

BottomLine

THE VOICE OF INDEPENDENT RETAILERS

VOL. 24, NO. 10

OCTOBER 2013

AFPD

It's Making Thanksgiving a Happier Season

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AFPD Issue Advocacy Summary



COVER STORY //

IT'S MAINLY MARKETING FOR A HAPPY HOLIDAY SEASON

If properly marketed and merchandised, Halloween costumes and candy should already be selling at high volumes. That momentum should continue as the turkey dinner is planned, the chestnuts roast on an open fire and the champagne is ready to pop for the New Year.



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chief operating officer's message

MARY LOU CABADAS-FERGUSON // AFPD COO & EDITOR

Promotion>Profits>Prosperity

What do GE, Microsoft and Disney all have in common? Each of these household names not only survived but thrived during the nation's toughest economic time - the Great Depression. And what do economist and marketing experts say made this possible? Promotion and advertising. Each of these companies were start-ups during what was undoubtedly the worst economy the U.S. has ever seen. Our own Michigan based jewel, Kellogg, not only survived but came out on top and edged out their competition-the Post cereal company. How? Unlike the competition that chose to cut back on marketing and promotion dollars in the interest of "saving" the company, Kellogg understood that to make money you have to spend money - marketing. It is a proven and well researched fact, those companies that survived and gained market share during the Great Depression did so because of this singular action. This month's cover story, It's Mainly Marketing for a Happy Holiday Season serves as further affirmation of this wise marketing mentality. After all, we're all chasing the same retail dollar and competition is stiff. If your business wants to be among some of the nation's mainstays, this issue is for you.

I spoke with a retailer recently about his lack of advertising funds and how that wasn't going to get in his way of marketing his product. His solution was to turn to what is commonly referred to as "guerilla marketing" While competitors could out spend him with fancy packaging, promotion, and the right connections, his only recourse was to use what he had and do it the old fashion way. He rallied his troops and pounded the pavement. This atypical tactic worked and garnered quick results; and in this competitive and unforgiving environment, that's saying something. You can read more about another company's success during our most recent recession on page 20 which spotlights Busch's Fresh Food Markets.

With the holidays just around the corner, our minds often drift to those in need. AFPD staff and members alike are ready to kick-off our annual turkey drive campaign. Donations are already coming in but we need your help to get the word out and set record numbers for meals we can make possible this year. Please consider donating to this worthy cause. No amount is too small to make a difference in the lives of those less fortunate. As Ed Weglarz so eloquently stated in this month's Petroleum News & Views article (page 8), by expanding your community involvement, you can contribute to make things better for those less fortunate than you. You'll feel a sense of accomplishment that can only be achieved by giving. You'll feel good! ■

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AFPD Partnered to Feed the Children



In September, AFPD once again partnered with Feed The Children, PepsiCo and Vanguard Community Development Corporation to distribute three tractor-trailers full of food and other essentials to 1,200 Detroit area children and families in need.

"This is just one of the many community outreach programs AFPD members are engaged with throughout the year," said Auday Arabo, president and CEO of AFPD. "Our members are part of the fabric in the respective communities in which they serve. As an association, we are able to help those in need on a larger scale."

Families received food and essentials at Second Ebenezer Church in Detroit. "This is a tremendous collaboration and partnership with people of goodwill, the faith community, the corporate community and with Feed the Children coming together to say there is hope in the city and that we can help others, share and make a difference," said Bishop Edgar L. Vann II. "AFPD donating produce is very important because healthy choices are important especially in urban areas. We get a lot of people who eat unhealthy because it is cheaper and for the produce to be here is wonderful. They are the health choices people need."

AFPD member PepsiCo is a longtime Feed The Children partner and donated Frito-Lay snacks, Quaker products and Pepsi beverages to families.

"PepsiCo has come together for the last four years to help feed the families at risk in Detroit," said John Brueck, sales senior director. "We come together as a partnership (with AFPD) to help others. We have a lot of employees who live and work here in Detroit and it is our way of giving back to the city. This year marks more than 8,000 families we have helped."

Feed The Children partner agency Vanguard Community Development Corporation pre-identified families receiving the donations. Each family also received a 25-pound box of food, a 10-pound box of personal care items and AVON products. The boxes are designed to help support a family of four for up to one week.

"Here in Detroit more than 50 percent of children are at risk of going to bed hungry," said Jessica Webb from Feed the Children. "We have a 25 pound box of non-perishable food as well as personal essential items."

The distribution is part of Feed The Children's Americans Feeding Americans Caravan, which has helped more than

475,000 families across the country since it began in 2009.

The number of children living in poverty in Michigan (538,649) could fill Ford Field nearly seven times.

Founded in 1979, Feed The Children's mission is to provide hope and resources for those without life's essentials. It is one of the largest charities based in the U.S., providing more than 350,000 children around the world with a hot, nourishing meal every day. Here in the U.S., nearly 10 million people receive assistance each year from food and supplies distributed through over 1,200 local partner agencies.

"Many of the families we serve on the Americans Feeding Americans Caravan are making hard choices between paying bills and feeding their families," said Kevin Hagan, Feed The Children president and CEO. "With support from PepsiCo we are helping to ease the burden for families struggling in this economy."

Throughout the month of September, Feed The Children took action to defeat hunger for the nearly 17 million struggling American children. During September, designated as Defeat Hunger Month, Feed The Children provided 76,000 families with emergency food and essentials in 26 cities. ■

Do you hear the people sing...

AFPD's 15th Annual "Les Miserables" Holiday Food & Beverage Show was held on September 10 & 11 at Suburban Collection Showplace in Novi, Michigan. With 125 booths featuring exhibitors' very latest products and services, the show was a huge success.

The aisles were packed as attendees and exhibitors were making new connections and re-establishing old ones while sampling products and placing orders. Thousands of attendees were treated to show-only specials not available anywhere else. Additionally, in classic AFPD holiday show tradition, more than 6,000 lbs of food was donated to Forgotten Harvest at the show's end.

AFPD's Holiday Food & Beverage Show is known for its high-quality attendees, non-stop interaction, and exhibitor satisfaction. For information on our 2014 events, visit us online at www.AFPDonline.org.

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petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Expand Community Involvement

In order to survive in today's marketplace you need to differentiate your business from the competition. Distinguishing your products and services will gain you share of market. But there is another way to gain customers that the competition is probably not exploiting: Community Involvement!

Many customers think "gas is gas" and C-Stores are C-Stores, but there is one way you can "lock-in" some customers who will be loyal to you because you are "one of them" That approach is "community involvement"

No matter where you are located, or what services and products you market, the opportunities to participate are plentiful.

Service clubs in the area of your store are always seeking membership involvement and you are usually welcomed to attend a meeting or two to get acquainted with the members and analyze their mission statement and objectives. Joining one of these service organizations exposes another dimension of your business to influential people in the area. This approach beats traditional advertising strategies in results. You and your business get exposure and you get known on a different level than any of the run-of-the-mill competition in your area. If you join specifically to obtain business, you will probably fail but if you join to help promote the charitable efforts of a service organization you will, by default, gain business from members of the club. People like to do business with people they know. You will also have the opportunity to participate in public service projects conducted by the club gaining even more exposure to potential customers who will recognize your contribution to the community and will tend to do business with you.



Most of the local service organizations are comprised of influential people in the neighborhood, and those relationships can become very beneficial to you as you work with these folks on community service projects. They get to know and respect you on a different level as you work together away from your professional vocations. You'd be surprised how people from varying careers get to appreciate each other's business challenges when they have an opportunity to work together away from their usual place of business.

New members are usually encouraged to give a presentation to the group outlining their business, career, hobbies, and family interests, which provides another opportunity to promote your business.

Acquainting yourself only with people who are in the same business as yours tends to limit your opportunities. Advantages of branching out include learning what your competition is doing and even gaining knowledge of some "short-cuts" you can implement to save money on expenses. By associating with people from various walks of life you will gain better insight into the wants and needs of your potential customers.

Finally, by joining one of these organizations you can contribute your talent to make things better for those less fortunate than you. You'll feel a sense of accomplishment that can only be achieved by giving of your time and talent. ■

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NATIONAL

Retailers Could Get Relief From Swipe-Fee Charges

A US District Court in the District of Columbia issued a decision stating that the Federal Reserve Board ignored the intent of the federal legislation, inflated debit card transaction fees by billions of dollars and failed to provide merchants with multiple unaffiliated networks for each transaction.

The National Association of Convenience Stores said the board's flawed debit card swipe-fee reform regulations allowed big banks to keep charging "unjustifiably high" swipe fees and discouraged competitive pricing among credit card networks.

"The court vindicated our position," said Lyle Beckwith, NACS senior vice-president of government relations. "We look forward to the Federal Reserve Board revisiting its initial analysis that concluded the actual cost of a debit card transaction was actually 4 cents."

The Board was required by the passage of the Dodd-Frank Wall Street Reform legislation to establish guidelines for banks on swipe fees that are "reasonable" and "proportional" to the actual costs of handling those transactions. The report determined the average cost was about 4 cents per transaction, but the board proposed fees be capped at 12 cents. By the time the regulations were finalized the fees increased to 21 cents plus 0.05% of the sale, and another penny was added for fraud protection.

When the Federal Reserve Board released its final rule, the debit fees that the largest banks were allowed to charge were far higher than the law would allow. The result was an approximate fee of 21 cents per transaction, which was far above the fee of 7 to 12 cents as originally proposed by the Feds.

On small transactions the fees

actually increased to the point of exceeding the gross profit on a sale.

Furthermore, the judge, in his ruling, emphasized that the Feds process of review should only take months not years, since they already have the data at their fingertips.

In addition, the current rules and regulations will remain in place while the court decides to either set a deadline to replace the rules or puts in place temporary rules until the newly revised rules are finalized.

This is only a beginning step toward obtaining fairness for retail merchants. And the big banks can appeal the decision. But what we have seen here is the acknowledgement that swipe-fees, even as revised, are unrealistically high.

Hopefully, "fairness" will prevail, and revised rules will reduce fees imposed on merchants and ultimately the consumer. ■

MICHIGAN //

WIC Food List Changes

The Michigan WIC Program will be updating the list of WIC approved foods in mid-October of this year.

The new name for this food list will be The Michigan WIC Food Guide.

There will be many changes to the list of WIC approved foods. A letter explaining all the changes will be sent to each vendor along with a supply of Food Guides in early October.

To help you prepare for the upcoming changes, below are the most significant changes:

- 46 oz plastic and 46 oz. cans of juice will no longer be WIC approved.
- 8 oz. cheese will no longer be WIC approved. The only WIC approved size for cheese will be one pound (16 oz.) packages.
- Honey Kix will no longer be WIC approved.
- Peanut butter will be approved in 16 - 18 oz. jars, and only store brands. National brands will no longer be WIC authorized.

To assist you in adjusting your inventory for this change, below are all the brands of peanut butter the WIC Program is aware of that meet the new size and brand criteria.

- Meijer - creamy, crunchy
- Kroger - creamy, crunchy
- Velvet - crunchy, smooth

- Great Value - creamy, crunchy
- Panner - creamy, crunchy
- Always Save - creamy
- Our Family - creamy, crunchy
- Centrella - creamy, crunchy
- Hy Top - creamy, crunchy
- ShurFine - creamy, crunchy
- Spartan - smooth, crunchy
- Valu Time - creamy, crunchy
- Clear Value - creamy, crunchy
- Shoppers Value - creamy, chunky
- IGA - crunchy, creamy
- Essential Everyday - creamy, extra chunky
- Peanut Delight - creamy, crunchy
- Value Choice - creamy

National brands (such as Jif, Peter Pan, Skippy, Reeses) are no longer WIC approved in any size as of October 15, 2013. ■

MICHIGAN //

Michigan Appeals Court Upholds Right of Local Governments to Set Alcohol Sales Limits

■ BY BRIAN SMITH, MLIVE

Local governments can set limits on alcohol sales through zoning regulations, the Michigan Court of Appeals affirmed Tuesday.

The opinion upheld a Bloomfield Township zoning regulation that set limits on package alcohol sales at gas stations as being permissible under state law. The regulations had been challenged by Maple BPA, which was denied a liquor license by the state Liquor Control Commission for a gas station because it did not comply with local zoning regulations.

Bloomfield Township's zoning regulations required at least 2,640 feet, or one half-mile, between package alcohol outlets, and the state commission requires at least 50 feet between gasoline pumps and a retailer's cash register in order to be eligible for a license.

An inspection by Bloomfield Township police found that Maple BPA's register was 47 feet from its pumps, and that the gas station was too close to other licensed retailers. After the state commission denied a license, Maple BPA appealed the decision and was denied, according to the appeals court.

Maple BPA later filed a lawsuit challenging whether or not the zoning regulations were constitutional and alleging that due process had been violated. An amended zoning regulation was later passed by Bloomfield Township which removed the half-mile distance requirement, but

set other restrictions on lot size, the types of services the gas station could offer and how close the station was to a residential area.

The appeals court concluded that because the state law creating the Liquor Control Commission specifically mentions local zoning regulations, local governments are permitted to set their own regulations regarding where alcohol may be sold.

"We conclude that the Commission's decision to recognize local zoning authority indicates that the Legislature did not intend to preempt every local zoning statute that concerns alcoholic beverage sales," the court stated.

Additionally, the court decided, the revised zoning ordinance does not conflict with state regulations on alcohol sales, it is not prohibited by state law. The court concluded that Maple BPA presented no evidence the regulations were contrary to either the Michigan Constitution or the U.S. Constitution.

"We conclude that state law does not preempt the field of liquor control regulation and that Maple BPA provided no evidence from which the trial court could conclude that Bloomfield Township's ordinance was arbitrary and capricious. We also conclude that Bloomfield Township's ordinance is uniform under the Zoning Enabling Act and that it is constitutional," the court stated. ■

MICHIGAN //

Proud Michigan Wineries Display Product at Local Trade Show

■ BY GIONNI CRAWFORD

Among all of the excitement at the Veritas Distributors, Inc. Fall Trade Show, was a lot of chatter about local wine and spirit products.

Two Michigan-based companies represented at the event with more than 50 exhibitors and hundreds of wine-lovers crowded into the Italian American Banquet Center in Livonia.

Bel Lago and Vettera tout the fact that they are family-owned, operated and also philanthropic.

Christin Hosmer, a Bel Lago representative, invited college students to reach out to the company for internship and employment opportunities.

"We are constantly looking for people to take advantage of the opportunities we offer. We specifically want young people to fill our retail, production and vineyard positions."

Vettera is also proud of the relationship with their neighbor, Bel Lago, who were represented adjacently at the event.

Vettera's 2012 Chardonnay won 'Best of Class' competitions for three consecutive years. They attribute the award to sharing vineyard and production resources with Bel Lago.

Bel Lago maintains more than 16 different award-winning wines near a 'beautiful lake' in Cedar, Michigan. Respectively, Vettera is located in Leland, Michigan.

Throughout the event, Hosmer wanted people to know about the opportunities at Bel Lago. Hosmer talked about Bel Lago's mission of maintaining a family-like environment for anyone interested in an opportunity with the company.

Hosmer encourages college students in the area to reach out to Bel Lago and Vettera for agricultural experience.

"Our biggest aspects have been our relationship with the community and passion for young agricultural. Most of my family is trained in horticulture and we would like to teach college students about how fun agricultural can be through internship opportunities"

Although 2013 marks the first year for both companies to represent at the Veritas Fall Trade Show, Bel Lago and Vettera remain optimistic about returning next year -- in hopes of seeing more young faces. ■



michigan lobby

WILLIAM WÖRTZ // PUBLIC AFFAIRS ASSOCIATES

AFPD Issue Advocacy Summary

On Tuesday, September 10th, the Legislature began its fall session calendar. A major initiative of the Administration, Medicaid Expansion, was passed after much debate and political maneuvering.

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

MAINSTREET FAIRNESS ACT (TAX ON INTERNET SALES)

Under Michigan's current sales tax collection system, out-of-state, online-only retailers are exploiting a massive legal loophole that allows them to forgo collecting sales tax at the point of sale, despite the fact that the tax is still due. Online-only retailers use this legal loophole to attract consumers away from brick-and-mortar businesses by using deceptively lower prices, since Michigan retailers must add — and collect — 6-percent sales tax to the customer's bill. As a result, Main Street businesses are put at a significant competitive disadvantage that puts our local business community at risk.

The following bills were introduced to level the playing fields by mandating that online retailers collect Michigan sales and use tax on internet purchases:

HB 4202 & HB 4203

House Bills 4202 (Rep. Eileen Kowall) and 4203 (Rep. Rob VerHeulen) will require out-of-state online retailers to collect Michigan's 6-percent sales tax and direct it to the state, just as brick-and-mortar companies in Michigan are required to do. Shoppers are already legally obligated to pay the 6-percent use tax on all purchases, but online retailers are not required to collect it. Taxpayers must self-report use taxes on Internet purchases when they complete their income tax return,

but many do not know about this requirement and skip the step altogether. The bill package moves the collection of the tax to the point of sale for all retailers, whether they have a physical presence in Michigan or not, which simplifies the tax code across the board for businesses and residents alike.

PAA, on behalf of AFPD, has been supporting the efforts of a broad coalition of bill proponents to win passage of the Mainstreet Fairness Act. The bills won passage from the House Tax Policy Committee on Wednesday, September 11, 2013, and await action by the full House.

ROAD FUNDING

Governor Snyder called for the implementation of a stable, long-term revenue source that adequately funds Michigan's road construction/maintenance needs. The Legislature failed to reach consensus on how to fund this state priority, but, made a 1-time appropriation of \$350 million in this year's budget. This fall, AFPD will be meeting with legislators to socialize its ideas on addressing the fraud inherent in today's funding mechanism. There is continuing dialogue among House and Senate leadership whether a comprehensive transportation proposal can be done this fall.

COMPREHENSIVE RECYCLING

In November 2012, Governor Snyder committed to examining options to improve recycling rates in Michigan. The Michigan Department of Environmental Quality (MDEQ) was tapped to develop a comprehensive recycling plan for the State.

AFPD commissioned a white paper that examined comprehensive recycling models from other states. AFPD has been socializing this research with legislative and administrative leadership as well as potential coalition partners to garner their support for comprehensive changes to Michigan's current recycling practices. The MDEQ convened its first work group meeting on Tuesday, September 10th. The AFPD commissioned white paper was outlined during the meeting, and many of our suggestions have been implemented into the MDEQ's straw man. We will continue efforts to reach consensus among key interest groups and key legislators.

LIQUOR REFORM

The Liquor Control Advisory Rules Committee recommended a comprehensive overhaul to Michigan's current liquor control regulations. A package of bills to implement these changes is pending before the House and Senate. Debate on these bills has been slowed by influential interest groups opposed to certain aspects of the package. AFPD representatives met with LARA Director Steve Arwood to discuss proposed changes impacting AFPD members, including SDM Caps. We have secured a draft SDM Cap bill, and will introduce the bill in the next two weeks.

HOT FOOD

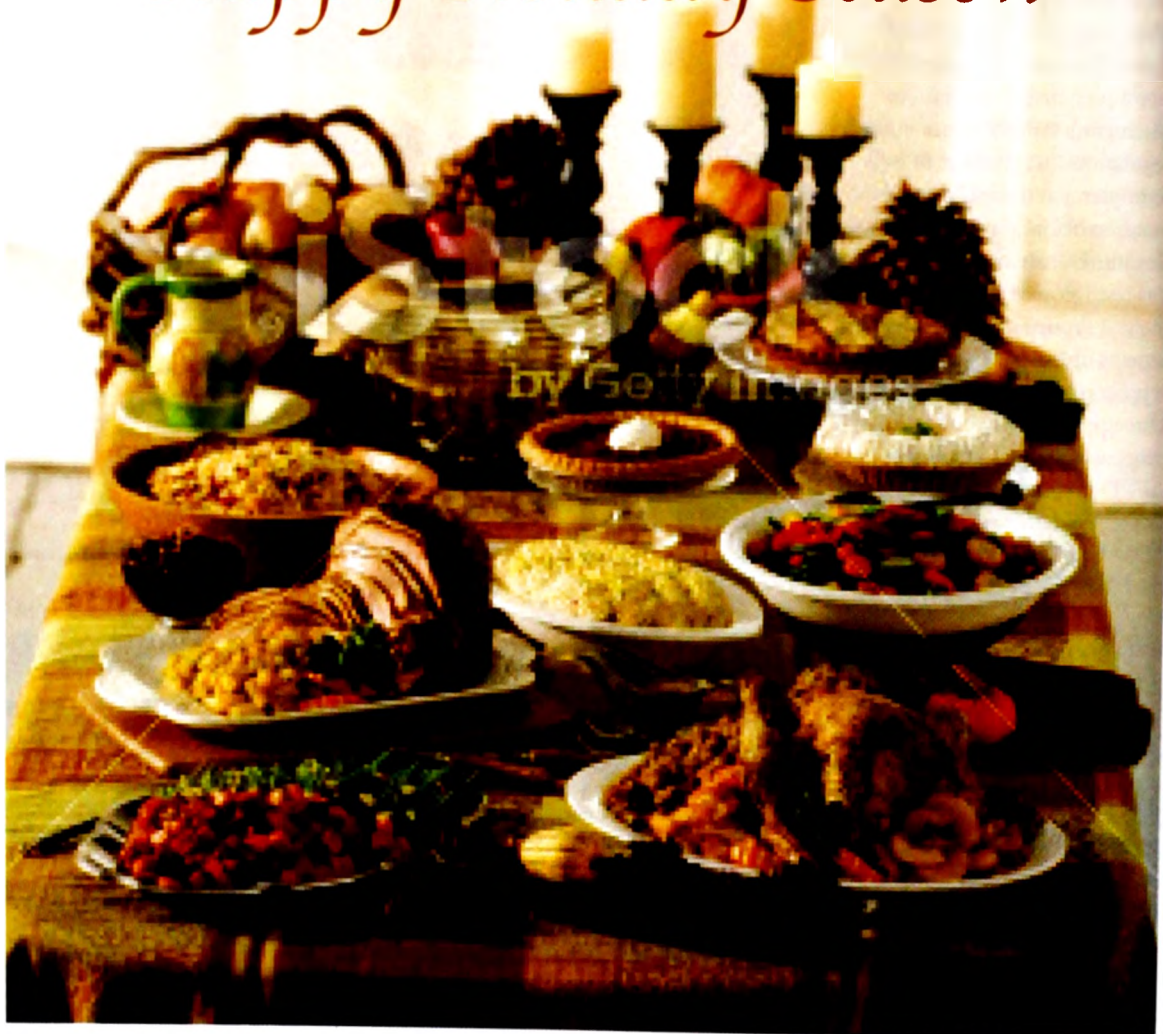
AFPD worked with the Department of Human Services to promote adoption of new policy prohibiting the use of SNAP benefits for hot food. Due to our efforts, a new policy was adopted administratively and went into effect on August 1, 2013.

INDEPENDENT RETAILERS WEEK

On September 9, 2013, Governor Rick Snyder proclaimed September 25, 2013 to October 5, 2013 Independent Retailers Week in the State of Michigan, in recognition of the dedication, service and contributions that Independent Retailers make to the communities and neighborhoods they serve throughout the Great State of Michigan. This prestigious designation was the culmination of the dedicated efforts of AFPD's leadership and lobbying teams. We applaud Governor Snyder for recognizing the significant contributions that Independent Retailers add to the quality of life of Michigan citizens. ■



It's Mainly Marketing for a Happy Holiday Season



If properly marketed and merchandised, Halloween costumes and candy should already be selling at high volumes. That momentum should continue as the turkey dinner is planned, the chestnuts roast on an open fire and the champagne is ready to pop for the New Year.

How holiday products are presented will ultimately determine a good or bad sales season for the retailer. That was the message from the wholesalers and distributors at last month's annual AFD Holiday Food and Beverage Show at the Suburban Collection Showplace in Novi.

The marketing of product should have started with the sales paper, explained Ron Fisher of Fisher Printing, standing behind his booth of grocery sales papers at the show. All retailers know that Halloween drives costume and candy sales, and if you want to gauge your sales

to date, review what you promoted in the sales paper distributed to customers, advised Fisher.

"In addition to having quality printing so products pop out," said Fisher, "you need to target that specific audience. Often, retailers will spend money on advertising, but they are not targeting the right households. That sales paper needs to get into the hands of the person doing the shopping."

Fisher also suggested promoting a mix-and-match sales option for holiday items that could be marketed in the sales paper — giving customers a larger variety of products from which to choose.

"When you are thinking 'Thanksgiving,' think 'mother and grandmother,' not the 20-something-year-old," said Fisher. "Get that sales paper in the right hands."

"You really need to build your displays around that Thanksgiving meal, making the turkey and ham the

focus," said Mike Moore, executive vice president at D&B Grocers Wholesale & Distributors.

With most stores having open front lobbies, Moore believes the space is ideal for building the holiday display. "Catch the customer as they walk in," he said. "This could double or triple sales. Some of it may be an impulse buy, an item they forgot or an item they had not thought about being part of the holiday meal. You really need to give them the options."

Just as important as keeping the shelves stocked, holiday displays should never look wiped out. "A common mistake is not keeping the holiday display stocked with a variety of product throughout the holiday season," said Moore.

Retailers can also customize showcases around seasonal produce. For example, complement or enhance a Thanksgiving meal presentation with pumpkins, pumpkin pie, Indian corn, gourds, cinnamon sticks, squash, apple cider and caramel apples.

"You can really tie all these products together in a colorful and attractive display, complete with recipe cards, and position it so customers see it right when they walk in the store," said Paul Kwiatkowski, merchandiser for Heeren Brothers Produce. "Build a display that will give customers a reason to stop and look. If you build a display with yams — an item already on their shopping list — you are not giving customers ideas. You need to augment that yam section with celery, cranberries and oranges, giving the customers some products to create new recipes. Around that focal point, you can add carrots, other potatoes and sugar and really customize an entire holiday display."

Merchandising product is an important part of Heeren Brothers service. "We do not just sell product; we sell a concept that enables retailers to sell more product," said Kwiatkowski.

They also give retailers ideas each month in the price book the sales teams have on hand at each store visit. "We have seasonal flyers and newsletters that tie into each holiday season," said Paul Shaafsma, another merchandiser for Heeren Brothers.

Fellow Heeren Brothers merchandiser Alan Romanowski added, "In the price book there are tips, recipes and new items, giving retailers new ideas for produce and helping them implement the ideas in the stores for customers."

Much like directing the sales paper to the right demographics, retailers need to market to the

geography. "How we market product to retailers depends on the demographics," said Mickey Lohmier, director of purchasing at Sherwood Food Distributors. "There are hot-button items like turkey and ham in most markets, but, for instance, in the city retailers need to market around the chitlins (chitterlings or hog intestines) and hot hogs."

Sherwood focuses the holiday season around family gatherings and sit-down meals. "It is important retailers understand that they cater to the customers who are catering to families," said Lohmier.

Sherwood holiday staples are turkeys (including Butterball and Honeysuckle), boneless hams and bone-in hams, as well as turkey breast and cornish hens for those people not preparing meals for a big family.

Lohmier noted common mistakes retailers make during the holiday season. "A big oversight is not having a proper variety of products, not making sure they have quality items and not just going to the lowest priced items and, of course, proper signage is vital," he said.

The holiday season also means office parties and home gatherings. These are vital opportunities for convenience stores to capitalize on the season. "C-stores are essential to the snacks and beverages," said Moore of D&B Grocers. "They are often remembered when people are planning the pre- and post-meals."

C-stores are also key when it comes to the forgotten items or last-minute meal decisions. "These retailers should have PET milk, spices and a variety of beverages stocked in the stores during the holiday season," suggested Moore.

Those same stores also are top of mind when customers are thinking about cocktails. "Get the products out front, on the counter and visible to that customer,"



PHOTO CREDIT:
JAMES WALLACE
Photos taken at
the AFPD 15th
Annual Holiday
Food & Beverage
Show 2013

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

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.

said Keith Killoran, regional manager for Heaven Hill Distilleries, Inc. "Innovation is driving the industry today — new flavors and new brands — nothing is staying the same."

Heaven Hill featured several holiday products at the AFPD Holiday Food and Beverage Show, including Fulton's Harvest Pumpkin Pie Cream Liqueur and new Apple Pie Cream Liqueur.

Killoran also recommended using recipe cards and displaying products with rebates. "You have to be the second salesperson," he said. "We are the first salesperson, but retailers have to be the second one if they want to promote products. These retailers are smart. They run a tight ship, but for those who struggle, you have to ask: Do you want to be the store owner and salesman or at the cash register? Owners have to be a salesperson."

Blue Nectar Tequila is packaged with the female customer in mind. It is displayed using what Jose Chao, vice president, national sales director, described as the billboard effect. "We suggest retailers display the product with the Silver in the middle and Special Reserve and Reposado on either side," he said.

Chao continued: "We are currently developing displays that will create that high impulse sales effect. The design of the bottle is not a traditional round tequila bottle; we are attracting the customer who makes 60 percent of the shopping decisions, yet it is not so feminine that men would not buy it."

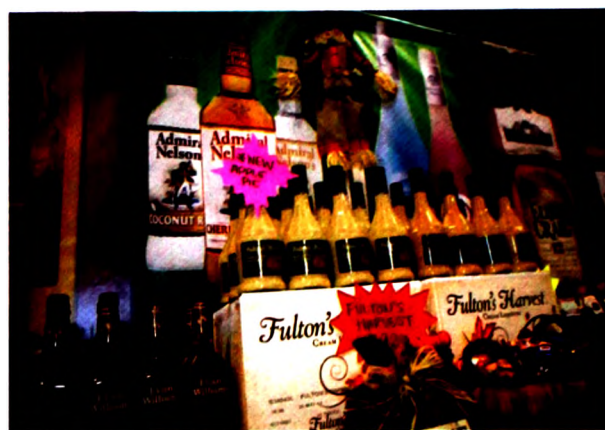
Holiday cocktails often mean a mix of Grey Goose vodka or Captain Morgan rum with some eggnog. Just in time to sing carols and kiss under the mistletoe, Country Fresh featured a new full-fat eggnog at the Holiday Food and Beverage show. The new product, in a half-gallon size, was brought to market by customer demand. However, the waistline conscious can still enjoy the traditional beverage with Country Fresh Holly Nog, a low-fat version.

"When you are displaying cold items, you have to get creative and think about end caps," said Ralph Garver from the Country Fresh booth at the AFPD show. "For example, think about displaying our new Dean's premium peppermint ice cream or spumoni with holiday cookies."

With holiday music bellowing out in stores as shoppers check off their lists, Mike Elsasser from Lipari Foods reminded retailers not to forget the beverage-on-the-go customer. "Your beverage dispensers should be filled with seasonal flavors like pumpkin and cinnamon," he said. "You can market these products with ceiling danglers, shelf wobblers or window posters and call them flavors of the month or season."

Elsasser also reminded retailers that advertising and marketing really starts before the customer enters the store. "Many retailers are not doing enough with social media," he said. "They need a text message campaign for new products and holiday items. They need a Facebook page and maybe Instagram. They can blast promotional products via e-mail and text messaging."

Marketing during the holiday season includes a variety of approaches. Experts recommend that retailers assess the store, the signage, products ordered and marketing material being created. Wholesalers/Distributors want to work in tandem with retailers to ensure a successful holiday season. Start early and stay on top of your merchandising efforts throughout the season. ■



An Award Winning Market

■ BY TOMMY FRANZ

Shoppers Valley Market has been located in Wyandotte, Michigan since 1979. Jimmy and Larry Garmo began running the business with their father, Sabri, until 1994, when a complete remodel took place and Namir Garmo also began to take a leadership role in the family business.

Namir Garmo said Shoppers Valley has won numerous awards, such as a beautification award from the city of Wyandotte for its exterior remodel and also an award for its meat department. The meat department is a critical component of the store, which Garmo described as in between a supermarket and a party store.

"We offer produce, meat, groceries, deli, alcohol and accessories; we've packed a lot of product in the store," said Garmo. "We use our website and Facebook page to promote our specials."

Part of Shoppers Valley's success has been its involvement in the community, especially with the local police departments.

"We're members of the Fraternal Order of Police," said Garmo. "We have departments from a couple of cities that buy steaks from us including the Brownstown and Wyandotte Police Departments and the mayor's office do their steak dinners with us for their golf outings, so we do pretty well. We're also aligned with the Rotary Club. Larry sits on the board of the Salvation Army that's next door to us, and he is also a commissioner for the city of Wyandotte for TIFFA."

Although Shoppers Valley has enjoyed success through its 35-year history of operation, Garmo said that AFPD has been a great resource to help keep the



LARRY AND NAMIR GARMO



business running while costs and regulations have increased greatly in recent years.

"AFPD has been there to help us in many ways," he explained. Citing the influx of gas station openings and the added competition, Garmo added "AFPD was instrumental in leveling the playing field as a number of gas stations started opening up nearby. Now you have the dollar stores carrying eggs and milk, so it's been a difficult time, but AFPD has been there to help us through all of this. They also provide legal representation for stores that can't afford it, and they keep us informed of what's going on in the industry and what to look for in the future."

Despite being around since 1979, Shoppers Valley is leading the way in green technology. As a way to cut costs, Garmo and his co-owners have invested in geothermal technology to cut down energy costs. The transition to this new energy source was quite an intricate one, but it should pay off, said Garmo.

"We have invested a large amount of money into geothermal technology," he noted. "They drill wells behind your building that go 360 feet down into the ground, where they pull heat and air out of the earth to bring it to the building to save you energy. We signed up through the city in December to invest in their system, which led them to drilling six wells behind our building and connecting those wells with our heating and cooling systems inside the store."

Garmo said that, to his knowledge, Shoppers Valley is the first store in Wyandotte to turn to geothermal technology. A date has not yet been finalized, but there will be a ribbon-cutting ceremony at Shoppers Valley to show off the new geothermal program. ■

Tommy Franz is a writer for Denha Media & Communications.

RETAILER: SHOPPERS VALLEY MARKET

Location: Wyandotte, Michigan

Founded: 1979

Employees: 16

AFPD member since: 1980

Quotable: "Where Price Meets Quality"





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A Bushel of Business

■ BY TOMMY FRANZ

What began as a family venture called J&C Family Foods in 1975, Busch's Fresh Food Markets has expanded across southeastern Michigan, with 15 stores currently throughout the region. Joe Busch founded the family business by acquiring two stores in metro Detroit. When his three sons took over the business following his retirement, Busch's experienced a surge in growth and expansion to bring it where it is today.

Although some may think of the current Busch's as a chain store, its focus on maintaining the original family business mentality is what has made Busch's so successful, explained John Busch, CEO of Busch's Fresh Food Markets.

"Busch's is a growing business but our values have not changed since the time we operated the small corner grocery store," said Busch. "We are a family owned and operated company that prides ourselves on offering quality product at its value point, presented with exciting merchandising, in a great facility and, most importantly, delivered by knowledgeable and pleasant associates."

While Busch's hopes to maintain a small-store environment, the business is utilizing the newest retail technology to improve the shopping experience for its customers.

"Our focus is on helping make life easier for our guests," said Busch. "We do this with our product selection as well as services. Our MyWay program is a great example. Our guests can track their purchase history, create shopping lists that print in the order of the store's layout — or send to a smartphone — and even place their grocery order online. We'll hand-select



JOHN BUSCH

their groceries and have them ready for curbside pickup at the day and time of their choosing."

Busch's is unique in Michigan due to being one of the few businesses that was not only able to survive the recession, but expand coming out of it. Busch said that making a push toward offering locally produced products has helped its business.

"Buying local has become a really important issue, particularly since the recession," he said. "There is a lot more interest in food, where it comes from and how it is made. People care because our state was hit so hard by the recession."

"We strive to make shopping local easier for our guests by labeling products that have been locally made or grown, hosting special 'made in Michigan' events and featuring local farmers in our in-store signage."

As an independent supermarket chain, Busch's remains a member of AFPD and benefits from its resources.

"AFPD is a valuable resource for retail businesses," said Busch. "As a member, we have been kept abreast on government and industry relations that impact our business, both now and in the future. AFPD also serves by answering our questions and educating our team on new regulations and guidelines."

The state of Michigan designated a week in September as Independent Retailers Week. Busch said that helping increase public awareness about independent businesses is very important in competing against national brands. "Raising awareness about the role local, independent retailers play in our communities is essential" said Busch. ■

Tommy Franz is a writer for Denha Media & Communications.

RETAILER: BUSCH'S FRESH FOOD MARKETS

Location: 15 locations across southeast Michigan

Founded: 1975

AFPD member since: 2010

Slogan: "Eat Right, Live Right"





AFPD Foundation Annual Turkey Drives

As the holiday season approaches, the AFPD Turkey Drive Committee has pledged to put a turkey on the Thanksgiving table of more than 6,000 families throughout Michigan and Ohio that may not otherwise enjoy this special meal.

This is the AFPD Foundation's 33rd Annual Michigan Turkey Drive and 4th Annual Ohio Turkey Drive, and each year the list of charitable groups asking for turkeys grows. There are more requests than we could ever fill. Local charities desperately need our help!

Thanksgiving is a time to reflect, give thanks, and help those who are less fortunate. We are asking you to pitch in. A \$240 donation to the AFPD Turkey Drive will provide turkeys for 20 families. When you consider that each turkey serves about 12 people, that equals enough Thanksgiving turkey for 240 people! **You can also donate consumable products above and beyond or in lieu of your monetary donation.** Please call for information on where to send these goods.

This is a charitable event and all donations are 100% tax deductible! Receipt available upon request.

It is truly heartwarming to be a part of our Annual Turkey Drive. To donate, please complete the form below and send your contribution to AFPD Foundation.

Yes! I want to provide Thanksgiving dinners to families in need.

All donations are 100% tax deductible. Please see your tax advisor for guidance on your specific tax situation.

- ☐ Please use my contribution toward the **MICHIGAN** Turkey Drive
- ☐ Please use my contribution toward the **OHIO** Turkey Drive

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Business: _____

Address: _____

City: _____ St: _____ Zip: _____

Phone: _____

Email: _____

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- | | |
|--|--|
| <input type="checkbox"/> 10 families at \$120 | <input type="checkbox"/> 250 families at \$3,000 |
| <input type="checkbox"/> 20 families at \$240 | <input type="checkbox"/> 500 families at \$6,000 |
| <input type="checkbox"/> 40 families at \$480 | <input type="checkbox"/> Other (goods or products) |
| <input type="checkbox"/> 100 families at \$1,200 | |



AFPD FOUNDATION TAX ID# 38-3457246

Payment method:

Online:

www.AFPDOnline.org/foundation-turkey-drives.php

By Check:

Make check payable to: AFPD Foundation
Send to: 5779 West Maple Rd., West Bloomfield, MI 48322

By Credit Card:

Circle one: **MC Visa AMEX Discover**

Card Number: _____

Expiration Date: _____

Signature: _____

supplier spotlight

Seeing Signs

Beginning humbly in 1976 as a simple sign shop in the Detroit area that focused on customer care and service, Sitto Signs has evolved into a technological leader in signage systems.

Now based in Troy, Michigan, Sitto Signs provides signage and implements other projects for a wide variety of clients that take advantage of its services.

Haitham Sitto is the director of Sitto Signs. Sitto explained that one key to his business' success is that they do not focus on the sales aspect of the business, but rather on providing a service based on its customers' specific needs.

"We don't sell anything unless the customer needs it or wants to buy it; we're not a sales company," said Sitto. "We like to provide a service based on a need, and I think we're very proud of the fact that we provide positive and successful solutions for our clients. We like to help them create excitement for the client that's nearby to help them generate new business."

In addition to a proper business model, Sitto said that staying ahead of the newest technologies and using local products has been especially important.

"We transitioned into LED sign systems and we started doing LED displays and billboards," he said. "Our most recent venture is flight systems for LED displays that we ship throughout the U.S. We started manufacturing some of the boards here in Michigan and using Michigan parts that come out of Kalamazoo and other places."

SUPPLIER: SITTO SIGNS

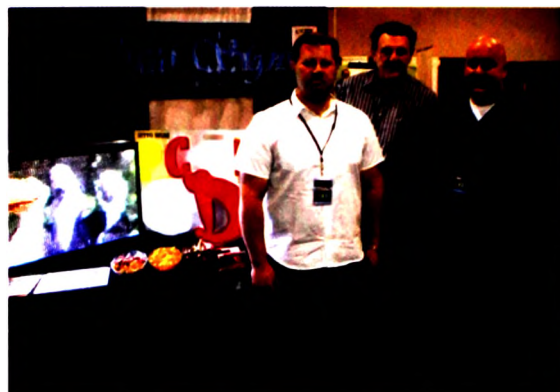
Location: Troy, Michigan

Founded: 1976

Employees: 18

AFPD member since: 2009

Slogan: "Dare To Be Unique"



LEFT TO RIGHT: HAITHAM SITTO, NICK BOYKO AND TOBY BOOKER

Keeping up with the latest innovations in technology has allowed Sitto to attract a wide client base. Sitto went into detail about how his business helped the U.S. military during the Iraq War.

"During the war in Iraq we were able to provide the technology — two-way encrypted radio technology — for the U.S. Army," he said. "They hand-delivered it to the military base in the war zone where no one else really had the capability to do so. There were also battalion requirements that we helped out with, bringing together multiple international companies to help with projects."

Stateside, Sitto works with small family businesses, but also with car companies like General Motors and Hyundai for events such as the North American International Auto Show.

To continue to bring in new customers, Sitto said the company is developing their website to make it easier for customers to purchase their products.

"You can actually log into our website and order as you need," he said. "We've made it automated so that it's really mainstream and simple. We have an internal Internet system that's classified, where people can purchase products that are pre-qualified."

Sitto is a relatively new member to AFPD, joining the association four years ago, but he said that the association gives him a great opportunity to network and grow his business.

"Currently we're looking at becoming an endorsed vendor for them," he said. "I can't imagine any business not needing a sign, and they represent businesses. We would like to continue to grow with AFPD. They're an amazing organization; they're very focused and they're good to work with." ■

PHOTO CREDIT: JAMES WALLACE

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where are they now?

From Supermarket to Funeral Home

■ BY TOMMY FRANZ

A lot has changed for Jerry Yono and AFPD since he first became a member of the association in 1965. The only two-time chairman of AFPD has been involved in a variety of projects since then, and he continues to operate businesses, despite retiring from his former leadership positions with AFPD.

Interestingly, Yono's experience in business goes back even farther than 1965. Yono has been working ever since he was 10 years old, six months after he moved to the U.S. with his parents from Iraq in the late 1940s. He began operating his first store in 1955 while he was still a student, and he expanded to operate several more in Detroit in the late '50s.

Although he went on to sell those stores as time went on, there are still businesses operating in all of those buildings today. His experience in the industry allowed him to be elected twice as chairman of AFPD, and he worked extensively on helping businesses in the Detroit area during what were tumultuous times for the city.

"We were involved with a lot of things," said Yono. "There were a lot of problems with the city in those days with holdups and stores being threatened. I was often called to diffuse troubling situations back then."

While helping businesses on a city level, Yono explained that much of his efforts also occurred in Lansing to get favorable legislation passed for the association.

"I was very involved with the state government to help get bills passed that would help our members,"



said Yono. "We worked on the liquor control discount percentages and getting six percent commission from the lottery."

In addition to effecting change while he was involved with AFPD, Yono has also witnessed dramatic change in the industry since he first started.

"Gas stations back in those days didn't have much of anything else but the gas," he explained, "but then they started putting all of the other merchandise in there. The budget stores and small convenience stores at that time would go to wholesalers. Now we've got bigbox stores like Sam's Club and Costco, and many gas stations and small convenience stores go there for a lot of their stuff — and that has completely changed from the old days."

While his career in the grocery and convenience store business was winding down, Yono started his own business in another industry. Yono opened and continues to operate Southfield Funeral Home. He said that this venture was a response to realizing that his community was in need of a funeral home at the time.

"I've owned Southfield Funeral Home since 1981, and I've been in that business since then, so I wore two hats for all of those years," said Yono. "Our community didn't have a funeral home, and we needed one very badly so I was the first to open up a funeral home. I later bought another one called Haley Funeral Home that's also in Southfield, but it's the first one that continues to keep me extremely busy today." ■

Tommy Franz is a writer for Denha Media & Communications.

JERRY YONO

AFPD member since: 1965

Quotable: "I was very involved with the state government to help get bills passed that would help our members."





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michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

Fall Into the Excitement of Brand New Michigan Lottery Games This Fall Season!

Get ready to fall into millions of dollars this fall as the Michigan Lottery plunges into the new season with brand new, never-been-done-in-Michigan-before games! First up, the "Halloween Millions Raffle" launched on September 3rd and sales continue through October 31. This is the first multi-state raffle; tickets will also be sold in Iowa, Indiana, New Jersey, New York, Ohio and Oklahoma. The raffle drawing will be November 1, 2013 with three separate drawings taking place:

- \$1,000,000 top prize
- \$50,000 runner-up prize
- Numerous \$100 and \$20 prizes

One \$1 million top prize will be awarded for approximately every 200,000 tickets sold nationally; thus, the more tickets sold means the more \$1 million top prize winners! It is possible that a state will not produce a top prize winner in which case, there will be one runner-up prize drawing for \$50,000 in all

participating states that did not produce a \$1 million winner. The third drawing will be for \$100 and \$20 prizes, drawn from the tickets sold in Michigan only and for every 10,000 tickets sold in Michigan, 50 winners of \$100 and 500 winners of \$20 will be awarded.

- Be prepared for the Mega Millions matrix change that takes effect following the October 18 drawing. As part of the updates to Mega Millions, the following will occur:
- The starting jackpot amount will increase from \$12 million to \$15 million.
- Jackpots will grow by a minimum of \$5 million after every draw that does not produce a jackpot winner.
- The five white balls will range from 1 to 75.
- Match the first five numbers prize changes to \$1 million.
- The gold mega ball will range from 1 to 15.
- The overall odds will become just 1 in 15 to win any prize.
- The maximum of consecutive draws to be purchased will be 30. (As to maintain consistency with Powerball.)

October 19 is the launch date for Poker Lotto, the new terminal-based Lottery game. Poker Lotto will offer a chance to win in the nightly Lottery draw, as well as the chance to win instantly. Tickets are \$2 per play and are easy pick only. Top prizes of \$100,000 can be won on the nightly draw and top prizes of \$5,000 can be won instantly. Poker Lotto tickets sold before the 7:08 PM draw break will be in that night's drawing; multi-draw wagers will not be available.

INSTANT TICKETS

NEW INSTANT TICKETS

October 1, 2013: Life in the Cash Lane \$10 (IG# 648), 20th Anniversary Wild Time \$5 (IG# 661), Frogger \$10 (IG# 669)

October 29, 2013: Oh Deer! \$1 (IG# 662), Golden Gift \$2 (IG# 663), Silver Bell Bucks \$5 (IG# 664), \$500,000 Riches \$10 (IG# 665)

INSTANT TICKETS SET TO EXPIRE:

October 7, 2013: Detroit Tigers \$2 (IG# 601), Red Hot Wild Time \$2 (IG# 490), \$100,000 Bingo \$3 (IG# 499), Find the \$50's \$1 (IG# 492)

INSTANT TICKET ACTIVATION

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



FALL EVENT SCHEDULE

Michigan Lottery games, including Pull Tabs, will be available for players to purchase from our mobile retail outlet (MRO) as it travels throughout the state to various events. Be sure to check out the MRO when it comes to your area! Here are some of the stops over this month:

- **Fall Detroit Camper & RV Show**
Suburban Collection Showplace, October 2 - 6
- **Michigan Restaurant Show**
Suburban Collection Showplace, October 15 & 16
- **Lions Tailgate**
Ford Field, October 20 & 27 ■

**NO POKER
SKILLS
NEEDED**

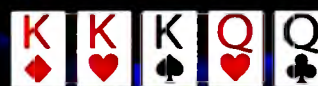


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- Terminal-based Lottery game where Lotto numbers are replaced with playing cards, and there are 13 ways to win on every ticket.
- Tickets are \$2 Easy Picks—no playslips! Five cards are randomly chosen from a standard 52-card deck. The same cards are dealt on the Terminal Display for players to view.
- Win up to \$5,000 instantly at time of purchase if the cards dealt form a winning Poker hand.
- Then five winning cards are drawn nightly, where players can match their ticket to the winning cards to win up to \$100,000.
- Overall odds of winning: 1 in 4.



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ONLY AT PARTICIPATING RETAILERS ONLY. Odds of winning an Instant prize: \$2: 1 in 8; \$3: 1 in 22; \$5: 1 in 48; \$20: 1 in 255; \$50: 1 in 509; \$75: 1 in 695; \$100: 1 in 721; \$150: 1 in 1,080; \$200: 1 in 1,440; \$500: 1 in 2,880; \$1,000: 1 in 5,760; \$2,500: 1 in 14,400; \$5,000: 1 in 28,800. Odds of winning a Drawing prize: \$3: 1 in 17; \$25: 1 in 241; \$500: 1 in 11,060; \$100,000: 1 in 2,598,960. Overall odds of winning: 1 in 4. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.

Important Affordable Care Act Information

Many of our members are raising questions about the Affordable Care Act ("ACA"). Some of our members incorrectly believe that if they have less than 50 full-time employees, they have no obligations under the ACA.

Although the requirement for businesses with more than 50 full-time equivalent employees (30 or more hours) to provide affordable health insurance has been extended to January 1, 2015, under the ACA all employers covered by the FLSA

(usually those who have at least one employee and at least \$500k in annual dollar volume of business) must provide the following notices to all of their employees no later than October 1, 2013:

- Notification about the new Health Insurance Marketplace ("Marketplace"); and
- Notification that employees may be eligible for a premium tax credit if they purchase coverage through the Marketplace and that if the employee purchases a plan through the Marketplace, the employee may lose the employer contribution (if any) to any health benefits plan offered by the employer.

You should also be aware that after October 1, 2013, all new employees must be provided with such information.

The Department of Labor ("DOL") has created form notices which can be modified and used; one for employers who do not offer a plan and one for employers who do offer a plan. Here are links to the DOL forms:

- Notice for employers who do not offer a plan - www.dol.gov/ebsa/pdf/FLSAwithoutplans.pdf
- Notice for employers who do offer a plan - www.dol.gov/ebsa/pdf/FLSAwithplans.pdf

In addition to the required notices, you should also be aware of some other changes that take place in 2013 due to the ACA:

- Flexible Savings Accounts are limited to \$2,500 per year.
- There is an increase in Medicare withholdings of .9% for employees with income

over \$200k for single filers and \$250k for joint filers. The increase applies only to wages in excess of the thresholds and the employer portion remains unchanged.

- A 3.8% tax will be assessed on net investment income for taxpayers with Modified Adjusted Gross Income over \$200k for single filers and \$250k for joint filers.
- The cost of employer-provided medical coverage is to be included on Form W-2. For now, this reporting requirement does not apply to employers who filed fewer than 250 W-2s in the prior year.
- There is a 90-day maximum waiting period rule for providing health insurance.

Please note we are only providing you with a summary of some of the provisions and requirements of the ACA for 2013. If you have any questions or are unsure if the requirements pertain to you, or if you want more information on the changes that will take place in the coming years, please feel free to contact your Blue Cross Blue Shield insurance agent. Your accountant may also be able to provide guidance.

You should be aware that the Affordable Health Care Act and its requirements are complex and regulations are not fully developed at this time. Additionally, many of the provisions of the Act, such as if you would have a penalty and if so, what it would be, are fact specific and thus would depend upon your exact situation. ■

FAQ ON NOTICE OF COVERAGE OPTIONS

Q: Can an employer be fined for failing to provide employees with notice about the Affordable Care Act's new Health Insurance Marketplace?

A: No. If your company is covered by the Fair Labor Standards Act, it should provide a written notice to its employees about the Health Insurance Marketplace by October 1, 2013, but there is no fine or penalty under the law for failing to provide the notice.

The notice should inform employees:

- About the Health Insurance Marketplace;
- That, depending on their income and what coverage may be offered by the employer, they may be able to get lower cost private insurance in the Marketplace; and
- That if they buy insurance through the Marketplace, they may lose the employer contribution (if any) to their health benefits

The U.S. Department of Labor has two model notices to help employers comply. There is one model for employers who do not offer a health plan and another model for employers who offer a health plan to some or all employees:

- Model Notice for employers who offer a health plan to some or all employees: www.dol.gov/ebsa/pdf/FLSAwithplans.pdf
- Model Notice for employers who do not offer a health plan: www.dol.gov/ebsa/pdf/FLSAwithoutplans.pdf.

The model notices are also available in Spanish and MS Word format at www.dol.gov/ebsa/healthreform.



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Find out what thousands of Michigan businesses already know. Contact the Associated Food and Petroleum Dealers at 248-671-9600.

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Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.



ohio liquor

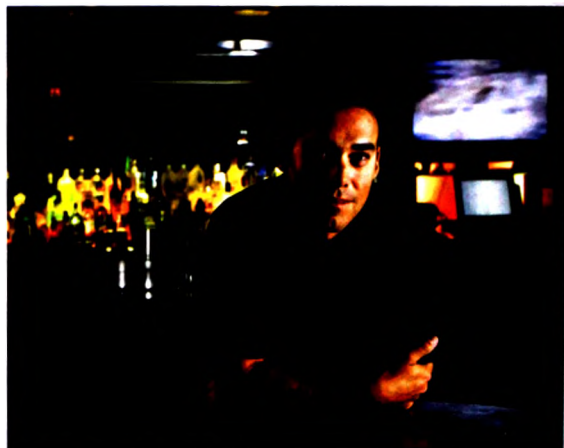
BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

Preventing Underage Alcohol Sales

Fall is a time of change, but one thing that is always the same is our strong commitment to promoting safe, legal and responsible alcohol sales. Social responsibility is an essential part of working in the alcohol beverage industry. Retail permit holders, such as bars, restaurants, carryouts, grocery stores and liquor agencies must understand their responsibilities and take steps to help keep alcohol out of the hands of underage individuals.

This is the time of year when many young people participate in activities like school football games, homecoming dances and other social events. Retail permit holders are on the front lines and must be extra vigilant to prevent underage sales. As a permit holder, it is your responsibility to educate your employees and make sure they get the proper training. Selling alcohol to anyone under 21 is not only a violation of Ohio law, but the consequences can be tragic for a young person and devastating to a business. It can result in citations against your retail permits that will jeopardize your ability to sell alcohol in the future, may subject you to the termination provisions of your Agency Contract and can result in criminal charges and penalties.

It is imperative to always thoroughly check the identification of all young people attempting to purchase alcohol. Checking IDs can help prevent an



illegal sale and also protect your business. Ohio law provides an affirmative defense that protects permit holders who make a bona fide attempt to verify that a customer is at least 21 years old by checking a valid Ohio driver's license, an official state of Ohio identification card, or a military identification card issued by the U.S. Department of Defense. There is also an affirmative defense when using an automatic identification reader/scanner. Such devices are great tools to help verify the age of a customer and the authenticity of the identification.

It is also important to pay attention to the products that you are selling. There are items such as some energy drinks that contain alcohol, and other alcohol products with non-traditional packaging that may look similar to non-alcoholic products. Make sure that products which contain any alcohol are sold only to those customers who are over 21.

Retail permit holders are not the only businesses that can help in the fight against underage drinking. Hotel, inn, cabin, or campground operators are prohibited by Ohio law from allowing accommodations for an underage person if it is known or suspected that they are intoxicated or possesses alcohol.

Selling alcohol is a privilege that comes with great responsibility. Help protect your community and your business by making sure your employees know the law and understand the seriousness of practicing safe, legal and responsible alcohol sales. We can help by providing educational materials and other resources to help train employees. Information and resources are available on our website at www.com.ohio.gov/liqr. ■



OHIO LEGISLATIVE UPDATE

TERRY FLEMING // TC FLEMING & ASSOCIATES

On September 1, the provisions of the Ohio budget signed into law last June became effective. The sales tax increased by .5% and was expanded to books, videos and other items. Also the first of a 10% income tax deduction and a decrease in the business income tax was effective. All retailers should check with their accountants or bookkeepers to make sure you are making necessary changes to payroll and collecting proper sales tax. If you have questions please contact AFPD.

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Group-Rating Safety Accountability

Each year Ohio employers have the opportunity to participate in BWC's Group-Experience-Rating Program or Group-Retrospective-Rating Program. While these programs are not required, they do provide you with an opportunity to significantly reduce your workers' compensation premiums, while increasing your awareness of safety and risk-management strategies.

Workplace safety is an important component of these programs. To succeed in accident prevention, we encourage you to use the many resources available to you. We believe a group-rating

program is a partnership that includes you and your employees, your sponsoring organization or third-party administrator (TPA) and BWC. Each has specific roles and responsibilities, all designed to assist in preventing workplace accidents. This letter outlines the safety services expectations you should have as an employer enrolled in a group-rating program.

- safety requirements;
- Assist an employer with its safety needs;
- Work in conjunction with sponsors to develop safety training and deliver safety resources;
- Provide resources for claims handling.

BWC ANNOUNCES MANDATORY GROUP SPONSOR TRAINING DATES

2013 GROUP RATING ANNUAL SAFETY TRAINING

As a group-experience or group-retrospective rating program sponsor for the January 1, 2013 public rating year or July 1, 2013 private rating year, your organization is required to attend annual training as per OAC 4123-17-68.

You may select the one training date most convenient to you. The training will be presented from the BWC Auditorium at 30 W. Spring Street in Columbus (2:00 to 4:00 pm) and broadcast to BWC service offices in Canton, Garfield Heights, Governor's Hill, Toledo, Lima, Mansfield, Youngstown, Cambridge, Dayton and Portsmouth.

Training dates are:

- Monday, October 21, 2013
- Monday, November 4, 2013

There will be no make-up training dates. Failure to attend one of these two training dates may result in sponsor decertification. Please make every effort to have a staff or board member in attendance to represent your organization.

Advanced registration is requested. For assistance with registering please contact BWC at 1-800-OHIOBWC. If you any have further questions please contact your CareWorks Consultants Program Manager toll-free at, 1-800-837-3200.

THE EMPLOYER WILL:

- Maintain a safe workplace;
- Attend safety training to enhance workplace safety;
- Use BWC's safety services as needed;
- Fulfill the required two-hour training requirement and provide proof of attendance to sponsor for claim(s) occurring within the last year.

THE CERTIFIED PRIMARY AND AFFILIATED SPONSORING ORGANIZATIONS WILL:

- Sponsor eight hours of safety training (this may be done at one time or may be provided incrementally as long as the total is at least eight hours);
- Provide information regarding safety resources to group members;
- Possibly assist an employer in achieving its safety needs;
- Manage employer fulfillment of the two-hour training requirement, where applicable;
- Publish this letter to group members.

THE TPA MAY:

- Assist sponsoring organizations with fulfilling the group-rating

BWC WILL:

- Monitor all group-rating safety activities to confirm requirements are met;
- Remain in communication with sponsoring organizations to provide recommendations for fulfilling safety requirements;
- Provide safety training through Ohio's Center for Occupational Safety & Health;
- Offer on-site safety consultation (hazard assessments, air and noise monitoring, ergonomics evaluation, training) by a BWC safety professional;
- Offer publications and videos for safety program support;
- Conduct employer visits to confirm the employer is meeting group-rating requirements, when appropriate.

The goal of this collaborative effort is to make sure all your safety needs are met. Using these resources will assist you in preventing accidents, reducing claims costs and achieving the highest discounts possible. Below you'll find contact information for various resources.

Group sponsor: AFPD, Inc.
TPA: CareWorks Consultants
BWC: www.ohiobwc.com ■

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Join the AFPD's Workers' Compensation Program to improve safety and lower your costs.

The Associated Food & Petroleum Dealers, Inc. sponsors a Workers' Compensation Program to help its members significantly lower their Ohio premium. CareWorks Consultants embraces a results-oriented approach that fully integrates safety prevention and risk control with aggressive claims management to deliver a significant return on investment. For a no-cost, no-obligation analysis of your potential savings, please complete our online form at www.careworksconsultants.com/groupratingapplication/AFPD

For employers who don't qualify for group rating, CareWorks Consultants can evaluate your best premium discount options. To learn more, contact CareWorks Consultants' Theresa Passwater, toll free, at 1-800-837-3200, Ext. 7248 or email theresa.passwater@ccitpa.com.



CareWorks
Consultants Inc.

1-800-837-3200 | www.careworksconsultants.com | info@ccitpa.com

support these AFPD supplier members



Indicates a supplier program that has been endorsed by AFPD



Indicates supplier only available in Michigan



Indicates supplier only available in Ohio

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
Marcoin/EK Williams & Co. (614) 837-7928
Old Bear & Associates (513) 403-9911
Shimoun, Yaldo, 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

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

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
Motown Snacks
(Jays, Cape Cod, Tom's, Archway, Stella D'Arat) (313) 931-3205
Nicks Chips (586) 619-7023
Uncle Ray's Potato Chips 1-800-800-3286

COFFEE DISTRIBUTORS

Folgers (717) 468-2515

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
 DTE Your Energy Savings 1-855-234-7335
AmeriFirst Energy (Gene Dickow) (248) 521-5000
Dillon Energy Services (586) 541-0055
DTE Energy 1-800-477-4747

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 WHOLESALEERS

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

GROCERY WHOLESALEERS & 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 
(Large Format) 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
 Cox Specialty Markets (North Pointe) 
(Underground Storage Tanks) 1-800-648-0357
Brown & Brown Insurance (586) 446-3663
Globe Midwest/Adjusters
International 1-800-445-1554
Great Northern Insurance Agency (248) 856-9000
Thomas-Fenner-Woods Agency, Inc. (614) 481-4300
USTI/Lyndall Insurance (440) 247-3750



INSURANCE SERVICES: HEALTH & LIFE

-  BCBS of Michigan  1-800-666-6233
Faissal Arabo, New York Life Insurance
Company (248) 352-1343
Providence Financial Group, LLC (248) 765-1815
Rocky Husayni & 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 
(Alcohol Issues) (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

- Gtech 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

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-  Sherwood Foods Distributors (313) 659-7300
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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

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 Prairie Farms Dairy Co.  .. (248) 399-6300
Country Fresh 1-800-748-0480


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- Midwest Medical Center (313) 581-2600
TechClinic (586) 943-8888
Z Coil Comfort Side (313) 407-4976

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-  MoneyGram International MI (517) 292-1434
..... OH (614) 878-7172
NoCheck Payment Service, LLC (248) 973-7241
Western Union (734) 206-2605

NON-FOOD DISTRIBUTORS

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

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
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 (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

PROMOTIONAL MARKETING MODELS

- DBC America (734) 624-3100

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
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
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 
(Snapple) (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
Cintron Beverage Group (248) 659-2051
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

- Altira 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
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
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 6,000 needy families throughout Michigan and Ohio. This is a charitable event and all donations are 100% tax deductible.

FEBRUARY 21, 2014

AFPD'S 98TH ANNUAL TRADE DINNER & BALL

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

APRIL 29 & 30, 2014

AFPD'S 30TH ANNUAL INNOVATIONS TRADE SHOW

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

publishers statement

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AFPD "The Voice of Independent Retailers"
5779 West Maple Road, West Bloomfield, MI 48322
Editor (Name and complete mailing address):
Michael J. Szymanski
5779 West Maple Road, West Bloomfield, MI 48322
Managing Editor (Name and complete mailing address):
Erin M. Szymanski
5779 West Maple Road, West Bloomfield, MI 48322

10. Owner (Do not leave blank. If the publication is owned by a corporation, give the name and address of the corporation immediately followed by the names and addresses of all stockholders owning or holding 1 percent or more of the total amount of stock. If not owned by a corporation, give the names and addresses of the individual owners. If owned by a partnership or other unincorporated firm, give its name and address as well as those of each individual owner. If the publication is published by a nonprofit organization, give its name and address.)
Full Name: **AFPD "The Voice of Independent Retailers"**
Complete Mailing Address: **5779 West Maple Road, West Bloomfield, MI 48322**

11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages, or Other Securities. If none, check box: ☒ None
Full Name: _____
Complete Mailing Address: _____

12. Tax Status (For completion by nonprofit organizations authorized to mail at nonprofit rates) (Check one):
The purpose, function, and nonprofit status of this organization and the exempt status for federal income tax purposes:
☒ Has Not Changed During Preceding 12 Months
☐ Has Changed During Preceding 12 Months (Publisher must submit explanation of change with this statement.)

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13. Publication Title: **AFPD Bottom Line**

14. Issue Date for Circulation Data Below: **September 2013**

15. Extent and Nature of Circulation

Average No. Copies Each Issue During Preceding 12 Months		No. Copies of Single Issue Published Nearest to Filing Date
a. Total Number of Copies (Net press run)	2676	2628
b. Legitimate Paid and/or Requested (Outside the Mail)	2375	2426
c. Total Paid and/or Requested Circulation (Sum of 15b(1), (2), (3), and (4))	2375	2426
d. Total Non-requested Distribution (Sum of 15d(1), (2), (3), and (4))	150	150
e. Total Distribution (Sum of 15c and 15d)	2525	2576
f. Copies not Distributed (See instructions to Publishers 84 (page 83))	50	50
g. Total (Sum of 15e and 15f)	2575	2626
h. Percent Paid and/or Requested Circulation (15c divided by 15e times 100)	94.99%	95.11%
16. Total circulation includes electronic copies. Report circulation on PS Form 3526-X worksheet.		
17. Publication of Statement of Ownership for a Requester Publication is required and will be printed in the October 2013 issue of this publication.		
18. Signature and Title of Editor, Publisher, Business Manager, or Owner: Audrey Analo		

I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form is subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).

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The logo for Spartan Stores, featuring the word "Spartan" in a large, bold, sans-serif font and the word "Stores" in a smaller, sans-serif font below it. The text is white and is enclosed within a dark, rounded rectangular border.

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