convenience store industry profits for the seventh straight year. Debit card swipe fees added 5.1 cents to every gallon of gasoline sold at convenience stores in 2012.

Here's how in-store sales were broken down in 2012:

- Tobacco (cigarettes and OTP): 40.7 percent of instore sales.
- Foodservice (prepared and



MADELINE TRIFFON

support this event."

For information on more than 100 Michigan wineries, including a calendar of events, festivals, and wine dinners, visit *www.michiganwines.com*.

commissary food; hot, cold and dispensed beverages): 15.8 percent.

- Packaged beverages (soda, alternative beverages, sports drinks, juices, water, teas, etc.): 14.7 percent.
- Center of the store (candy; sweet, salty and alternative snacks): 10.4 percent.
- Beer: 7.6 percent.

Other: 10.8 percent.
Foodservice was the category that drove profits, accounting for 27.1 percent of gross profit dollars.
While tobacco products constituted 40.7 percent of in-store revenue, they accounted for only 21.0 percent of gross margin dollars.
Packaged beverages were third, accounting for 18.8 percent of gross profit dollars.

These 2012 metrics are based on the NACS State of the Industry survey powered by its wholly owned subsidiary CSX, the industry's largest online database of financial and operating data. ■

express lines

NEST SELLERS

Sales Fueled by Health, Indulgence: Convenience

Commenses may finally be putting their memory where their mouths are when it is most of the demandter better for you fixed and drink. That is sust, not in terms from IRI is 2012. New Presduct Pallesetters which tracks sales of new C.PC/brands across multiple mannels including grocery, drug missy, desart pathand conversions e

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AFPD Members Pick Up Valuable Insights at Food Marketing Conference



everal AFPD members as well as staff representatives attended a growing 48th Annual Food Marketing Conference at Western Michigan University in

Kalamazoo, Michigan. The annual event drew more than 400 grocers, suppliers, service providers, and academics from around Michigan and neighboring states as well as regional and national speakers.

"WMU has had the top food program in the nation for years," says Auday Arabo, president and CEO of AFPD-The Voice of Independent Retailers. "They are a valuable resource right in our back yard, and I hope that more AFPD members will start to take advantage."

Here is a snapshot of several of the most important trends cited by various speakers throughout the event:

Convenience is key. Within five years, it will be very commonplace for grocers to have convenience stores at the front of the store. Grocery stores will also offer drive-through convenience and special parking for beverage and convenience customers only.



SCOTT BERMAN, LIPARI

DATA SCREAMS CONVENIENCE

Lipari's Scott Berman gave a breakout session presentation at the WMU Food Marketing Conference on how foodservice sales is heating up store growth. Berman says the major trends and influences on food retailing include health and wellness, value, sustainability, food safety, and quality — but the real story is in convenience.

"Retailers can experience growth by increasing their offerings in the Grab & Go convenience sector," says Berman. "How can you help your customers cut down on the number of stops they have to make? How can you take care of people fast, but still make them feel special? All the latest data about consumer trends screams convenience."

Berman says developing the Grab & Go segment will help retailers carve their niche. "Some stores still don't realize that they are in the foodservice business," Berman says. "Stores need to start small and pick something that they can be known for."



AFPD MEMBERS ATTENDING THE CONFERENCE INCLUDED (L TO R) FORREST BRYSON, JENNIFER WORST, AL CHITTARO, AUDAY ARABO AND ORLANDO WOODS

- Our nation will stop wasting food. Almost 40 percent of Americans feel guilty about the food we are wasting.
- Snacking takes the spotlight. Snacking is no longer associated with a poor diet. Millennials have been raised that smaller, more frequent meals is healthier.
- Boomers get a reality check. More than 8 percent of the population has diabetes and one-third of adults have high blood pressure. People are looking for healthier and more nutritious meals.
- Consumers looking for new proteins. As the price of meat, poultry, and fish continues to rise, people are seeking alternative protein sources such as nuts, tofu, chickpeas, and eggs.
- Breakfast is the most important meal all day. Consumers are eating nutrient-rich breakfast items all day to stabilize blood sugar.
- Food marketers change the dialogue on frozen foods. It's hard to generate excitement in the frozen food aisle, but the fact is that freezing is a natural way to preserve the food's best nutrients.
- More men show up in the supermarket and the kitchen. More than 40 percent of the cooking in America was led by dads in 2012. Men are remaining single longer so they are learning to cook. Some stores are creating "man aisles."
- Mobile gets more interesting. How to harness mobile technology as a marketing tool should be on the mind of every retailer. Mobile is also a threat to sales as it gives consumers more information in the palm of their hand. Around the corner: Apps that can tell if a fruit is ripe.
- Retailers will be more transparent about where their food comes from. There were 17 percent more farmers markets in 2012.

AFPD Bottom Line will run a series of articles in coming issues on more key ideas and trends from the WMU Food Marketing Conference. Stay tuned!



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Trash and Treasure

Expect the debate around revamping Michigan's bottle bill to heat up this summer

BY CARLA KALOGERIDIS // AFPD BOTTOM LINE

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ver the last decade or more, Michigan has fallen behind other states in its recycling and waste diversion performance, and with a recycling rate of just over 14 percent, is now among the lowest

performing recycling states in the Great Lakes and broader United States.

That's got to be a frustrating statistic given the investment that Michigan retailers have made to comply with the Michigan Beverage Container Initiated Law of 1976 (commonly referred to as the bottle bill.) "The bottle bill definitely costs me more than any benefit we may gain from it," says Phil Kassa, vice chair community relations for Heartland Marketplace and a member of the AFPD board of directors.

Just two years ago, Kassa spent a whopping \$197,000 on each of Heartland's two larger stores and \$100,000 each on its two smaller stores to purchase five bottle recycling collection machines per store. With AFPD and many others pushing for a bottle bill alternative, how would Kassa feel if the state changed to a curbside single-drop system and his investment was wasted? "I don't really care," Kassa says. "I just want them out of our stores."

It's an opinion that almost all Michigan retailers share, including AFPD's board, leadership, and membership. "When I moved to Michigan from California a few years ago, I could not believe how the system worked here," says Auday Arabo, AFPD president and CEO. "I thought, why would people bring their trash to the same place where they buy their food?"

Although Michigan has set broad recycling and waste diversion goals, it has not invested in what is required to achieve those goals. After years of falling behind other states in its recycling performance and foregoing the associated economic and environmental benefits associated with greater recycling, AFPD says it is time for Michigan to make the investment and implement some of the significant policy and program changes required to meet its goals.

"The time is right to start the dialogue about new or heavily revised bottle bill legislation," says Bill Wortz, AFPD's Michigan lobbyist. "It's not going to happen overnight, but the debate has got to start."

BOTTLE BILL OVERVIEW

The bottle bill was passed by voter referendum in 1976 to help clean up the environment and conserve energy and natural resources associated with waste creation and disposal. The law requires a deposit of 10 cents per container, including any beer, soft drinks, carbonated and mineral water, wine coolers, and canned cocktails in airtight metal, glass, paper, or plastic containers, and bans these materials from waste disposal.

Consumers pay the deposits, which are collected by retailers, who in turn provide the deposit funds to the distributors or bottlers. When used beverage containers are returned to the retailers, the process repeats in reverse.

Discussions of Michigan's poor recycling performance and potential program and policy changes to improve the state's efforts have been ongoing for more than a decade. "The history of the bottle bill is very entrenched in our state's current way of doing things," says Arabo. "No one has really looked at how we got to this point because it's complicated."

Analyses conducted in a study commissioned by AFPD and conducted by Lansing-based Public Sector Consultants (PSC) show that Michigan is not achieving recycling and waste diversion results comparable to those in neighboring states or even other bottle bill states, despite the high recycling rate of bottle bill materials.

Although PSC found that there is no silver bullet for strong recycling performance, high-performance states dedicate statewide funding to recycling efforts at the community level and invest in staff to provide leadership, technical assistance, and education.

PSC concludes that Michigan could apply many of the best practices from high-performing states to expand statewide leadership and local recycling efforts to achieve its stated goal of 50 percent waste utilization. In particular, Michigan should:

- Implement a recycling data tracking and reporting system.
- Incorporate its waste utilization goal into law.

- Identify and implement dedicated funding to support statewide recycling efforts.
- Add 8 to 10 state staff to provide overarching leadership, technical assistance, outreach, enforcement, and management of the state's recycling efforts.
- Provide financial support to local recyclers to help build infrastructure and program capacity for expanded collection and processing of recycled materials.
- Implement an education and outreach campaign that will help change people's hearts, minds, and behaviors on recycling.
- Implement and enforce strong policies such as local recycling program requirements, waste bans, and commercial recycling requirements.

"The potential benefits of greater recycling performance to Michigan's economy and natural resources — and to its Pure Michigan brand — are simply too great to ignore," says Arabo. "We need a more comprehensive, holistic, and effective recycling program."

Options could include a dual recycling system (a combination of both bottle bill and community recycling) or a community-based, non-bottle bill approach that evolves the bottle bill into a widely available local curbside and drop-off recycling system. While either a dual recycling or community-based or non-bottle bill system is feasible, investment at the state and local level will be required either way, PSC points out.

For AFPD and its members, the most important component of any new or modified bottle bill legislation is to get the returnables out of our stores. "Our members know what to do with food," says Arabo, "not trash."

If there are any worries among AFPD members about changing the system, it's regarding any new costs. Estimated costs for statewide leadership efforts are fairly comparable under both systems — between \$14.8 million (dual recycling system) and \$16.5 million (community-based, non-bottle bill system).

DUAL RECYCLING SYSTEM

- Predicted costs: between (\$346) and (\$713) million
- Potential revenue: \$555 million
- Net system (cost)/gain: between (\$158) and \$208 million

COMMUNITY-BASED, NON-BOTTLE BILL SYSTEM

- Predicted costs: between (\$131) and (\$375) million
- Potential revenue: \$668 million
- Net system (cost)/gain: between \$292 and \$537 million



Michigan is one of ten states with a bottle-deposit law. The original bottle deposit system was created 36 years ago with a voter approved ballot initiative in November of 1976. In 1989, after the system had been in place for 11 years, the law was revised by the Michigan Legislature to expand the 10-cent deposit to wine coolers and mixed spirits.

However, overall recycling rates in Michigan have dropped. In a study released by the Michigan Recycling Coalition, Michigan is well below the Great Lakes states' average of 26 percent and the reasons for this varied, including the lack of curbside programs, low landfill fees, and declining markets for recycled materials.

AFPD is the lead Association in seeking the repeal evolution of the "bottle bill" with a Statewide Comprehensive Recycling Plan. Through our efforts, a coalition is forming-and legislation will be introduced in the near future working to bring Michigan recycling into the 21st century and out of your stores, to be replaced by a statewide, comprehensive recycling plan.



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How bad do you want bottles & cans out of your store?	Expiration Date:	
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For more information, contact Auday Arabo at (800) 666-6233 or email aarabo@AFPDonline.org

Predicted costs for the local collection and processing of materials, however, are significantly higher under a dual recycling system compared to a communitybased, non-bottle bill system and potential revenues are slightly lower (see Figure 1).

"Every time we start the discussion, people want to know who is going to pay for it," says Arabo. "But stores make very little off of the returnables, and in all cases, it costs them more to comply. Any new solution supported by AFPD would cost them less."

The most important thing, Arabo says, is a culture change regarding how people think about trash. "It's not just about getting it out of the stores," he says. "We have to look overall at what is best for the communities we serve. You can't think selfishly if you really want to change things."

THE RECOMMENDATIONS

Wortz says AFPD is hoping to introduce new bottle bill legislation this summer. The debate would start in the fall, and if the governor is "involved and engaged," a vote could happen in 2013. Otherwise, the debate will likely carry over into 2014 (which is an election year), and a vote occur in 2014 or 2015, depending on its priority in the governor's office.

As for what the legislation will look like, Wortz says there's no doubt that curbside recycling is easiest for consumers. "Basically, we need a more comprehensive plan with as much convenience as possible," he says. "A single-source drop would be ideal."

For now, the question of where Michigan should invest its limited resources to attain the best and most cost-effective recycling operation remains unanswered. The basic starting point is that Michigan needs an investment in statewide waste diversion leadership and program administration as well as local (public and private) collection and processing of recycled materials.

Wortz adds that while most people get that handling used bottles and cans inside stores where fresh food is sold is "disgusting," there is still opposition to change. "It's the fear of the unknown," he says. "Some environmentalists think the current system works fine, and some retail groups worry that a new system may cost even more."

AFPD, he adds, is working with the Department of Environmental Quality to explore what the new legislation should include. "It may take a couple of legislative sessions to get it done." he admits. "Any



FIGURE 1 SUMMARY OF THE TOTAL EXTRAPOLATED COSTS AND REVENUES FOR A STATEWIDE RECYCLING SYSTEM

time you are changing the dynamics of someone's world, it's going to take a lot of effort and talk."

AFPD strongly believes that Michigan should seek legislation that either requires local recycling programs or institutes a broad waste ban that requires commercial recycling. These types of policies would help expand access to recycling, as well as the volume and types of materials collected throughout the state. If local program requirements similar to those used in high-performing states were implemented in Michigan (curbside programs for populations of more than 10,000 people or population density greater than 300 people per square mile), approximately 75 percent of the state would be covered.

However, Michigan is limited in its ability to require local recycling programs because of the Headlee Amendment, which outlaws unfunded mandates on local governments. That means for Michigan to put local recycling program requirements in place, the state would need to provide local communities with adequate funding for those programs, or the ability to opt out of any proposed program.

And, of course, there are significant challenges accompanying such large-scale change, including public understanding and the need to ensure funding for other programs that currently depend on unclaimed bottle bill deposits.

The bottom line, says Arabo, is that AFPD members must recognize the importance of this issue and support the organization's efforts by donating to the PAC and talking to their legislators. "The governor is definitely taking a hard look at the bottle bill this year," says Arabo, "and this is our chance to have our voice heard and to improve the system for our retailers and the communities they serve."

health care help



Do You Qualify for This Tax Credit?

BY MEREDITH K. OLAFSON

The Affordable Care Act offers tax credits for eligible small businesses that choose to provide insurance to their employees for the first time or maintain the coverage they already have.

Through 2013, to qualify for a small business tax credit of up to 35 percent of your premium contributions, you must meet all of these criteria:

- Fewer than 25 full-timeequivalent employees.
- Average annual wages below
 \$50,000.
- Contribution of 50 percent or more toward your employees' self-only health insurance premiums.

Beginning in 2014, this tax credit increases to 50 percent and will be available to small businesses that meet the criteria listed above and that purchase coverage through the new Small Business Health Options Program (SHOP) Marketplaces (also known as Exchanges). This enhanced credit can be claimed for any two consecutive taxable years beginning in 2014 (or beginning in a later year) through the SHOP

While any for-profit business meeting these standards may be eligible to receive a tax credit of up to 35 percent, the Small Business Health Care Tax Credit works on a sliding scale. It is specifically targeted for those businesses with low- and moderateincome workers. To qualify for the **maximum** small business tax credit, you must contribute at least 50 percent toward your employees' self-only premium costs and meet the following two standards:

- 10 or fewer full-time employees.Annual average wages at or
- below \$25,000.

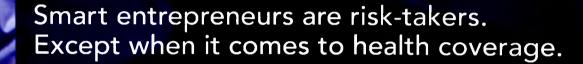
Your tax professional and the IRS can help guide you through the necessary steps to claim the credit: Check with your tax

professional. Even if you are a small business employer who did not owe tax during the year, you may be able to carry the credit back or forward to other tax years. And if you are a taxexempt employer, you may be eligible for a refundable credit.

- Use Form 8941, Credit for Small Employer Health Insurance Premiums, to calculate the credit. It's also important to know that eligible small employers can still claim a business expense deduction for the remainder of their premium contributions.
- This is a federal tax credit. Check to see if your state has additional health care tax credits available to small employers.
 More information about the Small Business Health Care Tax Credit, including a step-by-step guide and an FAQ, is available at www.irs.gov. Click on Credits and Deductions, then on Small

Business Health Care Credit.

Meredith K. Olafson, an attorney, is a senior policy analyst with the SBA's Office of Entrepreneurial Development, where she works on special initiatives involving regional economic development and entrepreneurship. She previously served as an attorney advisor in the SBA's Office of General Counsel with a focus on labor and employment matters.



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petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Michigan UST Owner/ Operator Certification Enforcement

ARA/BFS, the agency that inspects Michigan UST sites to determine compliance, has issued the following guidance. Enforcement began April 15, 2013 for Class A, B, and C owner/operator (O/O) certification requirements.

At initial (existing) inspection, inspectors will cite any violation and give a timeline (normally 30 days) for compliance. Upon re-inspection, if the O/O has not complied with the Class A, B, and C certification requirements and no attempt to achieve certification has been taken, the facility (tanks) may be red-tagged. As with any enforcement, objective circumstances will arise where red-tagging may not be the obvious option. These will be addressed on a case-by-case basis.

Here are 9 frequently-asked questions and answers from LARA/BFS:

Q: Legal Designee – What proof is required?

A: A signed contract is required as proof that the A and/or B is covering that site.

Q: Designated Operator A or B – Can third parties provide this service?

A: Third party consultants can be the Class A and/or B for sites.

AFPD OFFERS TRAINING SEMINARS

To help prepare and comply with the regulations imposed by the 2005 Energy Policy Act the AFPD is offering Class "A" and Class "B" Underground Storage Tank Owner/Operator training Exam Preparation classes. Space is limited and classes are expected to fill quickly, so sign up early.

Call Ed Weglarz at (800) 666-6233 to register.

Q: Signing of forms – Can the A or B sign the 3821? A: The Class A and/or B can sign the BFS 3821 after they have a signed contract with the owner.

Q: Correcting information on 3821 – Can the A or B correct info on the 3821?

A: The Class A and/or B can change info on the BFS 3821. Q: Personnel "filling in" – Who can do inspections listed under the B?

A: Only a certified Class B can perform the inspections and sign the quarterly inspection reports.

Q: Who can provide training for the C Operator? A: The Class A and/or B can train the Class C. Training must be documented.

Q: Overfill prevention verification – Will we require the removal of overfill valves, alarms, and ball floats as part of the quarterly inspection?

A: Class B inspector is not expected to remove equipment and have it tested to verify its functionality. If they can run a test through the console for the alarm, they can visually inspect the ball float and make sure it's still there, make sure there are no foreign objects keeping the flapper valve from working properly. A maintenance report indicating the equipment was pulled within the last 12 months and checked will be acceptable. Otherwise, removal and verification of the working condition of the equipment will be required at least once per year, per manufacturers' recommendations.

Q: Testing/functionality of leak detection equipment by the Class B – Will we require the removal of the probes, sensors etc. as part of the inspections? A: Class B inspector is not expected to remove equipment at each quarterly inspection and have it tested to verify its functionality. If they can run a test through the console or a maintenance report indicating the equipment was pulled within the last 12 months will be acceptable.

Q: Testing/functionality of corrosion protection equipment by the Class B – Will we require the B to actually do CP testing as part of the inspections? A: The Class B must verify that the corrosion protection equipment has been checked and verified for the last two 3-year tests. For an impressed current system, the rectifier must be verified operational and the required 60-day readings must be recorded. ■



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retailer spotlight

Flick's Liquor: Celebrating 60 Years

BY BEVERLY STURTEVANT

or 60 years, Flick's has endeavored to be the very best liquor store possible, but much more as well. Customers have always come first at Flick's," says Linda Flick, now president and general manager. That mantra of founders Robert and Vera Flick continues to this day. "Our mission is to carry on the tradition and make good on our reputation for quality and kindness. Our store may be bigger, but our philosophy is the same."

Today, daughter Linda Flick and granddaughter Melissa Fitzgibbon still believe the keys to running a successful business are hiring and rewarding the best employees and giving customers a good reason to return to the Lambertville, Michigan icon. "We seek to be both a wonderful place to shop and a great employer. Every member of our team can be truly proud of the work they do here," says Fitzgibbon.

"Flick's wants to be more than an excellent liquor store with a vast selection of specialty liquors, extensive wine gallery, and huge beer selection, plus gift baskets, deli/party trays, and grocery products," Flick explains. "We work hard to make sure customers find everything they need in one place and we'll make sure you leave with exactly what you require every time."

SPIRITS AND BEYOND

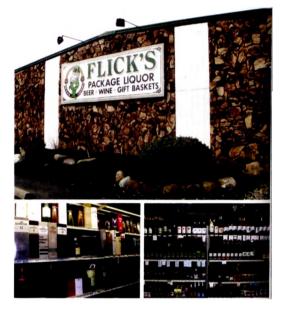
"We maintain a fantastic stock of every type of alcoholic beverage," says Flick. There are varieties in every price range, including the finest and most popular brands like Absolut, Johnnie Walker, Jim Beam, and

FLICK'S PACKAGE LIQUOR

Location: Lambertville, Mich. Started: 1952 Employees: 15

AFPD member since: 1995

Quotable: "If you're looking for it, there's a great chance we'll have it"



Captain Morgan. "If you're looking for it, there's a great chance we'll have it," she adds, "In fact, you could probably try a great new product every single time you come in—including specialty items like limited-edition Angel's Envy Blended Bourbon."

Flick's has long been known for its highly diverse selection of beer, including dozens of keg beers and all the best brands displayed in a 14-door beer cooler. Customers can build a custom six-pack, choose a single, and even save money by joining the Flick's Beer Club.

Flick's also features a fantastic selection of Paramount gourmet coffees, as well as more unusual choices. "We have a number of flavored coffees, including beans flavored with cherries from Traverse City and a number or organic and decaf options," Flick says.

Flick's knows planning a party can be stressful. What if you don't buy enough or waste money on too much? What if something is missing at the last moment? "Flick's has something that's as important as selection," Flick explains. "We have expertise, and our party planners will help with every detail."

In addition to a jazzy new website, Flick's works hard to stay in touch with customers, with links to Twitter and a Facebook page filled with photos. There's a special event nearly every day, and an intriguing leprechaun named Lucky emails great offers, event reminders, and coupons.

Don't forget to wish Flick's a Happy 60th Anniversary!

TRY A NEW Sinfully smooth tequila shot



WITH A HINT OF LIME & SALT



michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

Internet Sales Benefit Retailers

ince the Lottery announced Internet sales, retailers have expressed concern regarding the possible loss of sales and traffic. The Michigan Lottery expects retail sales to grow and retailers to benefit from Internet ticket sales.

INTERNET SALES PROGRAMS

Subscriptions. The subscription program will allow players to sign up for *Powerball, Mega Millions, Classic Lotto 47, Fantasy 5,* and *Daily Keno* purchases on the Internet and receive any winnings paid directly to their account. Players must pre-purchase a minimum of three weeks of draws and wait 14 days from date of purchase before the subscription starts. To purchase a subscription, players must fund their account and provide personal information. Subscription programs in other states show sales are typically 1 - 2 percent of total sales.

INSTANT TICKETS

New as of May 7: The Lottery will introduce *Straight 85*™ IG 636 (\$1) and *Slingo*™ IG 653 (\$3). Retailers are reminded to always activate instant game tickets before putting them on sale to ensure winning tickets can be redeemed by players.

Expiring May 6: IG 459 5 Times the CashTM (\$1), IG 462 Bingo FeverTM (\$5), IG 463 Lucky SymbolsTM (\$1), IG 477 Field of ScreamsTM (\$2), IG 478 Camo CashTM (\$1), IG 479 Wheel of FortuneTM (\$2), IG 480 Nutcracker CashTM (\$1), IG 481 Red, White, and GreenTM (\$2), IG 483 Golden WishesTM (\$10), and IG 484 Sparkling GemsTM (\$5).

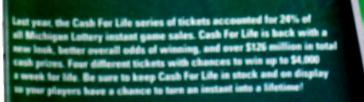
For additional information, please visit the Lottery's Web site at www.michiganlottery.com. iLottery. The Lottery is bidding to procure an iLottery system to allow play on personal computers or mobile devices. The games will be different than those under subscriptions, and purchases of single tickets will be allowed. The goal of iLottery is to enhance retail partnerships by offering features that benefit retailers as well as players. Retailers earn commission on the card, and cashing of winners comes back to the store. With an iLottery banner ad on your store's website, you will receive an affiliate commission when players click through to iLottery.

Michigan Lottery currently offers instant games that have Internet play, as well as traditional scratch-off play on one ticket. When players win on the Internet, they receive a coupon to redeem at your store. More games and promotions like these will keep both existing and new players coming to our retailers.

Historical sales data from Internet lotteries from around the world shows traditional retailer sales grow after Internet is introduced. The United Kingdom saw a steady increase in retailer instant ticket sales from 2003 to 2011. A similar trend has held true for overall retailer sales in Finland, British Columbia, Italy, and again in the UK when it launched a more comprehensive Internet program in 2008.

The Illinois Lottery was the first in the U.S. to offer Internet sales beginning in March 2012. Those sales remain at less than 2 percent of the total sales, while overall lottery sales and retailer commissions in Illinois were up 17.5 percent in 2012. At the Georgia Lottery, where Internet sales of *Mega Millions, Powerball*, and *Fantasy Five* began in November 2012, Internet sales are less than 1 percent of those games' total sales. Research also shows that many Internet players will only play over the Internet and would not have originally purchased lottery tickets at retail.

Be assured that the Lottery has no interest in hurting the successful 40-year business we have achieved together, and has every reason to believe sales will continue to grow with our existing retailer partners as well as with iLottery.



Turn an

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COMMISSIONS

15



RETAILERS

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610

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michigan liquor

ANDREW DELONEY // MICHIGAN LIQUOR CONTROL COMMISSION

MLCC Policy Accommodates Chain Stores and Restaurants

he Michigan Liquor Control Commission's (MLCC) Licensing and Enforcement Divisions have implemented new procedures to simplify and shorten the licensing process for applicants and owners of multiple licenses.

The new procedures were developed to provide a more efficient process for current and proposed businesses that will be licensed at two or more establishments throughout the state. This eliminates duplication of processing and allows for quicker turnaround for outdoor service requests from existing on-premises locations.

"This new procedure makes it more efficient and faster for owners of multiple licenses," said Andrew Deloney, Chairman of the MLCC. "We're expanding the streamlining process to allow for quick and easy approvals. If the owner of multiple restaurants already has 10 licensed facilities, why should they have to go through the same process to get an 11th? We already



have all of their background and financial information. All we should require is the site check."

When transferring ownership of a license, the process will require a completed checklist of all required documents that would typically be collected from the applicant during the on-site inspection process. Site inspections are now completed after a Commission decision on the licensing request has been rendered. Applicants become aware of a Commission decision almost immediately.

For more information about MLCC, visit www.michigan.gov/lcc, follow us on Twitter www.twitter.com/MILiquorControl, or "like" us on Facebook. For information on LARA, visit www.michigan.gov/lara or find us on YouTube www.youtube.com/michiganLARA. ■





You deserve a little credit, too.

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ohio liquor

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

Industry Spring Activity and Updates

he Ohio Division of Liquor Control continues to work with the alcohol beverage industry and supports common sense regulations to help Ohio businesses thrive. Here are some highlights of recent activity.

SPIRITS INNOVATION PROGRAM

The mission of the Spirits Innovation Program (SIP) is to enhance the overall shopping experience and modernize the look and feel of Ohio's liquor agencies through best-in-class category development practices and quality customer service. The plan is to reset the top 125 liquor agencies over the next year to optimize product selection, maximize consumer value, and increase shopper satisfaction by providing an improved and consistent store experience.

Innovation by manufacturers to meet consumer tastes has led to a much wider variety of spirits products than ever before

Innovation by manufacturers to meet consumer tastes has led to a much wider variety of spirits products than ever before. With the explosion of new products, it is imperative we take advantage of quantitative data, retail intelligence, and analysis to make smart, calculated decisions about the sale of spirits. To guide us in this process and help us achieve our goals, Diageo has been chosen as our lead Category Partner and Republic National Distributing Company as our lead Validator for SIP.

With the support of our liquor agents and other industry partners, SIP will help us continue to grow our business responsibly while giving the citizens of Ohio a better and more fulfilling shopping experience.

LEGISLATIVE UPDATE

Senate Bill 298, effective March 22, 2013, changed Ohio law affecting the operation and issuance of temporary F-2 permits allowing non-profit organizations to sell beer, wine, and intoxicating liquor at special events. The new law:

- Increases the maximum duration of an event from two to four consecutive days.
- Allows qualified organizations to receive one F-2 permit every 30 days rather than two per year.
- Adds "political" to list of qualified event purposes.
- Exempts the F-2 permit from Sunday-sale local option authorization if the event includes other days of the week.
- Expands the classes that an F-2 applicant may file jointly with to include D-1, D-2 and D-5a through D-5o.
- Allows an F-2 permit to be issued for the same location as an F-8 permit if certain criteria are met.

ADMINISTRATIVE RULE CHANGES

There are several administrative rule changes effective February 25, 2013:

- Rule 17: Eliminates the requirement for breweries and wineries that do not hold an A-1A permit to have separate toilet facilities for men and women.
- Rule 45: Clarifies that alcohol manufacturers cannot rebate to the customer an amount equal to or greater than the amount paid for the alcoholic beverage item.
- Rule 52: Clarifies that permit holders, their agents, or employees cannot be intoxicated while working on the permit premises.
- Rule 72: Clarifies that retail permit holders can sell packages of beer put together by the customer that contain two or more different brands.

Thank you for your work providing for the responsible consumption of spirituous liquor. For more information, visit www.com.ohio.gov/liqr. ■

SOGOOD YOU CAN DADA STELLA SMIRNOFF ROOT BEER FLOAT



Please Drink Responsibly.

supplier spotlight

Veritas Distributors: Exciting Spirits and More

BY BEVERLY STURTEVANT

ounded in Detroit 30 years ago by Paul and Doreen Antonelli, Veritas was originally a one-man show. Today, Veritas Distributors—still family owned provides a diverse collection of wine, spirits, and more to restaurants and retailers all over Michigan.

Veritas hosts 61 wine suppliers from all over the globe, including wines from Croatia, Romania, Germany, and Lebanon. But the company's new focus is to add to its portfolio of unique spirits from a number of craft- and micro-distilleries, including several in the Midwest. "These small distilleries are making spirits by hand and they are very high quality," General Manager Sam Awdish says. "This category is becoming more important for retailers as consumers look for niche brands."

WINE

"Veritas may be best known for one of the largest portfolios of Spanish wines in the state," says Awdish. "Spain has had three great growing years, so the quality of their wine is through the roof, but it's still affordable."

French wines are making a significant comeback, too, with wines like Cuvee Rose Laurent-Perrier. "It's the benchmark in its category," Awdish says. "and it's presented in an elegant bottle inspired by King Henri IV, so it's a great addition to a retailer's wine display."

"You can't forget Italy," he adds. A favorite is estatebottled Moscato d'Asti DOCG, made from only the best moscato grapes selected from 35-year-old vines on the Vietti estate in Castiglione Tinella.

VERITAS DISTRIBUTORS

Location: Warren, Mich. Started: 1983 Employees: 30 AFPD member since: 2013

Quotable: "Craft and micro-distilleries are producing very high quality spirits by hand."



There are important wines from the U.S., too, like the 2009 Regusi Estate Cabernet Sauvignon from Napa Valley's Stags Leap District. And Veritas is especially excited about the number of new Michigan wineries to explore. "It's safe to say that indigenous viticulture in Michigan is exploding," Awdish says.

EXCITING NEW SPIRITS

Veritas added spirits to its portfolio in October 2012, and it is a fast-growing segment! "We have 15 distilleries now—100-plus items—and expect to add 40 percent more by the end of the year," Awdish says.

"Compass Box Whisky's five Scotch whiskies are prized, especially those that are part of their Signature Range," Awdish says. "Two favorites are The Peat Monster and Hedonism."

Merlet's Brothers Blend Cognac is well suited to sipping with ice, and its elegance makes it a perfect Cognac for classic cocktails such as the Sidecar.

Veritas is also your source for several items you'd have trouble finding anywhere else. In addition to several brands of imported olive oil and Italian beer, there's Ferrarelle, an Italian carbonated mineral water that is currently the best-selling bottled water in Italy.

FOR MEMBERS

AFPD's member retailers buy spirits through Michigan's state-owned package stores, but purchase wine direct from Veritas. The company's representatives visit stores, and help with display and promotional programs. "We understand the language, know what they are looking for, and how best to market it," Alwish explains.

Be sure to visit www.veritasdistributors.com, check out their presence on Facebook, or follow them on Twitter @veritaswine. 37th ANNUAL





henandoah Country Club 6600 Walnut Lake Road

est Bloomfield, MI 48323

EDULE:

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CON 1						8.00 em
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						6:30 pm

A day on the course includes golf breakfast lunch and dinner! Each sear AFPC holds an annual golf event in Michigan where retailers while cours imanufacturers and service providers all come together to save a little competitive fun. It is a great way to great old friends and make two ones liquate fills up fast so sign up today!

POKER

TOURNAMENT

July 31, 2013

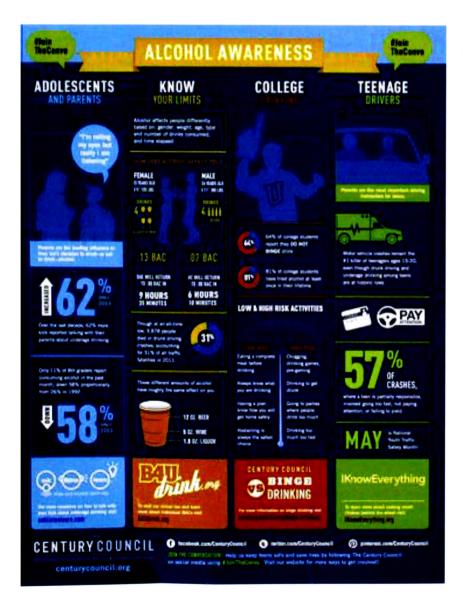
ture for 2013 prevent in Machingen have an opportunity to engage in a franklis public tournament ofter finishing on the course. Tribets are also evaluated for the power tournament only.

Register collec at www.APPDonlins.org or cell (808) 666-6222

📕 public safety 👘 💷 👘

Join the Conversation on Alcohol Awareness

Now is the perfect time to share the Century Council's commitment to responsibility – and your help is needed. This year's theme is *Join the Conversation*.



JOIN THE CONVERSATION TO:

- Ignite one million conversations.
- Save lives and keep our kids alcohol-free.
- Fight drunk driving, underage drinking, and binge drinking.
- Start a conversation about alcohol between parents and kids; college students and administrators; responsible adults, law enforcement, and elected officials.

JOIN THE CONVERSATION BY SHARING OUR SUGGESTED SOCIAL MEDIA POSTS WITH YOUR FOLLOWERS AND FRIENDS. YOUR VOICE CAN MAKE A DIFFERENCE.

- Take 30 seconds to remind your Twitter followers to #JoinTheConvo and have a conversation with their teen about underage drinking. Visit www.asklistenlearn.com for tips.
- Take 1 minute to remind your Facebook friends to visit www.
 b4udrink.org before they go out.
- Take 2 minutes to make sure your spouse, loved ones, employees, and those you care about are not driving drunk.
- Take 3 minutes to watch Dr. Wolf talk about ways to have an effective conversation with your teens.
- Take 5-7 minutes (or more) to talk with your own teens or college students about underage drinking.
- Check out the Century Council's infographic below, watch some of the nation's state Attorneys General discuss how parents should talk to their kids about underage drinking, and watch a video of "on the street"citizens talk about what they'll do to Join the Conversation.

Watch for a new video for college students featuring Shaquille O'Neal and Godfrey the Comedian, and much more coming soon.

ohio lobby

TERRY FLEMING // TC FLEMING & ASSOCIATES



Budget, CAT and Stage II /apor Recovery Updates



pril has been a very busy month for the Ohio General Assembly, Regulatory Agencies and politics in general. The Governor's budget has moved from the

Iouse to the Senate with hope of sending it back to he House by June 13 in time for the conference 'ommittee and any discrepancies will be ironed out n the conference committee. Below is a list of April's highlights and lowlights.

3UDGET

The Ohio House literally stripped the Governor's judget proposals to the bare bones. Of the most nterest to AFPD members was the proposed expansion of sales tax to over 100 entities currently not subject to sales tax. The House removed all of hese from the bill but we need to be very wary as House Finance Chairman Ron Amstutz (R-Wooster) publicly stated he will be holding hearings on tax reform, including the CAT. The amendment moving CAT to a single point of collection with one rate for everybody was not included in the House budget sent to the Senate (as AFPD predicted due to slow response from other interested parties). If our amendment is not included in the Senate's budget then it may be subject to the Tax Study Committee. Another tax issue the Governor wanted would have reduced the state personal income tax by 20% and small business income tax by 50%. The House cut the personal income tax deduction to 7% and eliminated the small business tax entirely. Without higher revenue from the sales tax extension and increases in severance tax on oil and gas exploration (which the House also removed) there just isn't enough money for the Governor's original proposal. The Senate has indicated they will eliminate the personal income tax reduction and restore the small business tax reduction AFPD continues to work to have CAT collected at a

single point of sale and asks all members to continue to let their legislators know how important this is.

The Governor also called for expanding Medicaid to some 270,000 Ohioans not currently covered, to be paid for by the Federal Government. The House responded by calling this move an endorsement of Obama care and removed this provision from the budget replacing it instead with a study committee which will report back findings by the end of December. The Senate is likely to concur with the House on this issue.

SENATE BILL 48

This was a bill to allow liquor licenses to be moved to area's not designated as entertainment areas. The bill moved at the speed of light due to language inserted by beer and wine interests that said Brewers could not be distributors in Ohio. The bill may be helpful to some AFPD members. The issue involving the distributors really has no impact on AFPD. The Governor is expected to sign the bill this week.

STAGE II VAPOR RECOVERY SYSTEMS

Due primarily to the persistence of AFPD, the Ohio EPA has adopted rules, which have been approved by the Joint Committee on Agency Rule Review, effective April 28, 2013. Ohio EPA rule 3745-21-09 concerning Stage II Vapor Recovery Systems states that anyone installing new tanks, pumps, or a new facility after October 1, 2012, is not required to install Stage II systems if they install the low permeation hoses defined by the rule by October 1, 2013 or 30 days of starting operation, whichever occurs later. Copies of the rule may be obtained by contacting AFPD or the Ohio EPA. This rule is the result of the efforts made by AFPD during the rule consideration process. The agency continues to work on a final rule to replace Stage II permanently and your AFPD team will continue to monitor this issue closely.

healthy living



5 After-Work Ideas to Keep You Happier

BY GRACE DEROCHA

Work life balance is something everyone strives for, but sometimes it seems like there are just not enough hours in a day for retailers to get everything done. Surprisingly, there are a number of things that you can do after work to help you live happier, and in the long run, make you better at your job.

Don't miss happy hour. Spend some time out of the office enjoying a drink and an appetizer or a salad and some iced tea. No matter what you order, spending time with your colleagues outside the store or office is a great way to build camaraderie or diminish any work tension. **Cut down the commute time.** According to a Princeton study, commuting is the number one disliked daily activity. For a happier experience, keep the drive to less than 22 minutes each way. If you can walk or bike to work, that's even better. Try leaving earlier in the morning or leaving work a little bit later to avoid some of the traffic.

Be a part of something. This could include joining a club, taking a class, or volunteering. People innately love to connect and be a part of something. It does not have to be time consuming; it could be a monthly book club or an exercise group or an occasional art class. Think about some of your interests and passions and get more involved. Giving back through volunteering is another great thing you can do with your family, neighbors, or work pals.

Get away or plan your downtime. It is important to unwind and relax on a regular basis, so take time for yourself in the evenings and on the weekends. Plan family game nights or dates — even schedule a massage or some pampering time. It's important to also use your vacation time and plan something fun where you can escape for a while. We are a society of workaholics and with today's technology, we never turr "off." We must take some time for ourselves to avoid burnout and stress

Exercise regularly. Exercise provides an amazing health benefit for body and mind. It is a stress reliever, enhances mood. and even helps you sleep better. Studies have shown that work productivity increases with regula exercise. Try taking a walk at lunchtime or start a softball team with some of your co-workers. You can make it fun and become healthier and happier, too.

Grace Derocha is a registered dietitian, certified diabetes educator, and health cod^C at Blue Cross Blue Shield of Michigan.



UST OWNER / OPERATOR CLASS "A" and CLASS "B" TRAINING

FD ST

Training and preparation classes for retail gas stations and other Underground Storage Tank (UST) owners and operators are offered by AFPD. These sessions will review state-specific US EPA regulations to prepare you to take the Class "A" and Class "B" UST Owner / Operator Certification tests. Dates are available in Michigan and Ohio. For detailed information and registration forms including dates, times, and places for training classes, visit our website at www.AFPDonline.org and click on Education/Training Resources.

> COST: Member: \$70.00 Non-Member: \$85.00

MICHIGAN/Ed Weglarz (800) 666-6233 | OHIO/Ron Milburn at (614) 496-8937

advertorial //

OHIO //

CCI Group Retrospective Program Deadline

areWorks Consultants (CCI)—AFPD's selected Third Party Administrator offers a comprehensive, full-service, group retrospective rating program. Their unique approach to safety consultation and costcontrol initiatives fosters an environment where program participants successfully obtain the benefits of participating in the program.

Your enrollment documents show the required key components to obtaining the program goals and premium savings:

- Provide salary continuation to minimize claims costs including reserves.
- Safety program development.
- Provide transitional duty to injured workers.
- Aggressively settle claims when feasible.
- Work with your safety consultant.
- Make timely premium payments to BWC.

CCI

CareWorks Consultants Inc.

CCI provides claims administration services, hearing representation, and representation in riskrelated matters before the Ohio Bureau of Workers' Compensation (BWC) and the Ohio Industrial Commission. Employers receive periodic status updates for their company individually and for the group.

Completion of the temporary authorization form provides a third-party administrator (TPA) limited authority to view an employer's payroll and loss experience. By signing the AC-3 form, the employer grants permission to the BWC to release information to the employer's authorized representative(s). The form allows a TPA to view an employer's information regarding payroll, claims and experience modification. Partner With an Experienced Cost Control Leader. As one of Ohio's largest risk consulting and claims management providers, CareWorks Consultants is exceeding the expectations of our more than 30,000 employer customers every day.

ATTENTION GROUP RATING PROSPECTS

- Employers may complete the AC-3 for as many TPA or group-rating sponsors they feel are necessary to obtain quotes for a group-rating program.
- Group sponsors must notify all current group members if they will not accept them for the next group-rating year. The deadline for this notification is prior to the first Monday in February for private employers and prior to the second Friday in August for public employers.
- All potential group-rating prospects must have:
 Active BWC coverage status as of the application deadline;
 - Active coverage from the application deadline through the group rating year;
 - > No outstanding balances;
 - > Operations similar in nature to the other members of their group.
- Any changes to a group member's policy will affect the group policy. Changes can result in either debits or credits to each of the members.

Note: For complete information on rules for group rating, see Rules 4123-17-61 through 4123-17-68 of the Ohio Administrative Code or your TPA.

To discuss your unique situation or receive a new copy of your retro quote, call CCI's Theresa Passwater at (614) 526-7248. ■

All group-rating applicants are subject to review by the BWC employer programs unit.



JULY 18, 2013 Weymouth Golf Elub • Medina, &H

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

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

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

support these AFPD supplier members

ASSOCIATIONS

AMR - Association Management	
Resources	(734) 971-0000
Local Business Network	(248) 620-6320
Turkish Resource Center of	
North America	(248) 885-2227

ATM

ATM International Services	(313) 350-4678
ATM of America, Inc.	
Elite Bank Card ATM's	(248) 594-3322
Speedy ATM	(614) 226-2027

BAKED GOODS DISTRIBUTORS

Great Lakes Baking Co	(313) 865-6360
Michigan Baking Co Hearth	
Oven Bakers	(313) 875-7246
Sajouna Bakery	(313) 277-8877
Vinna Wholesale Bakery	(313) 834-8800

BANKING, INVESTING & CONSULTING

Lincoln Financial Advisors .	
Financing	.1-888-447-7892
AXA Advisors	(313) 712-5300
Bank of Michigan	(248) 865-1300
Citizens Bank	(248) 293-3036
Flagstar	1-800-945-7700
Huntington Bank	(248) 626-3970

BEER DISTRIBUTORS & SUPPLIERS

	The second
Eastown Distributors	(313) 867-6900
Frankenmuth Brewery	(989) 262-8300
MillerCoors	(248) 789-5831
Powers Distributing Compnay	(248) 393-3700

BOOKKEEPING/ACCOUNTING CPA

Alkamano & Associates	(248) 865-8500
Marcoin/EK Williams & Co	(614) 837-7928
Shimoun, Yaldo, Kashat &	
Associates, PC	(248) 851-7900
UHY-US	(248) 355-1040

BUSINESS COMMUNICATIONS/ PUBLIC RELATIONS

Comcast	(248) 343-9348
Clear Rate Communications	. (248) 556-4537
Denha Media Group	. (248) 702-8687
FirstMedia Group	. (248) 354-8705

CELLULAR PHONES & MOBILE MARKETING

Metro Mobile Marketing LLC	.(734) 697-6332
Mousetrap Group	.(248) 547-2800
SPI Innovation	. (810) 733-7460
T-Mobile	.(248) 465-1717

CHECK CASHING SYSTEMS

CHICKEN SUPPLIERS

Krispy Krunchy Chicken	(248) 821-1721
Taylor Freezer	(734) 525-2535

CHIPS, SNACKS & CANDY

Better Made Snack Foods	(313) 925-4774
Frito-Lay, Inc.	
Kar's Nut Products Company	.(248) 588-1903
Motown Snacks (Jays, Cape Cod, Tom's, Archway, Stella D'oro)	. (313) 931-3205
Nicks Chips	. (586) 619-7023
Uncle Ray's Potato Chips	1.800.800.3286

COFFEE DISTRIBUTORS

1468-251	1442	Folgers D	1	(717) 468-2515
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CREDIT CARD PROCESSING

WorldPay	(773) 571-6327
WW Chase Paymentech	(248) 284-3841
First Data, Justin Dunaskiss	
First Data Independent Sales, Steven Hermiz	1-877-402-4464
First Data Independent Sales, Timothy Abbo	1-877-519-6006
Petroleum Card Services	1-866-427-7297

C-STORE & TOBACCO DISTRIBUTORS

Liberty USA 🖸	(412) 461-2700
Capital Sales Company	(248) 542-4400
H.T. Hackney-Grand Rapids 1	-800-874-5550
Martin Snyder Product Sales Company	(313) 272-4900
S. Abraham & Sons	(616) 453-6358
United Custom Distribution	(248) 356-7300

DISPLAYS, KIOSKS & FIXTURES

Detroit Store Fixtures	(313) 341-3255
Sitto Signs	(248) 399-0111

ENERGY, LIGHTING & UTILITIES

Volunteer Energy (734) 548-8000
DTE Your Energy Savings 🖾 .1-855-234-7335
Michigan Saves 🖾 (734) 494-2126
AmeriFirst Energy (Gene Dickow)
Dillon Energy Services
DTE Energy 1-800-477-4747
DTE Energy Supply (OH, PA & IL)
Energy Wise America
Kimberly Lighting, LLC 1-888-480-0070
Reliable Choice Energy
Running Right
Vantaura Energy Services

FOOD EQUIPMENT & MACHINERY

Culinary Products	. (989) 754-2457
Store Fixture Supercenter	.(248) 399-2050

FOOD RESCUE

Forgotten Harvest	. (248) 967-1500
Gleaners Community Food Bank	.(313) 923-3535
Greater Lansing Food Bank	. (517) 908-3690

has been endorsed by AFPD

- Indicates supplier only available in Michigan
- Indicates supplier only available in Ohio

FRANCHISING OPPORTUNITIES

Buscemi Enterprises Inc
Kasapis Brothers/
Ram's Horn Restaurants (248) 350-34%
Tubby's Sub Shops, Inc 1-800-497 664

GASOLINE WHOLESALERS

Atlas Oil Company
Central Ohio Petroleum Marketers (614) 889-1860
CFX Management
Countywide Petroleum/
Citgo Petroleum
Gilligan Oil Co. of Columbus, Inc 1-800-355-9342
High Pointe Oil Company
K & K Petroleum Maintenance Inc (937) 938-119
Motor City Oil Co
Obie Oil, Inc
Oscar W Larson Co
Superior Petroleum Equipment (614) 539-120

GREETING CARDS

Leanin' Tree..... 1-800-556-7819 ext. 4183

GROCERY WHOLESALERS & DISTRIBUTORS

Burnette Foods, Inc.	(231) 264-8116
Cateraid, Inc.	(517) 546-8217
Central Grocers	(815) 553-885
D&B Grocers Wholesale	(734) 513-1715
Exclusive Wholesale World	(248) 398-170
George Enterprises, Inc.	(248) 851 699
Great North Foods	(989) 356-228.
International Wholesale	(248) 353-8800
Jerusalem Foods	(313) 846-170
Kap's Wholesale Food Services	(313) 832-230
Nash Finch Company	1-800-472-184
Spartan Stores, Inc.	(616) 878 2242
SUPERVALU	(937) 374-760;
Value Wholesale Distributors	(248) 967-290

HOTELS, CONVENTION CENTERS & BANQUET HALLS

	and the second sec
Hampton Inn · Commerce	
Hampton Inn - Shelby	
Holiday Inn Express - Comme	rce(248) 624-810
Petruzello's	
Shenandoah Country Club	
Suburban Collection Showpla	ace(248) 348-56 ⁰⁰

CREAM SUPPLIERS

Nestle DSD	
Arctic Express (Nestle Ice Cream)	1-866-347-3657

rs ice Cream Company, Inc. (313) 291-7277

E PRODUCTS

🕊 U.S. Ice Corp	(313) 862-3344
tic Glacier, Inc.	
me City Ice	1-800-759-4411
/lor Ice Co	.(313) 295-8576

SURANCE SERVICES: COMMERCIAL

F P D Conifer Insurance Co...... (248) 262-5988 CareWorks 🖸 ... 1-800-837-3200 ext. 7188

Cox Specialty Markets (North Pointe) (Underground Storage Tanks) 1-800-648-0357 wn & Brown Insurance. (586) 446-3663

om a biomit mountlee,	.()00) 440 0000
obe Midwest/Adjusters	
International	1-800-445-1554

eat Northern Insurance Agency.....(248) 856-9000

ISURANCE SERVICES: HEALTH & LIFE

	BCBS of Michigan 🖾	1-800-666-6233
	rk Life Insurance Company	
- 1 - L		(0.10) 0.54 0.007

ky Husaynu & Associates.	

IVENTORY SERVICES

GAL SERVICES

Bellanca & LeBarge, Attor Counselors 🖾	neys and (313) 882-1100
Pepple & Waggoner, Ltd.	0. (216) 520-0088
anha & Associates	(248) 265-4100
sher & Phillips, LLP	(858) 597-9611
ppaya Law, PC	(248) 626-6800
tch Attorneys & Counselors	(586) 493-4427
ttinis Fakhouri Law Firm	(248) 945-3400
Iw offices of Kassab & Arabo, PLL	C(248) 865-7227
ekani, Orow, Mekani, Shallal & Hindo, PC	(248) 223-9830

(248) 223-963	U
Drritt, Kecskes, Silver & Gadd, PC (734) 354-860	0
'illingham & Cote, PC(517) 351-620	0

OTTERY

Tech Corporation	.(517)272-3302
lichigan Lottery	. (517) 335-5648
hio Lottery	1-800-589-6446

MGAZINE & TRADE PUBLICATIONS

MEAT & DELI DISTRIBUTORS

A & A United Meat	(313) 867-3937
A to Z Portion Control Meats	(419) 358-2926
C. Roy & Sons	(810) 387-3975
Dairy Fresh Foods	(313) 295-6300
Lipari Foods	(586) 447-3500
Saad Wholesale Meats	(313) 831-8126
Sherwood Foods Distributors	(313) 659-7300
Weeks Food Corp	(586) 727-3535
Wolverine Packing Company	(313) 259-7500

MILK, DAIRY & CHEESE PRODUCTS

Dairymens 🖸	(216) 214-7342
🗰 Prairie Farms Dairy Co. 🛙	(248) 399-6300
Country Fresh	1-800-748-0480

MISCELLANEOUS

Socks Galore Wholesale	
TechClinic	(586) 943-8888
7 Coil Comfort Side	(313) 407-4976

MONEY ORDERS/MONEY TRANSFER/ BILL PAYMENT

MoneyGram International MI (517) 292-1434	
OH (614) 878-7172	
NoCheck Payment Service, LLC (248) 973-7241	
Western Union	

OFFICE SUPPLIES & PRODUCTS

Office Depot	(248) 231-7198
Office Depot	 (248) 231 7198

PIZZA SUPPLIERS

Hunt Brothers Pizza	615) 259-2629
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POINT OF SALE

BMC - Business Machines Specialist (517) 485-1732
Caretek Total Business Concepts 1-866-593-6100
Great Lakes Data Systems (248) 356-4100 ext. 107
Legacy Technology Services (630) 622-2001
Silk Route Global

PRINTING, PUBLISHING & SIGNAGE

American Paper & Supply	. (586) 778-2000
Fisher Printing	. (708) 598-1500
International Outdoor	. (248) 489-8989
Michigan Logos	.(517) 337-2267
Proforma Commerce Solutions	.(313) 207-7909
Walt Kempski Graphics	. (586) 775-7528

PRODUCE DISTRIBUTORS

Heeren Brothers Produce	. (616) 452-2101
Ace Produce	(248) 798-3634
Jemd Farms	(734) 992-2043
Tom Maceri & Son	(586) 552-1555

REAL ESTATE

American Business Broker	. (614)	944	5778
Judeh Tax Appeal Team	(313)	277	1986
Signature Associates - Angela Arcori	(248)	359-	3838

REFRIGERATION & REFRIGERATION SOLUTIONS

Phoenix Refrigeration(248) 344-2980

SECURITY, SURVEILLANCE & MORE

Central Alarm Signal	. (313) 864-8900
Gulfcoast Loss Prevention	. (727) 776-3429
US RAC, LLC	. (248) 505-0413
Whole Armor Reliant Services LLC	. (313) 930-5464

SHELF TAGS/LABELS/MARKETING

egi Solutions	(586) 978-9630
JAYD Tags	(248)730-2403
Saxon Inc.	(248) 398-2000

SODA POP, WATER, JUICES & OTHER BEVERAGES

Arizona Beverages	(810) 360-0671
Cintron Beverage Grou	p (248) 659-2051
(Snapple)] (313) 892-3000
Monster Energy Compa	
Nestle Waters (Supermarket Program)	(734) 513-1715
7UP Bottling Group	(313) 937-3500
Absopure Water Co	1-800-334-1064
Coca-Cola Refreshments	
Aubu	
Be	lleville (734) 397-2700
Metro	Detroit (313) 868-2008
Port	Huron (810) 982-8501
Coca-Cola Refreshments - Clevel	and(216) 690-2653

Faygo Beverages, Inc.	.(313) 925-1600
Freshly Squeezed	.(440) 821.9711
On Go Energy Shot	.(248) 470-4300
Pepsi Beverages Company Detroit	
Pontia	c (248) 334-3512

TOBACCO COMPANIES & PRODUCTS

Altria Client Services	.(513) 831-5510
R J Reynolds	.(336)741-0727
Westside Vapor (e cigarettes)	. (614) 402-0754

WASTE DISPOSAL & RECYCLING

National Management Systems(586) 771-0700

WINE & SPIRITS COMPANIES

Bacardi Martini U.S.A	(734) 459-2764
Beam Global	
Cana Wine Distributors	(248) 669-9463
Constellation Brands	(248) 349-5164
Diageo	. 1-800-462-6504
Heaven Hill Distilleries	. 1-800-348-1783
KCTS-Awesome Brands	(248) 549-0054
Remy Cointreau USA	
Treasury Wine Estates	
Veritas Distributors	(586) 977-5799

WINE & SPIRITS DISTRIBUTORS

Great Lakes Wine & Spirits	. (313) 867-0521
National Wine & Spirits	1-888-697-6424
	1 888 642-4697

MAY 2013 AFPDonline.org || 43

📕 AFPD calendar 🔛 🔛

JULY 18, 2013 AFPD/LIBERTY USA 9TH ANNUAL GOLF OUTING & SCHOLARSHIP DINNER

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

JULY 23, 2013 AFPD FOUNDATION JOSEPH D. SARAFA 5TH ANNUAL SCHOLARSHIP LUNCHEON

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

JULY 31, 2013 AFPD'S 37TH ANNUAL GOLF OPEN & POKER TOURNAMENT

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

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

As Michigan's premiere holiday show, retailers and onand off-premise licensees come from miles to see, sample and buy a wide variety of new products. No entrance fee for AFPD members. You must be 21 years old to attend the show.

NOVEMBER 21 & 22, 2013 AFPD FOUNDATION TURKEY DRIVE

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

publishers statement

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

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

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

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

AFPD works closely with these associations:



















Thank you for attending the Oth Anniversary Lipari Food Show

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Lipari Dairy program 3 a main attraction.

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Ballery Dairy C-Store Confectio Seafood · Packaging



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ontact Don Symonds for more information on the 2014 Lipari Food Show at don_symonds@liporfoods.com



is independent's day.

When you partner with Spartan, your independent store becomes bigger and better. We offer over 100 different services to help your business succeed, including: advertising, research, category management, print and development and more. Add in 40,000 competitively priced private and national brands and you're on the shoulders of a giant. At Spartan, the independent retailer is why we exist and we never forget it. Call Jim Gohsman at 616-878-8088 or visit us at www.spartanstores.com.

