

# BottomLine

THE VOICE OF INDEPENDENT RETAILERS VOL. 24, NO. 11 // NOVEMBER 2013



Is Your Business  
Ready for the  
Affordable Care Act?

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■ Making Gifts During Lifetime is a Great  
Estate Planning Tool // PAGE 32





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# BottomLine



THE VOICE OF INDEPENDENT RETAILERS  
VOL. 24, NO.11 // NOVEMBER 2013

## features



### COVER STORY //

#### IS YOUR BUSINESS READY FOR THE AFFORDABLE CARE ACT?

For months in the media, at the water coolers, board meetings and at networking events, a top of mind concern has been the Patient Protection and Affordable Care Act (PPACA or ACA). Everyone wants to know what it really means and how it will affect their business.



#### FREQUENTLY ASKED QUESTIONS ABOUT THE AFFORDABLE CARE ACT

Answered by Blue Cross Blue Shield of Michigan.



#### MAKING GIFTS DURING LIFETIME IS A GREAT ESTATE PLANNING TOOL

Estate Planning is not always about transfers at death. While there are many tools you can use to protect your assets and ensure your loved ones receive as much of your legacy as possible, gifts *inter-vivos* — during life — are one of the simplest and most useful.



## president's message

AUDAY ARABO // AFPD PRESIDENT & CEO

### Keep Moving Forward

After a federal government shutdown which lasted more than two weeks, a new conference committee set to hammer out the federal Farm Bill (we hope), and the Affordable Care Act (which some refer to as Obamacare) around the corner, how much can a small business owner take? Even if you did your best to buy in to the Affordable Care Act (ACA), you would have been frustrated to say the least if you tried to log in on [www.Healthcare.org](http://www.Healthcare.org) and sign up because the website does not work. This is enough to drive a person to drink.

We have received a number of calls the past few months from members concerned about ACA. Thankfully, the federal government has moved back implementation of the law for employers who have 50 or more employees until 2015. However, as of October 1st of this year, every employer regardless of size must give notice to all their employees about the ACA. You may ask, is there more? That is a great question, because when it comes to the ACA, every day brings a different question. And how do you best cope with all the changes? I personally draw upon a line from my son's favorite cartoon, "Meet the Robinsons," where a young inventor struggles with failure until he figures out that you learn more from failure than you do from success. His slogan, which I frequently use, is always "Keep moving forward!"

Unless you are a United States senator or congressman, there really is nothing we can do when it comes to issues I previously mentioned. We just need to do our best and keep moving forward. We may get upset, it may cost some employees their jobs, we may have to change insurance policies and even pay higher premiums for less coverage, but at the end of the day we need to keep moving forward. At AFPD, we understand your frustration and struggles and we are dealing with it as well for our employees. I can assure you, we will be here to support you in any way we can and answer any question you send our way. If we do not have the answer to the question, we will find someone who does.

As we struggle to find answers to so many questions regarding the ACA, we should also take a moment to reflect on all our blessings this holiday season. The Annual AFPD Turkey Drive is doing its best with your help to feed over 50,000 people in need this Thanksgiving in both Michigan and Ohio. If you have already donated to the cause, we thank you. If you have not yet donated, we ask you to consider a small donation which will go a long way. This one warm meal really does make a difference in the lives of so many less fortunate. We hope God blesses you and your loved ones this holiday season and remember to Keep Moving Forward! ■

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TEAR OUT THIS PAGE AND DISPLAY NEAR PRODUCTS TO PROMOTE HEALTHY EATING

## Red Cabbage and Apple Salad with Ginger Vinaigrette

The purple and green heads of this vitamin-packed staple were gigantic in the garden this year. In fact, cabbage has more vitamin C than an orange, is a great source of vitamins A and K and is high in folate and fiber. It also supplies isothiocyanate chemicals that amp up the body's natural detoxification systems. So, here's your chance to branch out beyond traditional coleslaw.

### INGREDIENTS

3 tablespoons apple cider vinegar  
1 ½ teaspoons grated peeled fresh ginger  
1 teaspoon Dijon mustard  
1 teaspoon honey  
½ teaspoon minced garlic  
3 tablespoons extra-virgin olive oil  
¼ teaspoon kosher salt  
⅛ teaspoon ground black pepper  
2 cups packed shredded red cabbage  
2 cups packed shredded Napa cabbage  
2 cups thinly sliced Granny Smith apple  
2 teaspoons fresh lemon juice  
¼ cup golden raisins, plumped in hot water  
¼ cup toasted, unsalted sunflower seeds



### PREPARATION

1. Whisk together the first 5 ingredients in a small bowl. Whisk in olive oil, salt, and pepper; set aside.
2. Toss cabbages together in a large serving bowl. Toss apple slices with lemon juice to keep from browning.
3. Add apple, raisins, and half the sunflower seeds to cabbage. Toss with the dressing. Garnish servings with remaining seeds.



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## petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

### How to Comply with the New I-9

**E**ach business should review the methods and procedures utilized to document the legal immigration status of newly hired employees.

The recent probe of 7-Eleven store franchises could mean this is a new target for audits. Furthermore, the Department of Homeland Security had previously revised the I-9 form last spring.

Fines related to paperwork haven't changed since the form was revised, but the government continues to regularly check for compliance and those penalties can add up.

The feds perform quarterly compliance sweeps. We have been made aware that there has been a recent wave of government audits. Errors and omissions on forms can lead to closer examination of all your company records.

#### REVISIONS TO THE I-9 FORM

Here's how the I-9 changes affect you:

The form is now two pages long instead of one. It'll be easier to fill-in the blanks and complete the revised form because the old form was cramped. Writing information in the margins or skipping some portions could result in citations from Immigration and Customs Enforcement.

There are a couple of new fields in the form's Section 1. That's where employees provide their e-mail address and telephone number. The information is optional. That's not stated on the form, only in the instructions prefacing the form. We understand that the government has indicated the information could be used to contact employees, which may make some employees uncomfortable.

The forms also have new bar codes whose purpose has yet to be explained by the government!

The I-9 requires foreigners to disclose their I-94 (record of admission) numbers. The way the government maintains those numbers has changed for aliens entering the U.S. via airport. Historically, aliens

[www.uscis.gov/files/form/i-9.pdf](http://www.uscis.gov/files/form/i-9.pdf)

The image shows the front page of the Employment Eligibility Verification (Form I-9) form. It is titled "Employment Eligibility Verification" and "Form I-9". The form is issued by the Department of Homeland Security, U.S. Citizenship and Immigration Services. It includes instructions for employers and employees, and a section for employee information and attestation. The form is divided into several sections, including "Section 1: Employee Information and Attestation" and "Section 2: Employer Information and Attestation".

could check the number on a card attached to their passport. Now, the system is paperless, so employers need to have a computer with internet connectivity on hand so that individuals can look up their number.

Another wrinkle is new emphasis in the form's instructions mentioning the requirement that the employer or his representative must be in the same room with the worker when the worker submits the form. This could be a compliance problem for employers with location spread out over a wide geographical area.

#### FINES FOR PAPERWORK

Fines for paper-based violations can range from \$110 per I-9 to \$1,100. The amount of the fine depends on such factors as the size of the company, whether the employees are authorized to work, whether it's a first offense and whether it's a technical violation.

Technical areas don't carry a fine if corrected within 10 days. For example, the employer forgets to include his or her address or accidentally transposes a digit in the employee's address or driver's license number.

Once the government starts seriously looking at forms and underlying documents, it's a pretty good indication that they're hunting for indications the business knowingly hired undocumented workers.

Review your employee files and your procedures for new hires to be sure you are complying with the spirit and letter of the I-9 regulations. ■



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REPORT //

## Holiday Foods and SNAP Eligibility

■ FOOD MARKETING INSTITUTE (FMI)

With the holidays quickly approaching, we offer the following USDA guidance on the SNAP eligibility of certain foods:

- If pumpkins are edible, they are eligible for purchase with SNAP benefits. For example, if it is a pumpkin that can be cooked down as squash and/or the seeds used for pumpkin seeds, it is eligible
- However, inedible gourds and pumpkins that are used solely for ornamental purposes are not eligible items.
- Items such as birthday and other special occasion cakes are eligible for purchase with SNAP benefits as long as the value of non-edible decorations does not exceed 50 percent of the purchase price of the cake.
- Gift baskets that contain both food and non-food items are not eligible for purchase with SNAP benefits if the value of the non-food items exceeds 50 percent of the purchase price.
- Holiday gift baskets for Valentine's Day, Easter, Mother's Day, Thanksgiving, holiday stockings, and seasonal items like holiday tins are not eligible for purchase with SNAP benefits if the value of the nonfood part of the item clearly accounts for more than 50% of the purchase price.
- For example: A stuffed holiday bear sold with a small package of chocolate for \$14.99 would not be eligible for SNAP purchase, but a gift basket



## Supplemental Nutrition Assistance Program

consisting primarily of meats and cheeses or snack foods, and including a small toy where the cost of the food items clearly accounts for more than 50% of the purchase price of the item would be eligible for purchase with SNAP benefits.

- Baskets and holiday stockings that contain any amount of alcohol, cigarettes, cat, dog, or other pet food and/or pet toys may not be purchased with SNAP benefits.

### HOLIDAY FOODS AND WIC ELIGIBILITY

Table 4, footnote 5, of the rule "Minimum Requirements and Specifications for Supplemental Foods," states that "ornamental and decorative fruits and vegetables such as chili peppers on a string; garlic on a string; gourds; painted pumpkins; fruit baskets and party vegetable trays" are not WIC-eligible.

### SNAP STIMULUS CUTS EFFECTIVE NOVEMBER 1

The boost that the American Recovery and Reinvestment Act of 2009 (ARRA) provided SNAP recipients during the economic downturn is slated to sunset on November 1, 2013. This will result in a benefit cut for every SNAP household and the amount will

depend upon the household size. For example, a household of four will see a \$36 per month reduction; a household of one will receive an \$11 per month reduction. In August, the USDA sent a letter to states to begin preparing them for the change. The Food Research and Action Center (FRAC) prepared the document to assist in answering any questions regarding the benefit decrease.

### SNAP LICENSE QUESTIONS

From time to time, we receive inquiries regarding a store name change or ownership change, and how it affects the store's SNAP license. Below is USDA FNS guidance on this issue.

- If your store changes ownership, if you move, or if you close your store, your license is void.
- You cannot transfer your license to someone else. If you are closing or selling your business, you must inform FNS and return your license to FNS.
- If you own more than one store, you must apply for a SNAP license for each store.
- Remember, it is against the rules and regulations of SNAP for you to accept or redeem any SNAP benefits until you are authorized by USDA, FNS. ■



FEDERAL //

New \$100 Bill is Now  
in Circulation



The Federal Reserve began distribution of the newly redesigned \$100 bills. The long-awaited new bills were designed with additional counterfeit prevention measures, including a blue three-dimensional security ribbon and color alternating ink. While the Federal Reserve has already begun distribution to banks, the old currency design will remain in circulation, so it may take some time before you see the new bills in your stores.

The Treasury Department and the Federal Reserve have a dedicated website for the new bill design, which includes education resources for retailers and additional information on accepting the new bill in your stores: [www.newmoney.gov/stakeholder/retail.htm](http://www.newmoney.gov/stakeholder/retail.htm). Please let us know if you experience any issues with the new bills once their circulation expands to more retail locations over the next few weeks. ■



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# Is Your Business Ready for the Affordable Care Act?

**F**or months in the media, at the water coolers, board meetings and at networking events, a top of mind concern has been the Patient Protection and Affordable Care Act (PPACA or ACA).

Everyone wants to know what it really means and how it will affect their business. In order to help AFPD members understand and evaluate PPACA, we reached out to Tiffany A. Otis-Albert, Director, External Sales Distribution at Blue Cross Blue Shield of Michigan (BCBSM). We posed the questions everyone has been asking. We also asked some of our members how they are preparing.

As AFPD's endorsed healthcare provider, BCBSM provided recommended reading material covering the PPACA that retailers could include with their employee paychecks. Also, retailers can go to the educational website [healthcarereformbasics.com](http://healthcarereformbasics.com) designed to help consumers understand the effects of the law.

**BL: What does ACA mean to the independent retailers?**

**BCBSM:** The Patient Protection and Affordable Care Act means big changes for everyone – employers, employees, and health care providers. The ACA will affect everyone in some way, at some time.

Trying to make sense of the more than 2,000 pages of the bill can be daunting, and employers need to respond by auditing and revising their existing workplace policies to ensure compliance with the law.

The health care bill requires nearly all American citizens to obtain health insurance, with the expectation that most workers will be covered by their employers. The accessibility of subsidies and tax credits allows more people to gain access to coverage, and also penalizes them gradually if they are not covered starting in 2014.

The ACA also makes employers determine if offering health benefits is beneficial for their business model, and even for talent recruitment. Small business owners with less than 50 full-time equivalents are not penalized if they choose not to offer coverage. However, if they do, they need to be aware of how the ACA has changed the landscape.

The employer's size is significant because the law has different requirements depending on the number of employees a business employs. As an example, businesses with fewer than 50 employees are not required to provide health insurance to their workers. Beginning January 1, 2014, all employers are subject to new taxes and fees, resulting from the law.



## MEMBER RESPONSE

Four critical ACA objectives are the driving force behind the 2014 reforms:

- 1** Access to qualified coverage: Getting as many people covered through guaranteed issue, subsidies, mandates and Medicaid eligibility expansions.
- 2** Simplifying product choices for small group and individual consumers through the development of Marketplaces and benefit standards like Metals and Essential Health Benefits.
- 3** Changing the way many carriers compete by ensuring there is a more regulated market that competes on health management and service.
- 4** Ensuring shared financial responsibility through taxes, fees, mandates and strict coverage minimums and maximums on out-of-pocket costs based on income level.

### **BL: What should they do to prepare?**

**BCBSM:** For business owners to better understand how the ACA will affect their business and any resulting financial implications, they should consider working with a licensed health insurance agent, tax attorney or certified public accountant. These licensed professionals understand the ACA, and can help business owners determine the options available based on their business needs. There are also a multitude of resources available on the internet, including those from Blue Cross Blue Shield and Blue Care Network. Additionally, associations and chamber businesses, such as AFPD, the Detroit Regional Chamber, the Michigan Business and Professional Association and the Small Business Association of Michigan, among others, are great resources for business owners to consult.

Also, if a business owner decides not to offer coverage to their employees, they should become knowledgeable about the Individual Health Insurance Marketplace so they can direct their employees to available coverage.

### **BL: What do they need to know?**

**BCBSM:** Businesses should understand that the ACA is complex and will require that they reach out to engage experts if they don't have capacity to figure it all out. Even if their business doesn't offer coverage, employees will likely have questions and look to their employer for information.

The ACA impacts everyone and no one has all of the answers, but employers should contemplate these five core questions as ACA requirements come into effect in 2014:

AFPD wanted to know what members think about the Affordable Care Act (ACA), primarily how they have been preparing for it. A few weighed in.

Here is what they had to say:

We have attended several seminars and are working with our insurance broker to make sure we are compliant with the ACA. We are following all steps to make sure we are recording and tracking the information needed to be in compliance.

– **Jim Nader, Plumbs Inc.**

We are still at the knowledge gathering stage, so we can't point employees in the right direction just yet. Additionally we don't completely know what we may need to do. We are still figuring out what is best for both employee and employer. Initially, it appears that the employee will carry a lot of the burden in terms of employee knowledge and cost. I cannot say if it is good or bad. Whether we like it or not, it will happen. We don't know exactly the negative affect on the employer. We have less than 200 employees and for about 30 percent of them, I will have to help figure this out for them as many employees don't have computers.

– **Steve Hester, HR director for Hereen Brothers**

Because of the ever changing implementation of ObamaCare, we have hired an outside firm, Ameri-Plan, for legal guidance and education. They are assisting us in monitoring employee hours, as well as assisting our employees with enrolling in the best and most affordable health care for their particular needs.

– **Phil Kassa, Heartland Markets**

From the business perspective, we are not happy about the new health care laws for a variety of reasons. Waivers have been given to select large corporations and special interest groups (obviously for political reasons). Insurance companies are still unsure about the rules because the law is so complicated and continues to evolve. There are pieces of this legislation I agree with, like covering individuals with pre-existing conditions because I don't believe anyone should be destroyed financially due to an inability to obtain insurance coverage. However, there are too many negatives such as forcing certain types of coverage that do not apply to a person's current health status simply because they need to fund the ACA. Also, why have many special interest groups and large corporations and politicians been exempted from the program? If this is considered a grandiose piece of legislation then it should be fully in force for everyone. Another point of confusion is that many people think the ACA is free coverage, when in fact not only is it not free, but if you elect to not obtain coverage then you could be fined or jailed. Also, a healthy young person will have to pay a much higher premium in order to fund people that are less healthy. Overall, instead of penalizing 94 percent of people that have health insurance, they should find a way to get coverage to the 6 percent that don't in order to sustain the best health care system in the world. There were other options like tort reform and allowing the sale of health care across state lines for competitive reasons.

With all of the recent problems that have surfaced with the rollout of the ACA, both individuals and businesses should get a yearlong exemption to continue their education on this law.

– **Mark Kassa, Heartland Market**

ACA is very expensive so our approach is to control how many hours our employees are working. We are hiring more 15 to 20 hour employees. It has become a part time society now with ObamaCare.

– **Gary Gerlach, Fruitport Orchard Market**



**The Affordable Care Act includes required health care benefits, many of which are not in the coverage many people currently choose to purchase.** Millions will have coverage that is more comprehensive and will be required to include the following essential health benefits:



**Ambulatory patient services**



**Emergency services**



**Hospitalization**



**Maternity and newborn care**



**Mental health and substance abuse disorder services, including behavior health treatment**



**Prescription drugs (must be packaged for SG plans)**



**Rehabilitative and habilitative services and devices**



**Laboratory services**



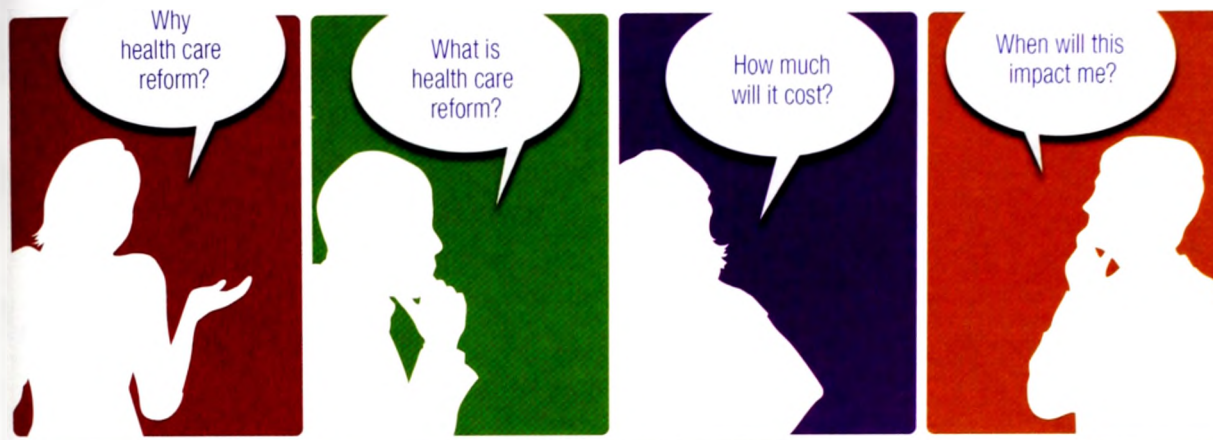
**Preventative and wellness services; chronic disease management**



**Pediatric services, including oral and vision care**



## Health care reform is coming. **Get answers here:** [HealthCareReformBasics.com](http://HealthCareReformBasics.com)



- How do I know whether I am considered a small or large employer?
- How will the ACA standardize benefits?
- How does reform change the cost of coverage?
- What are my options for purchasing coverage?
- How can the Blues help me put it all together?

Small groups (fewer than 50 full-time equivalents) have three options available when they decide their coverage option in 2014:

- They can stay within their traditional insurance offering (off- marketplace).
- They can purchase on the SHOP.
- They can drop coverage completely (with no penalty).

Large Groups have four different options:

- They can stay within their traditional insurance offering (off- marketplace).
- Beginning in 2016, large groups may be allowed to purchase coverage on the SHOP exchange.
- Large groups can drop coverage and be subject to a penalty beginning in 2015.
- Large groups could offer unaffordable coverage to their employees, and potentially be subject to a penalty.

In addition, the ACA requires all group health plans to include numerous preventive services, as well as 10 essential health benefits: (see page 12)

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use services, including behavioral health treatment
- Prescription drugs (must be packaged for SG plans)
- Rehabilitative and habilitative services and devices

- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

### **BL: How should they communicate to their employees?**

**BCBSM:** A specific provision of the Affordable Care Act required all employers to provide employees with a notice regarding the new Health Insurance Marketplace (exchange) by October 1, 2013.

ALL employers – regardless of the number of employees or whether or not health insurance is offered – MUST comply with this provision.

While this communication was required by October 1, it's helpful to follow up on written communication with an informal staff meeting to share any information they have on the ACA changes. This is beneficial to employees and will build trust between the employer and employee.

### **BL: ACA is now the number one worry for our members today regardless of their size of business, is there a BCBSM hotline? Where can they go for info?**

**BCBSM:** Consumers can visit [HealthCareReformBasics.com](http://HealthCareReformBasics.com) to learn more about the way the ACA may affect them, and learn more about their potential cost, impact and eligibility for financial subsidies to help them buy coverage. People not covered by their employer and shopping for individual health insurance can also visit [bcbsm.com/myblue](http://bcbsm.com/myblue), talk with a Blues Health Plan Advisor by calling 1-855-890-2410 or contact their licensed Blue Cross agent to answer any questions about Blue Cross Blue Shield of Michigan and Blue Care Network products available on the Health Insurance Marketplace. ■

## Frequently Asked Questions About the Affordable Care Act

■ BLUE CROSS BLUE SHIELD OF MICHIGAN

**Q: What is changing?**

**A:** In 2014, the definition of a group will change, according to the Affordable Care Act guidelines. Small group size will be determined using the full-time equivalent employee (FTE) counting method (1 to 50 FTEs). In order to be considered an FTE, an employee must meet the definition of a common-law employee.

**Q: How does this new definition affect groups enrolled through an association or chamber of commerce?**

**A:** Under federal definitions, if a sole proprietor or S corporation does not have a common-law employee enrolled in coverage that the sole proprietor or S corporation sponsors, then the entity is not a group health plan. If the entity is not a group health plan, it will no longer qualify for group coverage. These members will be eligible to move to individual coverage effective January 1, 2014.

As a result of the above, husband and wife groups whose business is established as a C corporation, S corporation or sole proprietorship will be transitioned to individual coverage and may not remain enrolled as a group. Groups composed solely of a husband and wife that are enrolled as a partnership are eligible to remain in group-sponsored coverage.

Direct-billed association members without an employer-sponsored relationship will not be eligible for group coverage but will have the option to move to individual coverage effective January 1, 2014.

**Q: Can members keep their current benefits?**

**A:** No. We are discounting our products and will be offering ACA-compliant products. Effective January 1, 2014, they will be eligible to move to individual plans that are ACA-compliant. The current group benefits will last through December 31, 2013.

**Q: When will you notify association or chamber of commerce members of this change?**

**A:** We will begin to reach out in September. We want to provide enough time to decide which plan will best meet their needs and to walk them through the process of selecting a plan.

**Q: Will there be a gap in coverage for members?**

**A:** No. We will automatically enroll members into an off-Marketplace, gold-tier individual Blues product if an election is not made by December 15. To accept this change, members simply need to enroll in the January 2014 individual premium by December 15, 2013. Their effective date for coverage will be January 1, 2014.

**Q: Why are the members being offered a gold-tier plan?**

**A:** We feel our gold-tier plans are closest to the current group benefit plans in terms of monthly premium costs and cost-sharing. The benefits will not be the same as those to which they are currently accustomed, but they will be as close as possible while meeting ACA requirements for the individual market.

**Q: Do members have to enroll in the gold-tier plan?**

**A:** No. Under the ACA, members who lose group coverage can enroll in any individual plan in 2014 – on or off the Health Insurance Marketplace. Members can work with their Blues agent, contact our activation center to speak with a health plan advisor or go to our website to enroll in one of our individual products. From that point forward, they simply need to enroll in the January 2014 premium by December 15, 2013, in order to have a January 1, 2014, effective date.

**Q: Will premiums for this coverage be different from the group's current rate?**

**A:** Yes. The ACA mandates that rates must be the same for similar products, except for rate adjustments allowed for a member's age, where he or she lives and whether he or she uses tobacco products. However, members at or below 400 percent of the federal poverty level may qualify for tax credits, and those with income at or below 250 percent of the federal poverty level may qualify for cost-sharing subsidies.

**Q: When will members receive plan and rate information for the individual plans?**

**A:** We anticipate approval from the Centers of Medicare and Medicaid Services in September 2013. Enrollment for ACA-compliant qualified health plans cannot begin until the annual open enrollment period, which begins October 1, 2013, and lasts through March 1, 2014. This coincides with the opening of the federal Health Insurance Marketplace. At that time, individuals can apply for federal subsidies for products offered on the marketplace. ■





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## Open for Opportunity

■ BY TOMMY FRANZ

**F**or Carlo Koza, operating the Sunoco station in Lake Orion, Michigan, has been a family affair for a decade.

When Sunoco was auctioning off stations in 2003, Koza's father saw an opportunity for a new business and purchased the gas station on Lapeer Road for Carlo and his two brothers to operate. It was a profitable opportunity for the family because the station, under a grandfather clause, could stock beer and wine before the state law was changed to allow gas stations to sell liquor.

The Koza family operated the business purely as a gas station until four years ago, when they obtained a liquor license for the site. In 2012, they invested in a major expansion of the property that added a Dunkin' Donuts shop and Baskin Robbins ice cream store. The building in downtown Lake Orion is now 4,200 square feet and offers a variety of alcohol products and the franchised treats.

"My brother thought that the (fuel) industry was becoming more corporate with Sam's Club and Kroger taking over, and Speedway being the only corporate chain left in Michigan. It's really tough to compete in gas," Koza said.

"We needed another draw for the future, and that's why we co-branded with Dunkin' Donuts and Baskin Robbins. You have to have the food draw, the liquor draw, you have to be 24 hours, and you have to have a big store to epitomize the one-stop shop."

Although the renovation took time and a large financial investment, Koza said he and his brothers are pleased with the changes.



"We have no regrets with the renovation," he said. "You put a lot of money into the project, so it's a big investment, but we believe it's going to work out in the end. It's only been one year, but so far everything has been going great."

A key part of being in Lake Orion is the abundance of outdoor activities for which the town is known. Realizing this, Koza offers a wide range of seasonal products to customers seeking essential products for a trip on the water or out to the hunting grounds.

"Being in Lake Orion, we try to cater to the local interests with a fishing section in the summer and golf supplies," he said. "We cater to the boaters and hunters, and we carry deer feed when hunting season comes around."

In addition to fulfilling the needs of visitors to the village, Koza also is involved with the local community in many ways.

"Lapeer Road is a big road, but we're in a small town, so we have to have the support of the local community," Koza said. "We're involved in everything with the local churches and schools. We donate a lot from the Dunkin' Donuts side and sponsor a lot of activities and events throughout the community."

An AFPD member since 2008, Koza attends nearly every trade show that the association puts on and utilizes the coupon program. ■

*Tommy Franz is a writer for Denha Media & Communications.*

### RETAILER: ORION FOOD STOP SUNOCO

**Location:** Lake Orion, Michigan

**Founded:** 2003

**Employees:** 30

**AFPD member since:** 2008

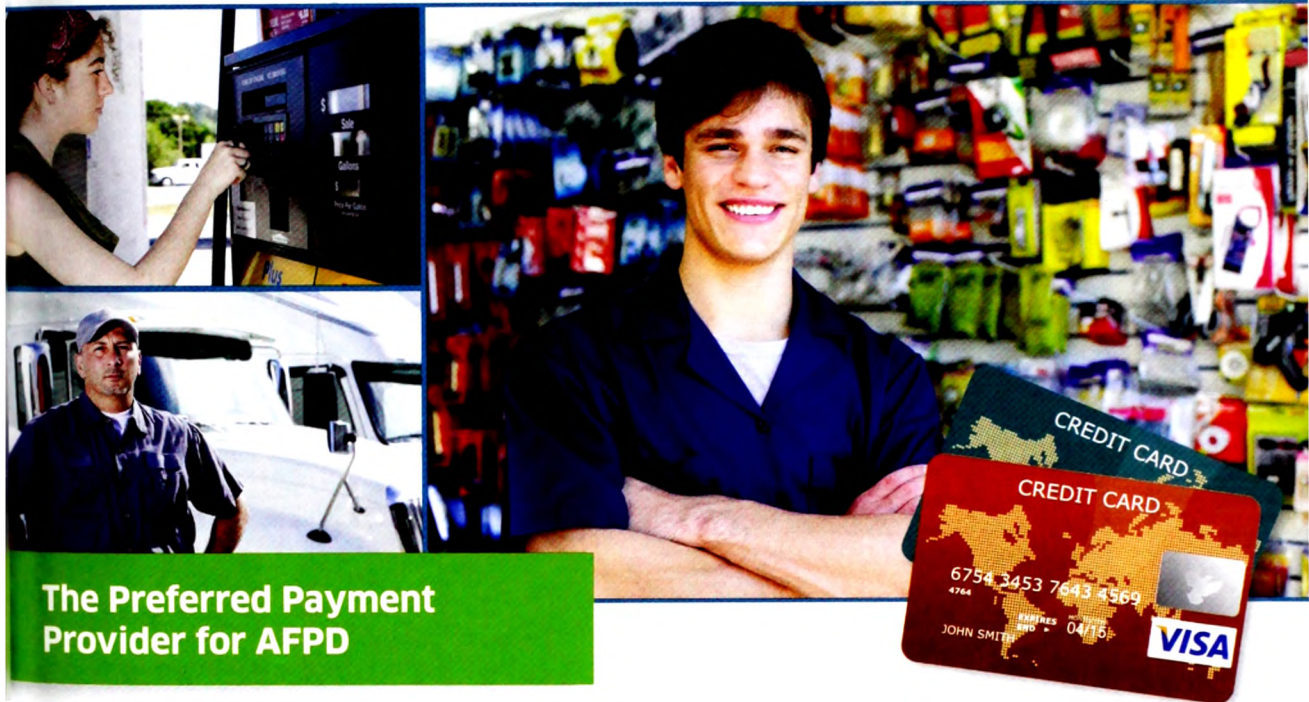
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## Investing in the Business and Community

■ BY TOMMY FRANZ

**S**am Jabro is a shining example of what smart investing and embracing a community can do to create business success for an entrepreneur.

Jabro has owned a Food Town Supermarket in Temperance, Michigan, for eleven years and a second location in Toledo for six years. When he purchased the markets from Spartan Foods, the Food Town chain wasn't performing well; in fact, some of its stores had shut down altogether.

Jabro saw opportunity in the challenge of reviving the markets. He not only brought the two locations back to life, but they also have become successful in both communities.

"Our success has come from being able to operate the store at a high level and having local support," Jabro said. "The town needed a supermarket at the time because they had no place to shop except for a Kroger that was five miles away. We provided jobs for the community as well and now have about 40 employees.

"We try to have an everyday low price and bring the consumers the best possible value for their dollar. Hard work, value and customer service have been our main keys to succeeding."

Jabro, who formerly worked in real estate, was able to use that experience in investing as he sought out the opportunity to own and operate the Food Towns.

"The opportunity (in Temperance) came when I learned of a closed-down supermarket that I thought would be a good neighborhood store. It was the same thing in Toledo, a store that also was owned by Spartan," he said.



SAM JABRO

"That store was actually a traditional supermarket. I spent some money on remodeling the place fully inside and out. It seems to be doing well. We started out well, and it's getting better every year."

Jabro has been an active member with AFPD for four years, and his participation in the association might never have happened without striking up a conversation with AFPD President Auday Arabo on the basketball court, of all places.

"I got to meet Auday when we played basketball together, and he showed me all the benefits of becoming a member. I wound up joining, and now I'm very proud to be a member," Jabro said.

"I think the AFPD is doing a great job in representing the small retailers that don't have a voice out there. They're always a step ahead working on ventures to bring discounts to retailers and informing them of all of the things that are going on in the marketplace. We get discounts through the D&B program, which we benefit from and we get rebates."

By being a member of AFPD, Jabro said he is able to focus on operating his stores instead of being distracted by larger issues that he is not equipped to address.

"We wouldn't be able to do what AFPD does since we're trying to run the stores, and we don't have the corporate structures of the Kroger or Wal-Marts of the world behind us," he said. ■

*Tommy Franz is a writer for Denha Media & Communications.*

### RETAILER: FOOD TOWN SUPERMARKET

**Location:** Temperance, Michigan and Toledo, Ohio

**Founded:** 2002

**Employees:** 70

**AFPD member since:** 2009

**Slogan:** "Your Neighborhood Store"





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## supplier spotlight

### A Global Supplier

Since opening its first store in Florida in 1986, Office Depot has grown into a global supplier of office products and services. Besides serving a worldwide network of customers, Office Depot has begun a partnership with the AFPD that allows AFPD members to receive discounts on the company's products.

Rob Hirshman, an office development manager with Office Depot, elaborated on the partnership between his organization and the AFPD.

"We put in place a program that will allow the AFPD members to participate and receive discounted pricing based on what is spent. It also provides them with heavily discounted contracted items that are based on a national program," Hirshman said. "The benefits of the AFPD program to the members are pricing, products and services that are heavily discounted."

The program is unique for Office Depot because of the varying size of businesses that make up the AFPD. Hirshman said the program operates in a way that is convenient for all of the association's members.

"The program is set up for companies that may have one employee all the way up to 100 employees," Hirshman said. "This provides an opportunity for members to go to any of our Office Depot stores while using the store purchasing card and receive discounted pricing."

"The biggest benefit for these smaller individuals, whether they own a gas station or a liquor store, is

## Office DEPOT®

*Taking Care of Business*



that they can take advantage of the store purchasing card, which allows them to go into any Office Depot store and receive their AFPD discount on their office supplies purchases."

The program, which is also available to all suppliers of the AFPD, is based on a national program that generates ample revenue to increase the discount even further for AFPD members.

"The annual spend under the program is about \$70 million, so the benefit to AFPD members is the pricing under this program is based on that annual spend," Hirshman said. "Your discount on your office supplies is based on the national program we have in place with the AFPD. This allows them a really strong discount on their purchases, whether it's office supplies, cleaning and break room products, technology or furniture — we cover the entire spectrum."

The partnership between the AFPD and Office Depot, which began this past spring, has proven fruitful for both sides and Hirshman hopes it will continue to grow.

"It's been a really good partnership," he said. "It's taken a little bit to get people up to speed on the program and getting them switched over. However, we know that it's not a sprint, it's a marathon. Our goal is to eventually grow this thing."

"The best thing about the program is that it's free. There's absolutely no cost for AFPD members to join the Office Depot program."

If you're interested in setting up a business account with Office Depot or learning more about AFPD's partnership with Office Depot, contact Hirshman at [rob.hirshman@officedepot.com](mailto:rob.hirshman@officedepot.com). ■

#### SUPPLIER: OFFICE DEPOT

**Location:** 1,100 retail stores in North America

**Founded:** 1986

**AFPD member since:** 2012

**Slogan:** "Taking Care of Business"





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

1) Nielsen C-Store YTD ending 7/14/12 2) Nielsen xAOC+C, 4 weeks ending 5/19/12  
3) Nielsen xAOC+C, 52 weeks ending 5/19/12 4) Nation's Restaurant News Web Site, 2012

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Good Food, Good Life

**Abstract**

## From Service Stations to Health Care, Dan Loepp is a Proven Leader

**T** Dan Loepp, president and CEO of Blue Cross Blue Shield of Michigan, became the chief executive officer of the Service Station Dealers Association in 1987. In the intervening years, much has changed in both industries due to advances in technology and communication.

Loepp recently talked about how even though the business world has seen tremendous change since his stint as CEO of what would become the AFPD, greater changes are still to come.

"From my vantage point today, as president and CEO of Blue Cross Blue Shield of Michigan, I see astronomical, fundamental changes that are shaping the way health care works, and that impacts each and every one of us here in Michigan and around the U.S.," Loepp said.

"We're in the middle of the biggest change in 50 years in health care, and that isn't even the biggest change for any of us. I mean, we've seen events unfold that have shaped our nation and the world in recent years, and those things have had profound effect on our everyday living as well as our way of life."

Loepp, who has been with the Blues since 2000, reflected on how his experiences with the AFD helped prepare him for his current position.

“My experience with the Service Station Dealers Association, now the AFPD, helped immensely, as did my experiences working with the state Legislature and in the office of Michigan Attorney General Frank Kelley,” he said. “Those experiences taught me, first and foremost, that listening is incredibly important. They taught me the distinction between listening and waiting for your turn to speak.”

“Working with the Service Station Dealers helped me understand that it’s important to recognize individual needs and wants, but you also have to keep things centered on collective goals. I learned the importance of compromise, collaboration and communication. Those are attributes that never become obsolete.”

When asked what his message would be for current AFD members, Loepp said collaboration is the key to



the success of the association and its members.

“When people work together, things get done,” he said. “Maybe not every individual interest gets all they want all the time, but when people talk — and, more importantly, listen — you can arrive at an end result that is beneficial to all.”

“Look to collaborate, not only with fellow AFPD members but also across industries, with other associations and other organizations who have shared interests. The other thing I would say is embrace change. Take the opportunity to become a person who understands what change means for your industry, for people you work with, for customers.

"In this environment, knowledge and understanding can help position you as a trusted resource."

While at BCBSM, Loepp has taken several leadership positions in efforts to improve health care at the state and national levels. In 2011 and 2012, he served as board chair of the Blue Cross and Blue Shield Association (BCBSA), a national organization that includes all 38 Blues plans and provides health coverage to nearly 100 million Americans.

Loepp continues to serve on the BCBSA board, as well as on the board of the National Institute for Health Care Management. He also is the executive committee chairman of the Downtown Detroit Partnership board. In addition, he was the 2007-2008 chair of the Detroit Regional Chamber board and served as chairman of the Chamber's 2007 Mackinac Policy Conference.

Loepp said technological advances have revolutionized society as a whole, not just the business community.



*Happy Holidays!*



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## michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

### Poker Lotto: Two Ways to Win

**T**he Michigan Lottery is proud to introduce its newest game: "Poker Lotto." Poker Lotto offers players two great games in every hand: a chance to win instantly right in the store and a nightly lotto drawing. When a player purchases a Poker Lotto wager, five cards are dealt at random on the ticket and shown on the Lottery terminal display. Get a winning poker hand and win up to \$5,000 instantly. There are no poker skills necessary because the ticket and the display indicate whether the Poker Lotto ticket is an instant winner or not. In addition, the same ticket is also valid for the nightly Poker Lotto drawing. Five cards are drawn at random every night and if those cards match the cards on the Poker Lotto ticket, the player wins up to \$100,000! There are 13 ways to win on every Poker Lotto ticket. Poker Lotto sales start October 19 and each ticket costs \$2.

#### INSTANT TICKETS



##### NEW INSTANT TICKETS

No new instant tickets being introduced in November.

##### INSTANT TICKETS SET TO EXPIRE:

November 4, 2013:

- Bingo \$2 (IG# 600)
- Lightning Cash 50¢ (MI 570)
- Detroit Tigers \$1 (MI 577)
- Set The Hook \$1 (MI 578)

##### INSTANT TICKET ACTIVATION

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

##### "OH DEER," THE HOLIDAY TICKETS ARE HERE

Lottery will also be introducing four new holiday-themed instant tickets anticipated to be very popular with players. These tickets have price points ranging from \$1-to-\$10. The \$1 Ticket, "Oh Deer," features over \$9,000,000 in prizes. The \$10 ticket, "\$500,000 Riches"™ features over \$15 million in total cash prizes – with top prizes of \$500,000! Big game hunters are sure to embrace the bucks.



##### IMPORTANT TO REMEMBER IN NOVEMBER:

The Michigan Lottery wants to note three important dates that the Lottery Headquarters and regional offices will be closed:

- November 11 – Closed for Veteran's Day
- November 28 – Closed for Thanksgiving holiday
- November 29 – Closed for Thanksgiving holiday

##### EVENTS:

- November 24 – Detroit Lions Tailgate

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

For additional information, please visit the Lottery's Web site at [www.michiganlottery.com](http://www.michiganlottery.com). ■

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- **Win More with the Megaplier** — For an extra \$1 per play, players can increase their non-jackpot prize up to \$5,000,000!

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Odds of winning: \$1: 1 in 21; \$2: 1 in 56; \$5: 1 in 473; \$5: 1 in 766; \$50: 1 in 10,720; \$500: 1 in 52,835; \$5,000: 1 in 739,688; \$1,000,000: 1 in 18,492,204; Jackpot: 1 in 258,890,850  
Overall odds of winning: 1 in 15. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.





# michigan lobbyist report

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

## AFPD Issue Advocacy Summary

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

### ROAD FUNDING

Governor Snyder called for the implementation of a stable, long-term revenue source that adequately funds Michigan's road construction/maintenance needs. *There is continuing dialogue among House and Senate leadership whether a comprehensive transportation proposal can get done by the end of 2013. Speaker Jase Bolger has stated that passing a comprehensive transportation proposal before the end of 2013 is one of his priorities.*

### COMPREHENSIVE RECYCLING

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

### SDM CAP BILL

At AFPD's request, Senator Rick Jones will introduce a bill to cap off-premise SDM licenses this week. The bill will provide for the following:

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

*PAA will work to win passage of this important bill by the end of 2013.*

### ACCESS TO SNAP BENEFITS VIA ATM

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

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

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





## Lt. Gov. Calley Launches Reinventing Performance in Michigan (RPM) Initiative to Grow Business, Increase Regulatory Efficiency

**L**t. Gov. Brian Calley is meeting with local business leaders across the state to discuss the positive impacts recent regulatory reforms have had on their operations and other improvements needed to make Michigan a top 10 business-friendly state.

"After more than two years transforming state government, we have established ourselves as a leader in implementing positive changes for business," said Calley. "However, we need a close examination of our regulatory structure to ensure our systems are efficient and friendly for our business customers. We've already made great strides toward improving Michigan's regulatory climate and to accelerate this work, we've recently launched a new Good Government initiative, Reinventing Performance in Michigan (RPM)."

RPM is a metric-driven customer service model for all state government departments to eliminate the burdensome and unnecessary regulation hurting the state's job providers.

The Department of Licensing and Regulatory Affairs (LARA), in partnership with the Departments of Treasury and Environmental Quality (DEQ) is leading the effort, with the support of the Michigan Economic Development Corporation (MEDC).

The new customer service model will conduct LEAN processes – similar to other major companies – to eliminate delays, duplicative forms and impractical regulations, while protecting the health and safety benefits in Michigan's regulatory oversight.

RPM has four main goals for collective improvement of customer-facing requirements and processes within state government:

- A 25 percent improvement in satisfaction with the regulatory process.
- A 50 percent improvement in customer response time.
- Ensuring 100 percent of customer-facing regulatory materials are utilized and needed.
- An overall 50 percent reduction in forms.

RPM will be implemented in several phases within the pilot departments. The first phase, which was completed in July 2013, resulted in the following process improvements for LARA's agencies:

- **Bureau of Health Care Services (BHCS):** Following form consolidation, the elimination of duplicate information fields and the creation of an online application, the BHCS now issues health professional licenses 60 percent faster.
- **Michigan Liquor Control Commission (MLCC):** By streamlining a formerly paper-intensive process, the MLCC now issues liquor licenses an average of 63 percent faster, allowing businesses to receive their liquor license 150 days sooner.
- **Michigan Public Service Commission (MPSC):** An ongoing process improvement aimed at automating the licensing process for new licenses and renewals is expected to enable the MPSC to issue motor carrier licenses up to 67 percent faster.
- **Unemployment Insurance Agency (UIA):** Having eliminated and consolidated forms, and reduced processing and customer response times, the UIA now processes tax reporting changes 90 percent faster and provides customers with their tax registration number 98 percent faster.

The lieutenant governor will continue to meet with job providers to have meaningful dialogue on how RPM is supporting their business, as well as other reforms that should be made to create an environment that fosters growth and job creation.

For more information about RPM, success stories and testimonials, please visit [www.michigan.gov/rpm](http://www.michigan.gov/rpm) and follow the hashtag #RPMi on Facebook and Twitter. ■



## ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

### House Resolution Moves in Ohio

**H**ouse Resolution #32 sponsored by State Representative Anne Gonzales, designating the first week in July 2014, as Independent Retailers Week had a sponsor hearing in early October before the House Economic Development and Regulatory Reform Committee. Representative Gonzales singled out service stations, convenience stores and other independently owned businesses as the American Dream. The hard working men and women entrepreneurs are what make America great said Gonzales. The committee was very complimentary of the resolution and the committee chair Representative Nan Baker indicated that proponent testimony would be heard later in the month and a vote taken.

The success that AFPD has had over the past year in Ohio will only continue with the support of membership. I would encourage all members to be active and support AFPD PAC so that those legislators who share our view that Independent

Owners can only thrive in a legislative and regulatory climate that encourages businesses, receive our support. When people remain silent and don't support good candidates then we are governed by bad representatives. The recent fiasco in D.C. is a good example of why we need to be more involved in electing good people.

#### MEDICAID EXPANSION

The debate on whether Ohio should adopt Medicaid Expansion continues with a majority of House Republicans opposing expansion, while Governor Kasich is an avid supporter. In October, the Governor asked the controlling board to approve expansion. The controlling board is comprised of 7 members, three each from the House and Senate, 2 republicans and one democrat from each body with the chair being appointed by the Governor. The board decides how money appropriated in the budget will be spent. The Governor needs four votes, the two democrats and his chair have already indicated their support. One Republican vote is needed for passage. Even if it passes, 39 House Members have said they'd file suit claiming this is illegal. The Republican Governor is at odds with a Republican controlled legislature over a number of issues, i.e. Medicaid Expansion, Severance Tax on Oil and Gas and Common Core. ■

### From Service Stations to Health Care, Dan Loepp is a Proven Leader

*Story continued from page 22*

"If anyone went back over a quarter of a century, they would say life has changed a lot from then to now," he said. "That is definitely the case for me. From the time when I became CEO of the Service Station Dealers Association in 1987 until now, virtually every facet of life has changed."

Technology has taken off and has been the catalyst for so many

sweeping changes. "Cell phones don't weigh two pounds or have antennas anymore, and now it seems like we all have one," noted Loepp. "A fourth-grader can make a pretty reasonable case for why they need a cell phone, and it's nearly impossible to find a high school student who doesn't have a Smart phone and an iPad with them all the time."

The arrival of the Internet and development of social media channels also are huge changes. "Globalization, from an economic standpoint, is certainly a massive change, but things like Facebook and Twitter are also moving us toward globalization of cultures," he added. "They make us and our ideas more accessible to others, no matter where we live." ■





## Liquor Control Offers Fall Flavors & Holiday Products

**T**he Division of Liquor Control is anticipating another successful holiday season this year. Specialty gift items and products that are perfect for the fall season are a long-standing tradition for the liquor industry. Each year at this time, the Division's Agency Operations Section partners with suppliers to make a variety of these gift-giving ideas available for Ohio consumers.

November and December are always important months for the Division. These two months will account for approximately 19% of sales for the entire year for more than \$176 million. Fall and the holidays always bring out new flavors. Flavors have fueled the growth in the vodkas that started the trend and now whiskeys. The flavored whiskey category has increased 75% over the last year, while flavored vodkas are up 26%. One of the hottest fall flavors last year was Pinnacle Pumpkin Pie, selling more than 750 cases in limited distribution. This year that hot product is back along with a new entry, Burnett's Pumpkin Spice. Other new fall/holiday flavors include Red Stag Hard Cider, Pinnacle Caramel Apple, Pinnacle Peppermint Bark, Paddy's Devil Apple and many more.

Suppliers submitted products in July that were made especially for the holidays. After reviewing these products, the Division selected items that include a range of brands and prices that have the potential to appeal to Ohio consumers celebrating the holiday season.

For the 2013 holiday season, 44 holiday gift packs, totaling more than 23,800 cases of different types and brands of spirituous liquor, were selected for sale in Ohio's contract liquor agencies. These value-added gift packs include not only the particular brand of liquor, but also contain distinctive accessories and other collectables such as glasses, snifters, shakers, flasks, and



“With all the celebrations that are part of the holiday season, it is critical that all businesses selling alcohol practice safe, legal and responsible sales.”

decanter. Prices for all the holiday items range from approximately \$13.00 to \$64.00. The distribution of holiday gift products to our contract liquor agencies is determined based on past sales of these types of items and special requests for particular products.

The Division seeks to offer a diverse selection of holiday products that meet and exceed the needs of all our customers, continuing its holiday tradition of providing Ohio's adult consuming public a variety of seasonal products and a high level of customer service.

With all the celebrations that are part of the holiday season, it is critical that all businesses selling alcohol practice safe, legal and responsible sales. Educate and train your employees to prevent underage sales and sales to anyone who is intoxicated. Make a commitment to taking proactive measures to help make this a safe holiday season for everyone. Please visit our website at [www.com.ohio.gov/liqr](http://www.com.ohio.gov/liqr) for a list of new and holiday products and social responsibility resources. ■

## Changes to BWC's Grow Ohio Incentive Program Announced

BWC has made a slight change to the Grow Ohio Incentive Program. Effective 7/1/2013, new employers now have 30 days after their policy number is assigned by BWC, also known as the finalization date, to be enrolled in a Group Rating Plan through the Grow Ohio Program. To enroll, employers must submit a Group Rating Application (AC-26) to a third party administrator (TPA), such as CareWorks Consultants, that manages approved group rating plans. Previously, employers were required to be enrolled within 30 days of applying for coverage with BWC.

### WHAT IS THE GROW OHIO INCENTIVE PROGRAM?

BWC created the Grow Ohio Incentive Program to help spur job creation in the state by offering new employers the opportunity

to join a group experience rating program and receive a premium discount of 53% effective on their first day of coverage.

### GROUP EXPERIENCE RATING OPTION

Grow Ohio gives employers the option to apply for group rating immediately and, upon acceptance, receive a premium discount of 53%, which is the current maximum allowable group discount.

### THE 25% DISCOUNT OPTION

All eligible new employers will receive a 25% discount on their workers' compensation premiums unless they choose to participate in the group experience rating program. Employers only paying the \$50 administrative fee will NOT receive a discount.

### MAINTAINING ELIGIBILITY - SAFETY REQUIREMENTS

As a Grow Ohio participant, your

company must complete one of the safety requirements listed below by the end of your first full reporting period.

1. Complete a safety survey;
2. Acknowledge you've read an introduction to BWC's Division of Safety & Hygiene's offerings. This will automatically be completed when the survey is completed; or,
3. Complete at least two hours of safety training offered by BWC's Division of Safety & Hygiene. Employers may complete the course work at one of our training locations or online through BWC's Learning Center.

For further questions about the Grow Ohio Incentive Program, please contact AFPD's CareWorks Consultants representative, Theresa Passwater, at 1-800-837-3700. ■



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# Making Gifts During Lifetime is a Great Estate Planning Tool

■ BY RANDALL A. DENHA, J.D., LL.M.\*

Estate Planning is not always about transfers at death. While there are many tools you can use to protect your assets and ensure your loved ones receive as much of your legacy as possible, gifts *inter-vivos* — during life — are one of the simplest and most useful. Incorporating a schedule of gift giving into your estate plan can shield your assets from long term care expenses and other creditors and decrease your estate tax liability as well. However, like many aspects of estate planning, inter-vivos gift giving is not a last minute solution to an asset protection problem. It must be undertaken far in advance in order to be effective.

Under IRS rules, the gift tax and estate tax are linked in that they provide a unified exclusion that is nontaxable. The combined gift and estate exemption



is currently \$5,250,000 per individual (scheduled to increase to \$5.34 million in 2014). Because this exclusion is unified, however, inter-vivos gifts would not be a particularly helpful estate planning measure if it were not for one thing: you can give gifts of up to \$14,000 per donee per year without invading your unified exclusion. This means that if you have three children, you can give each child \$14,000 each year — outright or in trust — without reducing your estate tax exclusion and without incurring gift tax liability. For married couples gifting joint property, the amount is \$28,000 per year per donee. In addition, generally, several other types of gifts are completely tax free and do not count toward your exclusion regardless of size:

- Gifts to your spouse
- Payment of school tuition for a loved one
- Payment of medical expenses for a loved one
- Donations to political organizations
- Donations to charities

While it is important to plan your gifting so that you keep enough of your own assets to provide for your needs and maintain your desired standard of living, inter-vivos gifting in conjunction with other estate planning mechanisms can help you accomplish your donative and charitable goals, protect your property from creditors and avoid or minimize estate tax.

*\*RANDALL A. DENHA, J.D., LL.M., principal and founder of the law firm of Denha & Associates, PLLC with offices in Birmingham, MI and West Bloomfield, MI. Mr. Denha continues to be recognized as a "Super Lawyer" by Michigan Super Lawyers in the areas of Trusts and Estates; a "Top Lawyer" by D Business Magazine in the areas of Estate Planning; a Five Star Wealth Planning Professional and a New York Times Top Attorney in Michigan. Mr. Denha can be reached at 248-265-4100 or by email at [rad@denhalaw.com](mailto:rad@denhalaw.com). ■*

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### UNDERWRITING QUESTIONS:

Toni LaDue  
tladue@coniferinsurance.com  
(248) 262-5410

### GENERAL QUESTIONS:

Andy Petcoff  
apetcoff@coniferinsurance.com  
(248) 262-5409

Conifer Insurance Company is AFPD's newly endorsed insurance carrier. The program offers:

- Liquor Liability
- General Liability
- Commercial Package
- Michigan Workers' Compensation  
(expected start date is May 1, 2013)

**AFPD members receive a 10% discount!\***

*(Not including Workers' Compensation)*

### GET A QUOTE

Contact AFPD's membership and insurance liaison, Ila Konja, at 1-800-666-6233 or email her at [ikonja@AFPDonline.org](mailto:ikonja@AFPDonline.org).

\* 10% discount subject to minimum premiums. Members with questions call the AFPD office at 1-800-666-6233  
CONIFER INSURANCE COMPANY | 26300 NORTHWESTERN HWY, STE. 410 | SOUTHFIELD, MI 48076 | (866) 412-2424

# support these AFPD supplier members

## ASSOCIATIONS

AMR - Association Management Resources	(734) 971-0000
Food Marketing Institute	(202) 220-0600
Grocery Manufacturers Association	(202) 639-5900
International Food Service Distributors Association	(703) 532-9400
Local Business Network	(248) 620-6320
National Association of Convenience Stores (NACS)	(703) 684-3600
National Grocers Association	(202) 624-5300
Neighborhood Market Association	(619) 464-8485
Turkish Resource Center of North America	(248) 885-2227



## ATM

ATM International Services	(313) 350-4678
ATM of America, Inc.	(248) 932-5400
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	(248) 948-5124
 1 Source Capital Commercial 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

Amport Distributing, LLC	(517) 423-6727
Eastown Distributors	(313) 867-6900
Frankenmuth Brewery	(989) 262-8300
Great Lakes Beverage Company	(313) 865-3900
MillerCoors	(248) 789-5831
Powers Distributing Company	(248) 393-3700

## BOOKKEEPING/ACCOUNTING CPA

Alkamano & Associates	(248) 865-8500
Marcolin/EK Williams & Co.	(614) 837-7928
Old Bear & Associates	(513) 403-9911
Shimoun, Valdo, Kashat & Associates, PC	(248) 851-7900
UHY-US	(248) 355-1040

## BUSINESS COMMUNICATIONS/ PUBLIC RELATIONS


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

 Indicates a supplier program that has been endorsed by AFPD

 Indicates supplier only available in Michigan

 Indicates supplier only available in Ohio

## CELLULAR PHONES & MOBILE MARKETING

 Airvoice Wireless, LLC	1-888-944-2355
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

Secure Check Cashing	(248) 548-3020
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## 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.	1-800-359-5914
Kar's Nut Products Company	(248) 588-1903
Moltown Snacks	
(Lays, Cape Cod, Tam's, Archway, Stella D'Oro)	(313) 931-3205
Nicks Chips	(586) 619-7023
Uncle Ray's Potato Chips	1-800-800-3286

## COFFEE DISTRIBUTORS

 Folgers	(717) 468-2515
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## CREDIT CARD PROCESSING

 WorldPay	(773) 571-6327
Chase Paymentech	(248) 284-3841
First Data, Justin Dunaskiss	1-877-402-4464
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

## ENERGY, LIGHTING & UTILITIES

 Volunteer Energy	(734) 548-8000
AmeriFirst Energy (Gene Dickow)	(248) 521-5000
Dillon Energy Services	(586) 541-0055
DTE Energy	1-800-477-4747
DTE Your Energy Savings	1-855-234-7335
DTE Energy Supply (OH, PA & IL)	(734) 887-2176
Energy Wise America	(249) 910-6138
Kimberly Lighting, LLC	1-888-480-0070
Michigan Saves	(734) 494-2126
Reliable Choice Energy	(616) 977-1705
Vantaura Energy Services	(616) 366-8535

## FOOD EQUIPMENT, MACHINERY, DISPLAYS, KIOSKS & FIXTURES

Culinary Products	(989) 754-2457
Detroit Store Fixtures	(313) 341-3255
Sitto Signs	(248) 399-0111
Store Fixture Supercenter	(248) 399-2050

## FOOD RESCUE / FOOD BANKS

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


## FRANCHISING OPPORTUNITIES

Buscemi Enterprises Inc.	(586) 269-5560
Kasapis Brothers/ Ram's Horn Restaurants	(248) 350-3430
Tubby's Sub Shops, Inc.	1-800-497-6640

## GASOLINE WHOLESALE

Atlas Oil Company	1-800-878-2000
Central Ohio Petroleum Marketers	(614) 889-1860
CFX Management	(937) 426-6670
Countywide Petroleum/ Citgo Petroleum	(440) 237-4448
G & T Sales & Service, Inc.	(248) 701-6455
Gilligan Oil Co. of Columbus, Inc.	1-800-355-9342
High Pointe Oil Company	(248) 474-0900
K & K Petroleum Maintenance, Inc.	(937) 938-1195
Motor City Oil Co.	(313) 892-3000
Obie Oil, Inc.	(937) 275-9966
Oscar W. Larson Co.	(248) 620-0070

## GREETING CARDS

 Leanin' Tree	1-800-556-7819 ext. 4183
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## GROCERY WHOLESALE & DISTRIBUTORS





Burnette Foods, Inc.	(231) 264-8116
Cateraid, Inc.	(517) 546-8217
Central Grocers	(815) 553-8856
D&B Grocers Wholesale	(734) 513-1715
Exclusive Wholesale World	(248) 398-1700
George Enterprises, Inc.	(248) 851-6990
Great North Foods	(989) 356-2281
International Wholesale	(248) 353-8800
Jerusalem Foods	(313) 846-1701
Kehe Distributors	1-800-886-0700
Nash Finch Company	1-800-472-1847
Spartan Stores, Inc.	(616) 878-2248
SUPERVALU	(937) 374-7609
Value Wholesale Distributors	(248) 967-2900




## HOTELS, CONVENTION CENTERS & BANQUET HALLS

Petruzello's ..... (248) 879-1000  
Shenandoah Country Club ..... (248) 683-6363  
Suburban Collection Showplace ..... (248) 348-5600

## ICE CREAM SUPPLIERS

 **Nestle DSD** ..... (248) 425-8332  
 **Arctic Express (Nestle Ice Cream)** ... 1-866-347-3657  
 **Prairie Farms Ice Cream Program**  ..... 1-800-399-6970 ext.200  
Pars Ice Cream Company, Inc. .... (313) 291-7277



## ICE PRODUCTS

 **U.S. Ice Corp.** ..... (313) 862-3344  
Arctic Glacier, Inc. .... 1-800-327-2920  
Home City Ice ..... 1-800-759-4411  
Taylor Ice Co. .... (313) 295-8576

## INSURANCE SERVICES: COMMERCIAL

 **Conifer Insurance Co** ..... (248) 262-5988  
 **CareWorks**  ... 1-800-837-3200 ext. 7188  
Brown & Brown Insurance ..... (586) 446-3663  
Cox Specialty Markets (North Pointe)  
(Underground Storage Tanks) ..... 1-800-648-0357  
Globe Midwest/Adjusters  
International ..... 1-800-445-1554  
Great Northern Insurance Agency ..... (248) 856-9000  
North Pointe Insurance Company ..... (248) 359-9948  
Thomas-Fenner-Woods Agency, Inc. .... (614) 481-4300  
UST/Lyndall Insurance ..... (440) 247-3750

## INSURANCE SERVICES: HEALTH & LIFE

 **BCBS of Michigan**  ..... 1-800-666-6233  
Faisal Arabo, New York Life Insurance  
Company ..... (248) 352-1343  
Providence Financial Group, LLC ..... (248) 765-1815  
Rocky Husaynu & Associates. .... (248) 851-2227

## INVENTORY SERVICES

Target Inventory ..... (586) 718-4695

## LEGAL SERVICES

 **Bellanca & LeBarge, Attorneys and  
Counselors**  ..... (313) 882-1100  
 **Pepple & Waggoner, Ltd.**  . (216) 520-0088  
 **Willingham & Cote, PC**  ..... (517) 351-6200  
Cummings, McClorey, Davis & Aho PLC ..... (734) 261-2400  
Denha & Associates ..... (248) 265-4100  
Fisher & Phillips, LLP ..... (858) 597-9611  
Iappaya Law, PC ..... (248) 626-6800  
Kitch Attorneys & Counselors ..... (586) 493-4427  
Latinis Fakhouri Law Firm ..... (248) 945-3400  
Law Offices of Kassab & Arabo, PLLC ..... (248) 865-7227  
Mekani, Orow, Mekani, Shallal &  
Hindo, PC ..... (248) 223-9830  
Porritt, Kecskes, Silver & Gadd, PC ..... (734) 354-8600


## LOTTERY

Glech Corporation ..... (517) 272-3302  
Michigan Lottery ..... (517) 335-5648  
Ohio Lottery ..... 1-800-589-6446





## MAGAZINE & TRADE PUBLICATIONS

HSI Magazines Distributor ..... (586) 275-0424  
KB News Magazine Distributors ..... (586) 978-7986

## MEAT & DELI DISTRIBUTORS

 **Sherwood Foods Distributors** (313) 659-7300  
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  
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

Grocery Heros (order and pick up program) .. (419) 764-8564  
Midwest Medical Center ..... (313) 581-2600  
TechClinic ..... (586) 943-8888  
Z Coil Comfort Side ..... (313) 407-4976

## MONEY ORDERS/MONEY TRANSFER/BILL PAYMENT

 **MoneyGram International MI** (517) 292-1434  
..... OH (614) 306-1375  
NoCheck Payment Service, LLC ..... (248) 973-7241  
Western Union ..... (734) 206-2605

## NON-FOOD DISTRIBUTORS

 **Hi-Way Distributing** ..... (330) 645-6633  
 **Socks Galore Wholesale** .... (248) 545-7625

## OFFICE SUPPLIES & PRODUCTS

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

## PIZZA SUPPLIERS

Hunt Brothers Pizza ..... (615) 259-2629


## POINT OF SALE

BMC - Business Machines Specialist .. (517) 485-1732  
Caretex Total Business Concepts .... 1-866-593-6100  
Delta Swiss Technologies ..... 1-877-289-2151  
Great Lakes Data Systems... (248) 356-4100 ext. 107  
Legacy Technology Services ..... (630) 622-2001  
Silk Route Global ..... (248) 854-3409

## 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

## PRODUCE DISTRIBUTORS

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

## PROPANE

Pinnacle Propane Express ..... (847) 406-2021

## REAL ESTATE

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

## REFRIGERATION & REFRIGERATION SOLUTIONS

Phoenix Refrigeration ..... (248) 344-2980  
Running Right ..... (248) 884-1704

## SECURITY, SURVEILLANCE & MORE

Central Alarm Signal ..... (313) 864-8900  
US RAC, LLC ..... (248) 505-0413  
Whole Armor Reliant Services LLC ..... (313) 930-5464

## SHELF TAGS/LABELS/MARKETING

DBC America (promotional models) ..... (734) 624-3100  
egi Solutions ..... (586) 978-9630  
iScan Zone ..... (248) 470-3717  
JAYD Tags ..... (248) 730-2403  
Saxon Inc. .... (248) 398-2000

## SODA POP, WATER, JUICES & OTHER BEVERAGES

 **Arizona Beverages** ..... (810) 360-0671  
 **Intrastate Distributors**  ..... (313) 892-3000  
 **Monster Energy Company** ... (586) 566-6460  
 **Nestle Waters**  
(Supermarket Program) ..... (734) 513-1715  
7UP Bottling Group ..... (313) 937-3500  
Absopure Water Co. .... 1-800-334-1064  
Canada Dry Bottling Co. of Lansing ..... (517) 322-2133  
Coca-Cola Refreshments  
..... Auburn Hills (248) 373-2653  
..... Belleville (734) 397-2700  
..... Metro Detroit (313) 868-2008  
..... Port Huron (810) 982-8501  
Coca-Cola Refreshments - Cleveland .. (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 1-800-368-9945  
..... Howell 1-800-878-8239  
..... Pontiac (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 ..... (248) 471-2280  
Blue Nectar Spirits Co. .... (248) 722-4453  
Brown-Forman Beverage Company ... (248) 393-1340  
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 ..... (248) 347-3731  
SSB Group (Voo Vodka) ..... (248) 416-3405  
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

# | AFPD calendar



## NOVEMBER 21 & 22, 2013

### AFPD FOUNDATION TURKEY DRIVE

The AFPD Foundation has pledged to put a turkey on the Thanksgiving table of over 5,000 needy families throughout Michigan and Ohio. This is a charitable event and all donations are 100% tax deductible.

## FEBRUARY 22, 2014

### AFPD'S 98TH ANNUAL TRADE DINNER & BALL

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

## APRIL 29 & 30, 2014

### AFPD'S 30TH ANNUAL INNOVATIONS TRADE SHOW

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

## publishers statement

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