

# BottomLine

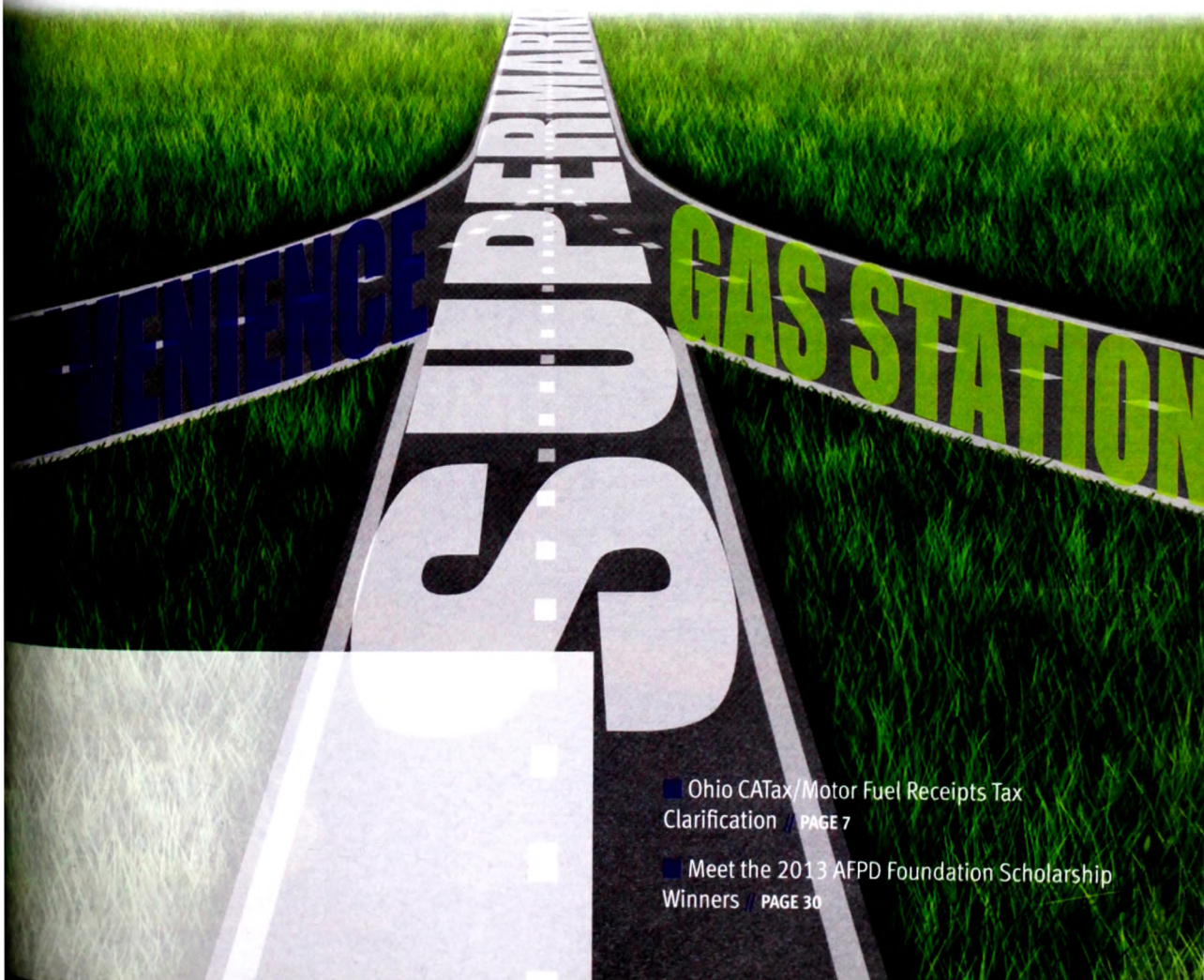


THE VOICE OF INDEPENDENT RETAILERS // VOL. 24, NO. 9 // SEPTEMBER 2013

## Bottom Line:

Channel Marketing in the  
Beverage Industry

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### COVER STORY //

#### BOTTOM LINE:

Channel Marketing in the Beverage Industry



### MEET THE 2013 SCHOLARSHIP WINNERS

The AFPD Foundation is proud to award  
scholarships to these extraordinary and deserving  
students from Michigan and Ohio.



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## chairman's message

JOE BELLINO, JR. // AFPD CHAIRMAN

### AFPD is Here to Serve You Regardless of Size

I do not agree with channel marketing, but I understand the dollars and cents behind it. I buy my pop from big box stores like many of you. I don't enjoy this part of the business, but there is little we can legally do about it. We try to negotiate deals for our members and we have great ones like Monster, Nestle Waters and others, but a vendor must be willing to work with us as well. This calls to mind a prayer which asks for recognition of things I can change and recognition of things outside of my control, as this situation is frustrating but there is little we can do. Additionally, this is not the way these companies did business years ago. As they change how they do business, we need to do the same and focus on our sweet spots. We face the same issues on many products from milk to grocery items. We cannot be everything to everyone and succeed in doing so. Focus on what makes your location unique and one of a kind instead of trying to be something you are not. A C-store will never be a Wal-Mart, so why would you compete with them versus differentiating yourself?

Unlike some companies, AFPD is all about engaging members across channels in a unified manner. There is a lot to be thankful for at AFPD! At the annual Joseph D. Sarafa scholarship luncheon, the AFPD Foundation successfully awarded \$51,000 to 34 worthy students across Michigan and Ohio. The success of this fund-raising would not have been possible without having reached out, utilizing a number of channels, to many generous individuals and corporate sponsors.

The AFPD Foundation has also successfully employed these marketing concepts in the past as evidenced by our yearly Turkey Drive campaign. Every year, through the AFPD Foundation's annual High Five Turkey Drive, the AFPD rises to the challenge by breaking the prior year's record of turkeys donated to the needy making possible a bountiful turkey dinner for many of the underprivileged and disadvantaged members of the communities we serve. I am proud and humbled to be part of an organization that never ceases to give back and does so by opportunistically applying a basic business concept to benefit those who are most in need.

On July 23, as the scholarship recipients convened at the Detroit Athletic Club to be honored for their academic achievements, and as the pride of their parents' faces shone as bright as the sun in the sky that day, it was clear that the AFPD strategy of combining business with the needs and concerns for others is what we do best. At the forefront of all of our initiatives is what can the initiative realize for our members and what can it deliver to the communities they serve. Channel marketing may or may not be here to stay, but know that your AFPD team will continue our 103 year legacy of delivering results to all our members regardless of size or channel. ■

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## AFPD Board Nominations

### SECOND NOTICE

## AFPD Accepting Nominations for 2014 Board of Directors

It is time to exercise your right to help choose AFPD's Board of Directors for 2014. Any voting member of AFPD may be nominated to serve on the Board of Directors.

To be eligible, you must be a member in good standing for no less than the prior 12 months, and you must be nominated in writing on or before Tuesday, October 1, 2013. All nominations require the support of 10 additional members in good standing or a majority vote by the nominating committee.

The election results will be tallied on Tuesday, December 3, 2013.

AFPD urges members to nominate candidates who will devote their time to represent the food, beverage, and petroleum industries with professionalism and integrity.

Please send your nominations, with supporting signatures, on or before September 30, 2013 to the AFPD Nominating Committee, 5779 West Maple Road, West Bloomfield, Michigan 48322. For more information, contact AFPD President & CEO Auday Arabo at (800) 666-6233 or [aarabo@afpdonline.org](mailto:aarabo@afpdonline.org).

A member is able to challenge any incumbent in their own respective category. This year we have elections for the following positions:

### ONE ASSOCIATE DIRECTOR POSITION IS UP FOR RE-ELECTION: THREE-YEAR TERM.

- Tiffany Otis-Albert, Blue Cross Blue Shield of Michigan

### TWO SUPPLIER DIRECTORS ARE UP FOR RE-ELECTION: THREE-YEAR TERM.

- Gary Davis, Prairie Farms
- Ernie Almeranti, Great Lakes Wine & Spirits

### FOUR RETAIL FOOD & BEVERAGE RETAIL DIRECTORS ARE UP FOR RE-ELECTION: THREE-YEAR TERM.

- Najib Atisha, Indian Village Market
- Frank Ayar, Walters Shopping Place
- Jerry Crete, Ideal Party Stores
- Phil Kassa, Heartland Marketplace

### TWO PETROLEUM RETAIL DIRECTORS ARE UP FOR RE-ELECTION: THREE-YEAR TERM.

- Pat LaVecchia, Pat's Auto Service
- Bill Michailidis, Delaware Market & Cafe

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## petroleum news & views

JOE BERLIN // BLDI ENVIRONMENTAL ENGINEER

### UST Remediation Evaluation

**F**or many of us who recall MUSTFA we remember the days of “bozos with backhoes” where millions of dollars was wasted often due to the lack contractor and consultant qualifications and ethics. To address this issue, albeit late in the program, the Qualified Consultant/Certified Professional (QC/CP) program was established. In May 2012 this program was eliminated for a variety of reasons.

Since the elimination of the QC/CP program in May 2012 we have seen a return to not only “bozos with backhoes” but consultants who are “bozos with clipboards”. A review of some of the work by these consultants indicates that a great many of them lack any type of science background or even a college degree of any kind. Contrary to what many may believe, qualifications do matter especially when using Michigan’s risk-based corrective action (RBCA) program.

The RBCA process (ASTM E 2081) is complemented by other standards and guidance for use in conducting closures of UST sites. Properly applied,

the Michigan RBCA process is a good program and good policy. However, these complementary standards and guidance (e.g. ASTM E 2531-Guide to LNAPL Conceptual Site Models) clearly require a high level of technical scientific knowledge and expertise. However, with the elimination of the QC/CP program in 2012 the opposite has occurred in Michigan. If all consultants actually met the requirements under Part 213, the program would probably work just fine. However, qualifications are self-certified with many consultants giving themselves broad latitude in interpretation. Although the statute provides some broader language for education and experience we would recommend the following be used to screen your consultant:

- License: require the consultant to have a professional or registered engineer or geologist license AND
- Prior QC/CP Program: require the consultant to have been a QC/CP under the prior program AND
- Experience in all phases of underground storage tank work, including tank removal oversight, site assessment, soil removal, feasibility, design, remedial system installation, remediation management activities, and site closure

#### EXAMPLE PROJECT

A consultant (Consultant A) mislabeled graphs and tables for a cleanup indicating that there was residual impact in soil requiring further cleanup. After a two additional phases of cleanup and closure sampling the actual laboratory data sheets were finally obtained. The results illustrated on the laboratory data sheets conflicted with the tables and graphs previously used to demonstrate the need for further cleanup. Clearly, the consultant had made a serious “mistake” resulting in the owner spending thousands of dollars in unnecessary cleanup costs. This consultant was not a licensed or registered engineer or geologist and under Michigan’s current program the only real option was a lawsuit with its significant cost.

The consultant issues identified above are not isolated. In fact, many owners may not be aware of the consultant’s limitations and selective data collection for many years. We strongly suggest using the above criteria in reviewing or selecting a consultant. ■

#### ATTENTION MICHIGAN GASOLINE & DIESEL RETAILERS

##### CHANGE IN PREPAID SALES TAX RATE SEPTEMBER 1, 2013

Effective September 1, 2013 the new prepaid sales tax rate in Michigan for gasoline will be 19.9 cents per gallon and 21.5 cents per gallon for diesel. The Michigan Department of Treasury is required by law to determine the prepaid sales tax rate every month.

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

A convenient chart providing actual total Michigan sales tax applicable to retail gasoline sales at various price levels is available from AFPD. Just call Ed Weglarz at (800) 666-6233 or email [eweglarz@AFPDonline.org](mailto:eweglarz@AFPDonline.org) for a copy of the chart.



## petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM



### Ohio CATax / Motor Fuel Receipts Tax Clarification

**A**s the revised CATax and Motor Fuel Receipts Tax regulations unfold, you can look forward to a more level playing field in the arena of retail fuel marketing because of legislation signed by Governor Kasich on June 30, 2013. In the long run these revisions, championed by AFPD, should result in annual savings of \$2,450 for the average AFPD fuel retailer.

Just to clarify the application of the NEW Motor Fuel Receipts Tax versus the Commercial Activity Tax under the new, revised regulations, I submit the following:

- The Motor Fuel Receipts Tax (MFRT) will be paid at the "rack" by the acquirer of the motor fuel,

beginning July 1, 2014. The amount of that tax (0.65%) will be added to the product cost by each entity that handles the product. For comparison sake: in the same manner as the Federal Road Tax is now collected.

- Fuel retailers are still subject to the Commercial Activity Tax (CATax) on all sales excluding the motor fuel sales. When calculating the amount of CATax due, the fuel retailer can subtract the motor fuel sales from gross sales to determine the basis for the CATax. Furthermore, the \$1,000,000 allowable deduction still applies to the CATax base. Just like other retailers with sales less than \$1 million subject to the CATax, the tax liability for the first \$1 million (or less) of sales, after deducting the motor fuel sales, is \$150 annually.
- As always you should regularly consult with your accountant especially if you enjoy sales (other than fuel) in excess of \$1 million annually to determine your CATax obligation beginning July 1, 2014. ■

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## ohio report

RON MILBURN // AFPD DIRECTOR, OHIO OPERATIONS

### Making the Most of Your Business in Tough Economic Times

In recent weeks, several members have contacted me to ask about hiring a business consultant to evaluate their business. Before you go that route, I would like to point out that you are not the only one having a problem.

The current market conditions including low margins and high credit card fees have literally put even the best operators in a money crunch.

As a former independent retailer myself, at times I found that I was so involved with day-to-day activities that I was failing to examine my operation and was not keeping up with the things that had made it successful.

Today we find ourselves running the register, cleaning the restrooms, dumping the trash and sweeping the lot because we can no longer afford the payroll to have employees do these tasks. These added responsibilities leave little time to manage our business.

#### HERE ARE A FEW SUGGESTIONS THAT MIGHT HELP:

- 1 Time your gasoline purchases.** By watching the market change, you can sometimes gain profit by choosing the right time to order your gasoline product.
- 2 Make deals.** Monitor every retail item in your store in order to maximize the highest gross profit percentage you can obtain on each item. Meet with your suppliers and tell them you want every deal they can put together for you. You'll be surprised at the deals they have and what they can do.
- 3 Get rid of items that don't move.** Inventory control is so very important! Discount items that don't move to make more room for your high-margin, quick moving products.
- 4 Self-promote!** Teach your employees suggestive selling techniques. A simple suggesting of a lottery ticket or chips with beer and soda can improve sales dramatically. Since the price of gas has increased, your employees should suggest buying two packs of



cigarettes or doubling up on other items so the customer will save on their fuel by not having to make another trip.

- 5 If you must lay off employees, look at all your options carefully.** The first thought may be to lay off the employees that are more highly trained and receive a higher wage. However, this could leave you doing even more of the menial tasks and spending more hours working in the store and less time managing it.
- 6 Adjusting hours.** Review your hours of operation. Sometimes you can make simple adjustments that can save you a substantial amount of money in wages and energy costs.
- 7 Price products realistically.** Consider your fuel charges and other expenses when determining your prices. Take a real good look at your margins and charge accordingly!
- 8 Clean up your image.** It is more important than ever to maintain a clean facility with well-groomed employees.

While it is very possible you have already taken some of these steps, I encourage you to examine all the recommendations carefully. I can assure you that your AFPD team is aware of the challenges our members face and are working on your behalf to cut the cost of credit card fees and save the Workers' Compensation Group Rating Program discount rates. In addition, we are constantly improving our line-up of supplier rebates and discounts to help you improve your bottom line. Our office is always available to discuss business issues and to work with you to develop new programs. Please don't hesitate to contact me at 614-496-8937 or email me at [ron.milburn@gmail.com](mailto:ron.milburn@gmail.com). ■



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## AFPD Joins the Michigan 4 x 4 Plan to Promote Healthy Eating and Physical Activity

The Michigan Health and Wellness 4 x 4 Plan lays the groundwork for businesses to provide their customers and employees healthy options. Businesses can use the Plan to encourage healthy eating and physical activity. Local health coalitions welcome businesses as members to provide voices from the business and employer sectors when making decisions, which can positively impact the health of the community.

The Michigan Health and Wellness 4 x 4 Plan, an initiative put forth by Governor Snyder and the Michigan Department of Community Health, establishes the groundwork for reducing obesity in Michigan. The Plan includes many components—engagement of partners to address specific goals and objectives, formation of 5 working teams, a media

campaign and implementation of 6 community coalitions across the state. Central to the plan is the 4 x 4 tool, which highlights 4 key healthy behaviors and 4 key health measures.

The healthy behaviors include maintaining a healthy diet, engaging in regular physical activity, receiving an annual physical exam and avoiding all tobacco use. The health measures include body mass index (BMI) and blood pressure, cholesterol and blood sugar levels.

AFPD has been an engaged partner of the Corporate and Trade Partners Workgroup, one of 5 working teams within the 4 x 4 Plan Steering Committees. The workgroup addresses objectives relevant to businesses and restaurants, promoting foods with less salt, sugar and unhealthy fats, including nutrition information on menus and utilization of 4 X 4 campaign messages. AFPD is thrilled to be part of this workgroup, as our healthy goals align with those of the Governor and the 4 x 4 Plan.

With obesity rates at a staggering level, we know consumers are looking for healthier options. A recent study by the Hudson Institute showed quick-service and sit-down restaurant chains that grew their lower calorie servings, delivered better business results. The study demonstrated offering lower calorie items is just

good business due to superior same-store sales growth, increased customer traffic, and gains in overall restaurant servings. This study suggests customers are actively seeking and purchasing healthier options.

AFPD has made a commitment to provide information and encourage our members to promote the healthy behaviors of the 4 x 4 Plan. Members can take action by visiting the MI Healthier Tomorrow website at [www.michigan.gov/mdch/0,4612,7-132-2940\\_2955\\_2959\\_63723--,00.html](http://www.michigan.gov/mdch/0,4612,7-132-2940_2955_2959_63723--,00.html) where they can pledge to lose 10% of their body weight (for those overweight or obese). Those who pledge will receive a free starter kit filled with motivational tips, weight loss resources and money-saving offers. Just a 10% reduction in body weight can have a huge impact on health, including improved blood pressure, lower cholesterol and a decreased risk of type 2 diabetes.

Join AFPD in supporting and promoting the 4 x 4 Plan to provide your customers access to healthy choices! ■



### MICHIGAN HEALTH AND WELLNESS 4 X 4 PLAN

#### 4 KEY HEALTHY BEHAVIORS

- Maintain a healthy diet
- Engage in regular exercise
- Get an annual physical examination
- Avoid all tobacco use

#### 4 KEY HEALTH MEASURES

- Body Mass Index (BMI)
- Blood pressure
- Cholesterol level
- Blood sugar level



## Tomato: Fruit or Vegetable?

Tomatoes provide vitamins A, B, and C and have phytochemicals that may help protect against heart disease, cancer and other diseases. A tomato is a fruit from the vine, but because it is more often eaten as part of the main meal, versus a dessert, the tomato is a vegetable. Get more, great healthy food ideas at [www.choosemyplate.gov](http://www.choosemyplate.gov).

**Add this recipe to your family's dinner menu:**

### LATE SUMMER TOMATO BRUSCHETTA RECIPE

- Fiber rich, *whole grain*, low fat cracker or *whole grain* toasted bread points
- 6 tomatoes
- 6 basil leaves or 2 teaspoons of dried basil
- 3 tablespoons of olive oil
- 2 cloves of garlic
- Pepper



Chop the tomatoes and basil, place in a bowl and combine with the olive oil. Add black pepper to taste. If using unsliced whole grain bread, slice your bread into one-inch thick slices, then cut each piece into 2 inch squares or toast points. Toast bread or place slices on a dry grill to brown (watch closely, about 30 seconds per side). Remove bread from grill or grill pan, or take a cracker, and rub each side with cloves of garlic. Top bread with a spoonful of tomato and basil mixture and serve immediately. Fresh and good for you!



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**BOTTOM LINE:**  
**CHANNEL MARKETING in the**  
**BEVERAGE INDUSTRY**



**S**ome independent retailers have argued that beverage companies and distributors give larger chain stores a better price on product than they give to the independents. These include non-alcoholic carbonated drinks, as well as non-carbonated bottled beverages.

Channel marketing has taken on various meanings in different industries, but in the retail business it is being defined as how companies sell their products to various retailers.

Not everyone believes the claim by independents is valid, even though some store owners claim they have gone to large chains, such as Walmart and Kroger, because they can get products at a lower cost than if they purchased the same product directly through the beverage company.

According to industry insiders, there are four major components that affect channel marketing: consumer demand, volume of product sold, efficiency in distribution, and space and promotion allotted for each product.

"It is a convoluted question and not one that is easily answered," said one industry insider. "We first look at consumer trends and what channels best serve our ability to get certain product in the hands of our consumers."

Consumer demands play a significant role in how beverage companies and distributors channel-market product. For instance, 2-liters may be popular products in both grocery and convenience stores, but a grocery store will sell 8 to 10 times more of 6- and 12-packs of soda, versus a convenience store selling 8 to 10 times the amount of 20-ounce bottles or cans.

"We know that the consumer demographic of people making purchase decisions at a grocery store, and those who price shop, are women ages 25 and older," said the insider. "The consumers purchasing at convenience stores are typically men ages 35 and younger. We market to this consumer differently than to the woman 25 and older."

Volume, as with most any product, affects price — the more you purchase, the cheaper the price on an individual unit. This is true even for ad space in a magazine or air time on a radio station. It is not uncommon in a grocery store to see a "10 for \$10" sale on a product, yet an individual unit is \$1.25.

"A typical grocery store will purchase 150 cases of a product, compared to a gas station that purchases 20 cases of the same product," explained the insider. "This will affect your cost."

It also plays directly into efficiency costs. Not only will a retailer get a better deal by purchasing more of a product, but he or she will also incur less cost for delivery. "It is more efficient and cheaper for us to deliver 150 cases, versus 20 cases of a product," said the insider.

However, there are products that convenience stores get better deals on than large chains, supermarkets and big box stores. "The gas stations and convenience stores will sell more 20-ounce or 1-liter size of a product than a larger store, and often will get a better price on that product. It is all part of reaching the right consumer and marketing directly to that consumer," explained the insider.

The fourth component that affects channel marketing is directly related to the retailer's relationship with the beverage company or distributor. "Every company will look at how each store brands itself," said the insider. "How clean is your store? Is it dark and dingy and worn down? All of this affects your bottom line and our bottom line. We want to be partners with our retailers."

Along with the aesthetics of a business, retailers need to provide valuable customer service, as well as consider how the product is promoted.

"Companies will look at your space and promotional ability for their product," said the insider. "We want you to succeed when selling our product. We will look for opportunity that allows us the proper space inside of a retail business to promote our product."

The insider also suggests working closely with your sales person on promotional deals.

Supplier Bobby Hesano, owner of D&B Grocers Wholesale & Distributors, takes the issue a step further and delves a bit deeper to explain channel marketing. "Pricing varies by class of trade, but for the most part, basic water is a low-profit item and the retailers need the new mix to make the category profitable," explained Hesano.

There are several variables when it comes to price, such as time and place. "The same item at a ball park could cost 500 percent more than at a supermarket," noted Hesano. "Demographic of the retail outlet is also a crucial factor as well as supply and demand."

The cost to do business could be higher in one city opposed to another. An additional factor is volume, or how much a retailer is purchasing from one company.

"I don't see an actual strategy on beverage pricing, other than all items have to be featured regularly to maintain the sales," said Hesano. "Product sales driven by discounts or deals from the beverage companies will not support carrying any items for very long. This is a

very dynamic category that changes almost as often as you change a shirt."

Hesano suggests that retailers stay abreast of the new items and be quick to include them as part of the mix. "They also need to be aware of competition and what they carry, which is almost as important as what the pricing turns out to be," he said.

There is more change on the horizon and, as manufacturers look for new avenues, retailers need to be in sync both with new items and the need to eliminate non-performing items. "As a wholesaler the needs are similar, except the wholesaler needs to help the retailers identify the needs and work the program to meet the consumer needs," noted Hesano.

Whether there is validity to the claim that companies channel-market differently to big box stores than they do to independents, there is still product on the market that consumers are craving.

For the Coca-Cola Co., its trademark Coca-Cola beverage continues to be the epicenter of the company's business. However, it offers a wide portfolio of beverages in many non-alcoholic ready-to-drink beverage categories to meet consumer tastes, but remains intently focused on winning and growing the sparkling category.

"Sparkling beverages represent the largest segment of the industry and we're optimistic about the opportunity; we see upside in sparkling over the next several years,"

said Kenneth Herbert, sales director for east Michigan. "In our system, we're encouraged because our sparkling brands continue to increase their 'favorite brand' scores among key consumer groups and widen their leads in these scores over their major competitors."

While still beverages represent a smaller portion of Coca-Cola's total volume mix, this segment of its business continues to perform well with its portfolio, growing a solid 10 percent for the full year.

"To sustain this momentum, we continue to innovate with brand extension, new flavors, new sweeteners and new packaging that meet evolving consumer occasions," said Herbert. "Vitaminwater has been a successful addition to our portfolio and we continue to develop our sports drink brand Powerade. Going forward, growing still beverages will remain a central element of our overall portfolio strategy."

Although sales trends have been a challenge for PepsiCo as consumer spending weakens, the company's beverage unit has had success in 2013 with several products, including Mountain Dew Kick Start, Starbucks Iced Coffee and Pepsi/Dew 12-ounce glass introductions.

"We also look forward to balance-of-year entries into the enhanced water category on Aquafina FlavorSplash drops and sparkling bottled products," said Mike Quinn, vice president of retail sales. "Most of the increases in sales are occurring within the non-carbonated products, although carbonated soft drinks still have the strongest household penetration and frequency of purchase."

Hesano remembers the days when bottled water was made readily available only at elite clubs or was held in the hands of the consumer as a status symbol of the young, up-and-coming professional.

In the mid-1990s water was supplied by municipalities and was piped into every house at a very minimal cost.

"Over the last 20 years or so, that situation has changed many times and continues to change almost weekly," said Hesano. "Bottled water has become the norm for just about everyone. Every home, car, office and backpack has bottled water available. Despite some of the health scares due to the plastic packaging leaking chemicals into the water, very few people don't use bottled water on a daily basis."

While regular bottled water is the mainstay and the bulk of the business, peripheral items have become very important as people's tastes change and the desire for variety has become the main concern, just as it has in many other food groups. Popular beverages today include the following:







- Basic water
- Mineral-enhanced water (like Dasani)
- Carbonated beverages (soda like Pepsi and Coke - still a large percentage but declining)
- Flavored water (like Nestlé Pure Life Splash)
- Carbonated flavored water (like Sparkling ICE)
- Functional water for weight loss or heart health
- Hydration beverages (like Gatorade)
- PH-balanced water and drinks to restore electrolytes

"The industry sales show declines in the carbonated beverage category almost on a quarterly basis," noted Hesano. "It has caused the major companies like Pepsi and Coke to increase their deals and get lower prices to the shelves to keep sales up. While that works in the short term, the long-term trend is still down. It won't likely ever go away, but will find a new level of normal for their sales."

From the distributors' perspective, the fastest growing beverage is the carbonated flavored water segment that satisfies the carbonation crave. "The variety of flavors and the new trendy look and feel has made this product popular; leading this category is Sparkling ICE, which continues to grow each week," said Hesano.

The hydration category (like Gatorade) is reinventing itself to be a cross between health, hydration and function. This category is solid but not growing as rapidly as it has in the past. PH-balanced is now the upscale water for the professional and health challenged. While new, it is finding its way into the mix of products.

Health benefits are also a driving force as obesity is a major concern and sugar-sweetened carbonated

beverages are off the list of acceptable drinks for those people facing weight and health issues.

Energy drinks, while all the rage and prone to a lot of media coverage, are a small part of the category and tend to skew to young customers with specific needs for caffeine or instant energy. Energy will be a long-term player, but unlikely to be a major player.

This is another example of channel marketing. "Energy drinks sales make up about 35% of all convenience store beverage sales, while only averaging about 3-4% of volume or dollar sales in grocery stores so you would market this product accordingly," said the industry insider.

About 70 percent of the human body is made up of water and, coincidentally, more than 70 percent of Earth is covered in water. Water creates an environment that sustains and nurtures plants, animals and humans. "We will always have the need to hydrate," said Hesano. "It is said you can live 10 to 12 days without food, but only a couple days without water."

The beverage category remains important to retailers as a major driver in their overall sales and the assortment of new items will help them fill the void.

"On the down side, the vast array of new items means using more shelf and floor space to get all the new variety into the stores," said Hesano. "Having said that, it means other items will get pushed aside or pushed out and the need to keep an eye on profitability to make sure the mix is right becomes a big objective for the retailers."

"Bottom Line , retailers make the difference to beverage sales and marketing, said the industry insider. The focus should not be only on cost." ■

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## A Palace of Wine

■ BY TOMMY FRANZ

**W**ine Palace in Livonia has been located where it currently sits for 25 years, but its transformation three years ago has turned it into the business that today attracts customers from all across Michigan.

Clifton Denha, owner of Wine Palace, started the business in 1988 after working under his father in Detroit. Subsequent to working in a supermarket style of business all of those years, Denha wanted to start something unique, and he now has that in Wine Palace.

After sharing his building with another tenant for 13 years, Denha decided it was time to expand Wine Palace, and a little more than three and a half years ago, the store doubled in size and experienced a major facelift. Denha explained that the major factor in increasing the size of Wine Palace was to create more space for Michigan-made products.

"That was a major focus for us and a reason why we expanded," he said. "We tripled our Michigan wine selection, we now have a Michigan liquor section and we have an unbelievable selection of Michigan beers. One of our main focuses when we did the expansion was to focus on Michigan products. Every week I see a major push in people's awareness of Michigan products and customers will say that because a product is Michigan made, they'll get that over something else."

In addition to selling Michigan-based products, Wine Palace is also known throughout Michigan as a place to get specialty items. Denha mentioned that their specialty cigars and alcohol choices are second to none when it comes to variety.



"We're a store that, if you want something unique, you come here and get it," said Denha. "Whether it's a special bottle of wine, aged scotch, a really nice cigar, or one of our more than 1,500 micro-beers from around the world, if you can't find it here, you won't find it anywhere. We also have a 110-foot liquor counter, a really nice deli, a walk-in humidor and specialty champagnes."

Despite the extra cost in carrying such a wide variety of products, Denha said that the appeal of their selection is what sets them apart from competitors.

"You have to make sure that these items are in stock, so there's a major carrying cost factor, but that's what people come here for," he said. "We have people from around the state come here — from as far as Traverse City — possibly looking for a special bourbon or a very highly allocated scotch, and that's what we do. We work really hard to make sure we carry everything that the people want, and we believe in great service and really cater to our customers."

While Denha is certainly busy operating Wine Palace, he has also taken over some leadership in AFPD as a member of the board of directors recently. A big supporter of AFPD, Denha said that many members of the association do not realize how important AFPD is to their businesses.

"There are a lot of cynics out there that say AFPD doesn't do much for the average member, and I'm there to tell them that they do," said Denha. "I'm on the inside, I know what they do. All they recognize is that they have to write that check each year to be a member, but they don't realize what we do behind the scenes, so I tell a lot of people about the work we're doing and what a fantastic job Auday Arabo is doing as president and CEO." ■

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

### RETAILER: WINE PALACE

**Location:** Livonia, Michigan

**Founded:** 1988

**Employees:** 15

**AFPD member since:** 2003

**Quotable:** "If we don't have it, nobody does."



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## ■ retailer spotlight

### A Cross Between Convenience and Supermarket

■ BY TOMMY FRANZ

**E** & A Grocery has been a labor of love for the Buckner family since the 1970s. What began as Osceola Gas Station in the late '70s has evolved in many ways to become the retailer it is today.

Andy Buckner, owner of E & A, got his start in the industry by helping his father transition the full-service gas station into a self-serve model and incorporated some convenience store concepts, as well. Shortly thereafter as a result of expanding their grocery line offerings, they soon made beer and wine products available. Geographically, E & A developed from there and expanded to its present locations in Muskegon.

The original building had two additions built onto the original structure, with one remodel occurring in the 1980s and the next during the following decade. Although the business began as a gas station under his father, Buckner would transition the store to groceries in the '90s.

"In 1993 I built my first store on my own without my dad, and in 1997 I bought two more," said Buckner. "In 2000 I rebuilt all three of the little convenience stores I had bought and that's when I developed E & A Grocery. They all had separate names, and once I had the four stores I developed E & A."

Buckner explained that, as their business grew, it was important to use a variety of suppliers in order to provide customers with the best possible deals.

"We used different suppliers like Campus Star, Dearborn Wholesale and others," he said. "We are always striving to get the best deals for the customers,



and that's kind of the way I built the business — passing on the deals to the customers."

Buckner's chain is unique because his stores are not quite full-fledged supermarkets, but are still larger than convenience stores. In order to appeal to customers, Buckner said that quality over quantity remains important.

"We have full-line groceries and in the last couple of years, I've gotten into fresh meat and produce, as well," he said. "I try to carry a really good line of groceries that you need for your everyday life, but I can't get everything with the size of store that we have. It's more just staying focused on all of the best sellers in each category, and keeping the store this size is still convenient for the customer."

Buckner also remains competitive in Muskegon by being heavily involved in the community through consistently donating to local schools and their sports programs. Providing exceptional service to the community, in and out of the store, is the top reason that Buckner gave for E & A's growth and success.

"My focus is more service," he explained. "The big box stores can beat me on price but they can't beat me on service — and I can focus on service just as well as they can, so that's why I think I can compete with them. We're all on even dealing when it comes to giving service." ■

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

#### RETAILER: E & A GROCERY

**Location:** Whitehall & Muskegon, Michigan

**Employees:** 80

**AFPD member since:** 1980

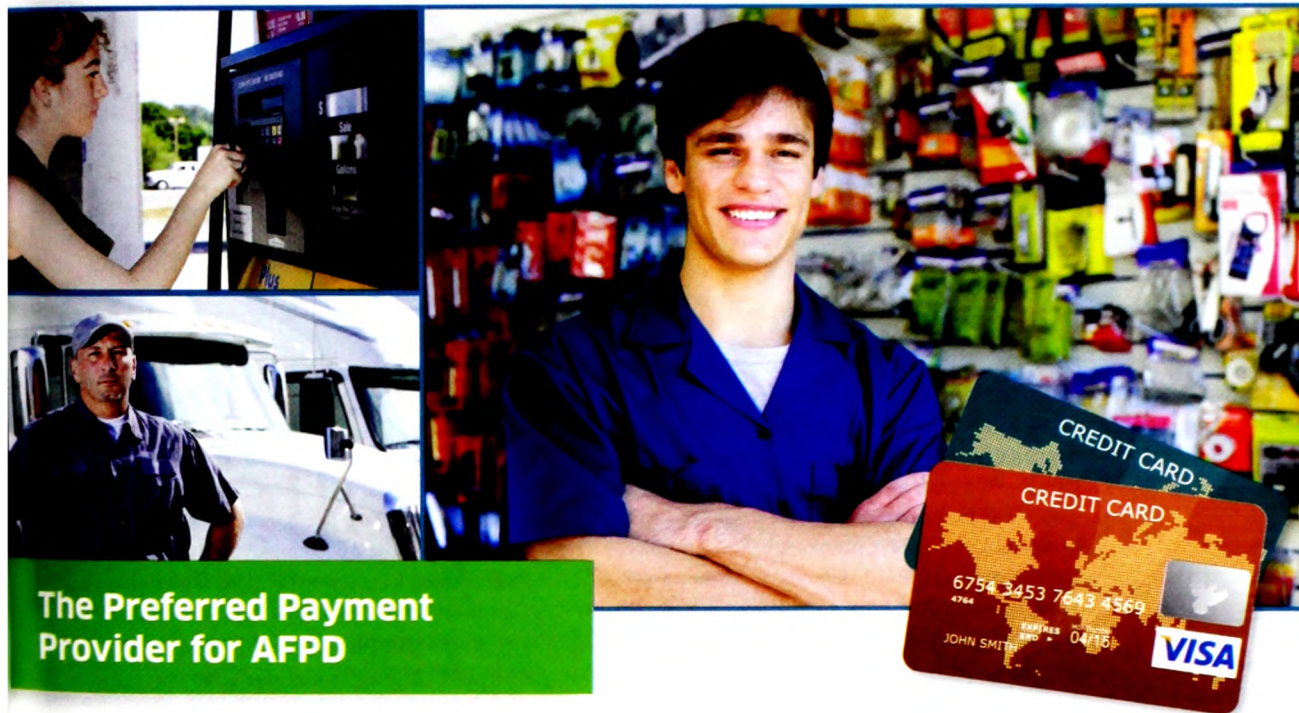
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## ■ supplier spotlight

### Coke Remains Consistent

**D**espite the economic climate, Coca-Cola's fizz is far from flat. "We remain very optimistic about the outlook for the North American non-alcoholic ready-to-drink beverage industry, despite the challenging macro-economic backdrop. 2013 is an exciting year for our business," said Kenneth Herbert, sales director for east Michigan.

A global company with regional roots, Coca-Cola has a marketing machine behind a brand that drives growth. "Over the last few years, the 15 leading brands from all of the various sparkling and still segments in North America have substantially outperformed the industry," explained Herbert. "Over the past two years, the leading 15 brands are up over 3 percent on an absolute basis, while the remaining brands are down -2 percent and the total industry has been roughly flat."

On a dollar basis, the top 15 brands are up by more than 6 percent, with the remaining brands up 1 percent and the total industry up 3 percent. "So, it's clear that great brands are showing the way to industry growth," said Herbert.

A company that touts a 127-year history, 3,500 products in more than 200 countries and 1,322 tweets per quarter, Coca-Cola understands a consumer-driven approach combined with creative communication and marketable messaging is essential to staying on top.

As the tastes and needs of Americans change, The Coca-Cola Co. is also changing. "Today we provide more than 650 beverage options in the U.S., with 180 low- and no-calorie options, in a range of sizes, including sparkling beverages, water and water



beverages, juices and juice beverages, sports drinks, teas and energy drinks, to help consumers make choices that meet their individual needs," said Herbert.

Coca-Cola has 2,600 employees in Michigan and three bottling locations in the state: Grand Rapids, Detroit and Paw Paw. In addition, the company has 18 distribution centers, three of which are independent bottlers or franchisees.

A company that dates back to 1886, Coca-Cola was invented by Dr. John Pemberton, a pharmacist from Atlanta, Ga., and it was his bookkeeper who suggested the company's name and even scripted "Coca-Cola" into the flowing letters that have become the famous logo of today. It's reported that sales for that first year added up to a total of about \$50, yet Pemberton incurred more than \$70 in expenses making the first year of sales a loss.

Today, the beverage company is highly competitive in the marketplace and its brand is recognizable in countries around the globe.

Coca-Cola has had a long-standing relationship with AFPD and has supported several initiatives over the years, including the annual Joseph D. Sarafa Scholarship program, which gives honor students the opportunity to earn \$1,500 for future college education. Additionally, the company has supported annual events such as the Trade Dinner & Ball, trade shows and Michigan Golf Open.

New to the AFPD board, Herbert is optimistic about future collaborations. "I look forward to building my relationship with Auday and the other board members and being part of such an important association that gives back to the communities we serve," he said. ■

#### SUPPLIER: COCA-COLA

**Location:** Highland Park, Michigan

**Founded:** 1886

**AFPD member since:** 1967

**Slogan:** "Live Positively"





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TEQUILA

# AFPD Foundation Academic Scholarship Program 2013



In July of this year, the AFPD Foundation awarded 34 academic scholarships of \$1,500 each. Our 3 Ohio recipients were awarded their scholarships at our 9th Annual AFPD/Liberty USA Ohio Golf Outing which took place on July 18th in Medina, Ohio. The 31 Michigan recipients had the opportunity to meet and network with the generous donors at the 5th annual Joseph D. Sarafa Scholarship Luncheon held at the Detroit Athletic Club on July 23.

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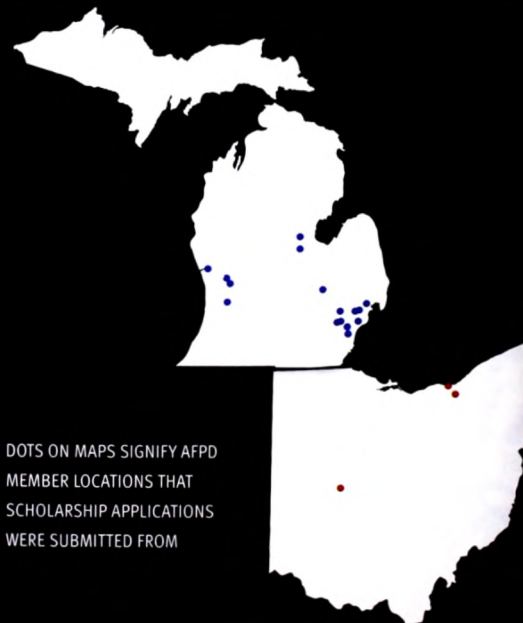
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A total of \$56,000 in scholarships was awarded this year, which includes an additional \$3,000 in scholarships to Western Michigan University and \$1,000 to both the Arab American/Chaldean Council and Chaldean Federation of America. The AFPD Foundation has awarded more than \$600,000 in scholarships since 1999.

Every year the AFPD Foundation awards academic scholarships in the amount of \$1,500 each to extraordinary and deserving students from Michigan and Ohio who will be attending, or are already attending an accredited public college, private college or university. Scholarship recipients have an opportunity to meet and network with donors and contributors during the AFPD Foundation Annual Joseph D. Sarafa Scholarship Luncheon, named in honor of the contributions of AFPD's former long-serving president, Joseph Sarafa, under whose administration and inspiration the AFPD Foundation was created.

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## NICHOLAS ANIOL

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SUBMITTED THROUGH: Absopure Water Company - Plymouth, MI

Nick is a freshman at Central Michigan University studying broadcasting and cinematic arts. He graduated from Napoleon High School where he was a member of the Student Council, the National Honor Society, Yearbook Club, Homecoming Committee, and was the NHS Marching Band's featured trumpet soloist. Nick also studied visual communications at the Jackson Area Career Center, where he was a member of the National Technical Honor Society. While studying at JACC, he was a co-founder and co-president of the "Vis Com" Art Club. Nick volunteered in elementary art classes, blood drives, art shows, and homecoming festivities.



## SARA BURGESS

SPONSORED BY: Blue Cross Blue Shield of Michigan  
SUBMITTED THROUGH: Mid Joy Market - Westland, MI

Sara is a freshman at the University of Michigan studying design and production with a specialization in stage management. She graduated from Franklin High School where she participated in many extracurricular activities including theatre, the National Honor Society, Patriots Relate, and the Gay-Straight Alliance. She has volunteered with the VAMC and Meals on Wheels.



## BRIANA BYRD

SPONSORED BY: Frank G. Arcori Foundation  
SUBMITTED THROUGH: Value Fresh Marketplace - Warren, MI

Briana is a sophomore at Michigan State University in the Charles Drew Science Scholars program as a Human Biology major on a pre-med track. She volunteers at Red Cross blood drives and the MSU Student Food Bank. Briana graduated summa cum laude from Warren Mott High School where she played on the varsity track and field team. She was also a member of the National Honor Society, Leadership (Student Council), Web Design, Yearbook, and Link Crew.



## KENDAL COCKREL

SPONSORED BY: Fred Dally Memorial Scholarship  
SUBMITTED THROUGH: University Foods - Detroit, MI

Kendal is a freshman at Brown University. She graduated from Detroit's Cass Technical High School as Valedictorian and President of the Cass Tech National Honor Society. Kendal was a member of the golf team, For Girl's Only Mentoring Group, and the Japanese Cultural Club.



## EVAN CROWE

SPONSORED BY: National Wine & Spirits  
SUBMITTED THROUGH: CD's Quik Mart - Hopkins, MI

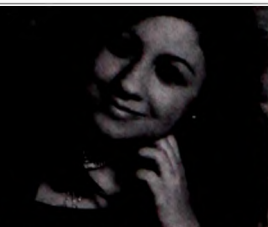
Evan is a freshman at Kettering University studying mechanical engineering. He graduated from Hopkins High School where he was a part of the National Honor Society. Evan played varsity soccer for four years and was a part of both the band and choir programs. He made All-State Honors Choir his junior and senior years and attended many honors bands. Evan was also involved in multiple musicals throughout high school. He received the Presidential Award from Kettering University and volunteered with the Red Cross by helping with blood drives at his school.



## HOLLY ECKERT

SPONSORED BY: Quicken Loans  
SUBMITTED THROUGH: Plumb's Valu-Rite Foods - Newaygo, MI

Holly is a freshman at Baker College Culinary Institute. She is majoring in baking and pastry. She home schooled through her senior year of high school, and volunteered in youth programs, and a local food pantry.



## MAUREEN GORGAES

SPONSORED BY: Arab American/Chaldean Council (AA/C)  
SUBMITTED THROUGH: South Main Liquor - Mount Clemens

Maureen is a sophomore at Wayne State University studying pre-pharmacy. She graduated from Eastland High School where she was a member of French Club and Students Leading Students. Maureen volunteered at Beyond Basics, Gleaners Food Bank, and Habitat for Humanity.



## CATHERINE GRIFFITH

SPONSORED BY: Lee & Maxine Peck Foundation  
SUBMITTED THROUGH: The Orchard Markets - Fruitport

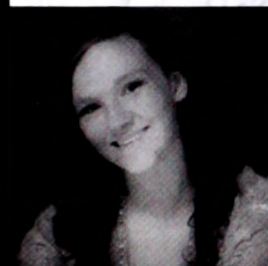
Cathy is a freshman at the University of Michigan studying chemical engineering. She graduated from Fruitport High School where she was President of the National Honor Society, Student Council, Business Professionals of America, Spanish Club, and Math Club. In her four years, Cathy gained over 120 hours of community service through organizations such as Girls on the Run, Great Lakes Alliance, No More Sidelines, Muskegon Youth Volunteer Corps, the Red Cross, and helping out at the local elementary school.



## ROBERT HARDING

SPONSORED BY: Lincoln Financial Advisors  
SUBMITTED THROUGH: Harding's Galesburg Market - Richmond

Robert is a freshman at Boston College studying Spanish and economics. He graduated from Hackett Catholic High School where he was student-body vice president and a member of the National Honor Society. Robert is a country player, played golf, and was captain of both the quiz bowl and swim teams. He has studied Spanish at camps in Hampshire and Minnesota, and puts the language to use while volunteering at a preschool for the children of farm workers in Van Buren county. In addition to that, Robert also volunteers in his role as the co-chair of the Kalamazoo Youth Service Council.



## COURTNEY HOLBROOK

SPONSORED BY: Blue Cross Blue Shield of Michigan  
SUBMITTED THROUGH: Five Star Market - Belleville, MI

Courtney is a freshman at Washtenaw Community College studying nursing and hopes to get an EMT/Paramedic license as well. She graduated from Lincoln High School where she was on the varsity swim team and managed the mens lacrosse team all four years. Courtney was involved in cheerleading in high school and competitive cheer team for two years. She volunteered at her church's annual garage sale for the last several years.



## JOSEY HRBEK

SPONSORED BY: Sherwood Food Distributors  
SUBMITTED THROUGH: Alpine Marketplace - Linden, MI

Josey is a freshman at Kettering University studying chemical engineering. She graduated from Linden High School where she was a member of the National Honor Society and Student Council. Josey was also an active member of Linden High School's Wind Ensemble, Jazz Band, Choir, a Women's Quartet, and was a solo performer. She also participated in the cheerleading program and poms program. During her free time, Josey tutors other students and is a grief camp volunteer. Josey was named the 2012 Fenton Freedom Festival Queen and the 2011 Linden Snow Queen.



## RENA HUSAYNU

SPONSORED BY: D&B Grocers Wholesale & Distributors  
SUBMITTED THROUGH: Professional Insurance Planners - Farmington Hills

Rena Husaynu is a junior in University of Detroit Mercy's Bachelor of Science in Nursing program at Aquinas College. She graduated from Mercy High School where she was a member of the National Honor Society and the Spanish Honor Society. Rena volunteered with the Mercy Works Club, Chaldeans Angels of Chaldean Our Lady of Sorrows parish, and for various special events for the city of Southfield. She currently loves to volunteer for the Leukemia and Lymphoma Society and for Degage ministries.



## NICHOLAS IBRAHIM

SPONSORED BY: The Michael H. Denha Family  
SUBMITTED THROUGH: Cy's Food Center #1 - Warren, MI

Nick is a freshman at the University of Michigan studying software engineering and hopes to one day be a major part of a company such as Microsoft, Apple, or an automotive company. He graduated from Detroit Catholic Central High School where he was on the honor roll all four years of his high school career. Nick was a part of the various computer clubs (both official and non-official) at his school and has also volunteered within his parish at St. Thomas the Apostle Chaldean Catholic Church.





## KARLY IRLAND

SPONSORED BY: HADDAM WINE & SPIRITS

SUBMITTED THROUGH: Franks Supermarket - Cieszenie, MI

Karly is a sophomore at Saginaw Valley State University studying secondary education. She graduated from St. Charles Community High School where she participated in Student Council, National Honors Society, Link Crew, basketball, and volleyball. Now in college, she is involved in Student Association and University Scholars Foundation. Through such involvement she has mentored at the Winter and Spring Special Olympics, raised over \$30,000 for a deserving charity group, renovated a local animal shelter, and much more.



## DEION KATHAWA

SPONSORED BY: The Michael J. George Charity

SUBMITTED THROUGH: Miller's Party Store - Warren, MI

Deion is a freshman at the University of Michigan on the pre-med track. He graduated summa cum laude with a cumulative GPA of 4.312 and ranked fifth in his graduating class. In 2011, he represented his high school, De La Salle Collegiate, in Buffalo, New York as an envoy to a meeting of several member Christian Brothers schools concerning the mission of the Brothers and their impact in the world. He was also involved in De La Salle's campus ministry office, logging over 100 hours of community service and serving as Rector (the chief student leader) on Kairos 32—an intense three-day religious retreat that focuses on students' relationships with God, others, and themselves.



## GURJOT KAUR

SPONSORED BY: AFPD's Anthony E. Procaccini Jr. Memorial Scholarship/Liberty USA

SUBMITTED THROUGH: Hustead Gas & Food Mart - Springfield, OH

Gurjot is a freshman at the University of Dayton studying international business and law. She graduated as salutatorian from Beavercreek High School, where she was a member of the National Honor Society. Gurjot was also captain of the Speech and Debate Team for two years, and was active in helping out in the community. She volunteered with a local church, Greene County Public Libraries, and coached a middle school math team.

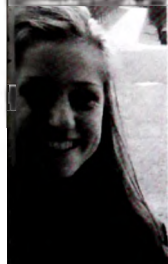


## MARISSA KINAYA

SPONSORED BY: Bank of Michigan

SUBMITTED THROUGH: Bank of Michigan - Farmington Hills, MI

Marissa is a freshman at Oakland University studying broadcast journalism. She graduated from Waterford Mott High school where she was actively involved in the Peer Mediation Program, was the class of 2013 vice president and was an active performer in the Drama Club and Chamber Choir. Marissa was also given the honor to give the commencement address at graduation. She currently is a volunteer at her church and the Waterford Collation for Youth.



## KRISTINA KLUSEK

SPONSORED BY: Faygo Beverages - *IN MEMORY OF DELTHEA BRYSON*

SUBMITTED THROUGH: Faygo Beverages - Detroit, MI

Kristina is a junior at Ohio Northern University studying nursing with a minor in communications. She graduated from Salem High School and was part of six varsity sports—two of which she was captain—the vice president of the National Honor Society, and was a volunteer with YMCA. Kristina is currently a member of Ohio Northern's varsity soccer team, the vice president of ONU Fellowship of Christian Athletes, the treasurer of the ONU Sign Language club, part of the honors fraternities Alpha Lambda Delta and Phi Eta Sigma, and is an active member of Habitat for Humanity.



## MELANIE KONJA

SPONSORED BY: Aziz H. Shallal Memorial Scholarship

SUBMITTED THROUGH: Vreeland Market - Brownstown, MI

Melanie is a freshman at Eastern Michigan University studying business. She graduated from Carlson High School in the top 5 percent of her class and was a dedicated member of the marching band, symphonic band, and Drama Club. She has studied the clarinet for seven years and the piano for four years. Melanie was captain of the color guard and treasurer of the National Honor Society. She volunteered as a mentor to kindergartners at a local elementary school as well as a mentor to the freshmen in her school.



## IAN KRENZ

SPONSORED BY: Meijer Inc.

SUBMITTED THROUGH: Meijer Inc. - Walker, MI

Ian is a junior at the University of Michigan studying aerospace engineering with a minor in Computer Science. He graduated from Northview High School where he was a member of the Marching Band, Wind Ensemble and Jazz Band. Ian has studied saxophone for 10 years and guitar for 8 years. He has volunteered at various soup kitchens and nursing homes, with Habitat for Humanity, and for various social groups around Ann Arbor.



## BRENNA LEAHY

SPONSORED BY: ~~---~~ FINE PRODUCTS

SUBMITTED THROUGH: Jack's Fruit & Meat Market

Brenna is a freshman at Saint Mary's College studying engineering. She graduated from Bay City Central High School where she was a member of the National Honor Society, Student Council, and Link Crew. Brenna was also a member of the varsity golf, cheer, and dance teams, as well as captain of the varsity track and field team. She is also an avid participant in the choir program as a member of 4 select choirs: Varsity Choir, Vest Friends, Resounding Harmony. She currently volunteers with Royal Family Kids Camp, Bullseye Golf Foundation, and The Good Samaritan Mission.



## ANGEL PAGE

SPONSORED BY: Coca-Cola Refreshments

SUBMITTED THROUGH: Wagoner's, Your Hometown Food Store - Bloomington

Angel is a junior at Western Michigan University studying occupational therapy. She graduated from Bloomingdale High School where she was a member of the National Honor Society. Angel played on the Bloomingdale varsity volleyball team, participated in the school plays, was a member of the Quiz Bowl, first runner up and people's choice of the Miss Bloomingdale pageant, and assistant Rocket Cheerleader. She volunteered with the American Red Cross, and at a local nursing home.



## NICHOLAS PAPPAS

SPONSORED BY: DTE Energy

SUBMITTED THROUGH: Holiday Market - Canton, MI

Nicholas is a freshman at Western Michigan University studying electrical engineering. He graduated from Canton High School with a cumulative GPA of 4.0. When he was 15, he started his own dj business which has exponentially grown since then and now he dj's at night clubs all around Metro-Detroit. Besides being a dj, Nick volunteered as much as he could and worked two other jobs to save up for college.



## JAY PATEL

SPONSORED BY: Dairymens

SUBMITTED THROUGH: Audrey's Deli - Broadview Heights, OH

Jay is a freshman at the University of Akron as a part of the Northeast Ohio Medical University's six year program. He graduated from Brecksville- Broadview Heights High School where he was a member of the National Honor Society. Jay was involved in various after school activities including Science Olympiad, Chess, (recycling club), and Spanish Club. He volunteers at various school sponsored activities and at his local community center.



## MATTHEW PETERS

SPONSORED BY: Kar's Nuts Products

SUBMITTED THROUGH: Kar's Nuts Products Co. - Madison Heights, MI

Matthew is a freshman at Michigan State University's Honors College studying microbiology. He attended Lake Orion High School, where he was a four-year cross country runner, an Economic Club member, and a summa cum laude graduate. Matt has also completed a variety of community service projects, which include volunteer work with Project SHALOM, The Michigan United Conservation Clubs, and Lake Orion Community Service Leadership Workshop.



## OLIVIA QUINN

SPONSORED BY: Pepsi Beverages Company

SUBMITTED THROUGH: Pepsi Beverages Company - Warren, MI

Olivia is a freshman at the University of Michigan studying biology. She graduated from Ladywood High School and was the treasurer for the National Honor Society. In addition, Olivia played four years of volleyball at Ladywood and Michigan Elite volleyball and was a captain her senior year.



## BRITTANY RIDGE

SPONSORED BY: Meijer Inc.

SUBMITTED THROUGH: HT Hackney - Wyoming, MI

Brittany is a senior at Northern Michigan University studying nursing. She graduated from Hudsonville High School with honors in 2010. While in school, Brittany volunteers at the local hospital and is involved with a care program for individuals with physical disabilities. She is also a member of Student Nurses Association and is in a two-year leadership development program. This summer, she is interning in a neonatal intensive care unit in Columbus, OH.





## ANTHONY SMITH

SPONSORED BY: CareWorks Consultants Inc.  
SUBMITTED THROUGH: Lucas Auto Center - Lakewood, OH

Anthony Smith is a sophomore at Grand Canyon University studying accounting with a minor in finance. He graduated from Payson High School as Student Body Vice President, Co-Captain of the Varsity Golf Team, and Chairman of the Payson Area Advisory Youth Council. He also devoted time to Public speaking in groups such as Students Against Destructive Decisions and Project Ignition.



## KELSEY SPOELMAN

SPONSORED BY: Blue Cross Blue Shield of Michigan  
SUBMITTED THROUGH: Heeren Brothers Produce - Grand Rapids, MI

Kelsey is a senior at Grand Valley State University studying philosophy and German. She graduated from Hudsonville High School where she was president of the Debate team, section leader for multiple consecutive years in choir, and was a member of the following organizations: Newspaper, Student Council, Peer Listening, and Drama Club. She also volunteered with her church's nursery/preschool for 6 years and recently returned from studying abroad in Germany.



## BRANDI STEPHENS

SPONSORED BY: Blue Cross Blue Shield of Michigan  
SUBMITTED THROUGH: Save A Lot - Madison Heights, MI

Brandi is a freshman at Michigan State University studying psychology. She graduated from Hazel Park High School where she was a member of the National Honor Society, yearbook, soccer and captain of the varsity cheer team. Brandi also volunteered with Relay for Life, Special Olympics and at local elementary schools.



## DYLAN TWARDY

SPONSORED BY: Peter J. Bellanca Memorial Scholarship  
SUBMITTED THROUGH: Oakridge Market - Warren, MI

Dylan is a freshman at Oakland University studying biomedical engineering and computer science. He graduated from Cousino High School and the Macomb Mathematics Science and Technology Center. Dylan was a member of Cousino's National Honor Society, a volunteer in Warren's Student Advisory Committee, and a violinist in the Oakland Youth Orchestra.



## AMELIA WATERS

SPONSORED BY: Blue Cross Blue Shield of Michigan  
SUBMITTED THROUGH: Victory Liquor & Food - Detroit, MI

Amelia is a freshman at the University of Michigan studying biology with the eventual goal of becoming a researcher. She graduated from Saline High School where she was a class officer and participated in the Interact Club and the National Honor Society. She played on both the varsity field hockey and varsity women's lacrosse teams for three years. She is a member of the Saline Fiddlers and has played violin for eight years and piano for eleven.



## JAIDA YOUNG

SPONSORED BY: Nestle DSD  
SUBMITTED THROUGH: Jonna's Market - Taylor, MI

Jaida is a freshman at Kentucky State University studying fine arts. She graduated from Romulus High School where she was co-captain of the varsity softball team as well as an active art student. During her senior year she spent a lot of time working, as well as volunteering for her travel softball team, the Canton Thunderbirds. Jaida's career goal is to become a graphic artist or animator for Disney. She is also a proud member of the KSU Thoroughbred softball team. While enrolled at KSU, she is receiving athletic and art scholarships.



## CHASE ZEBARI

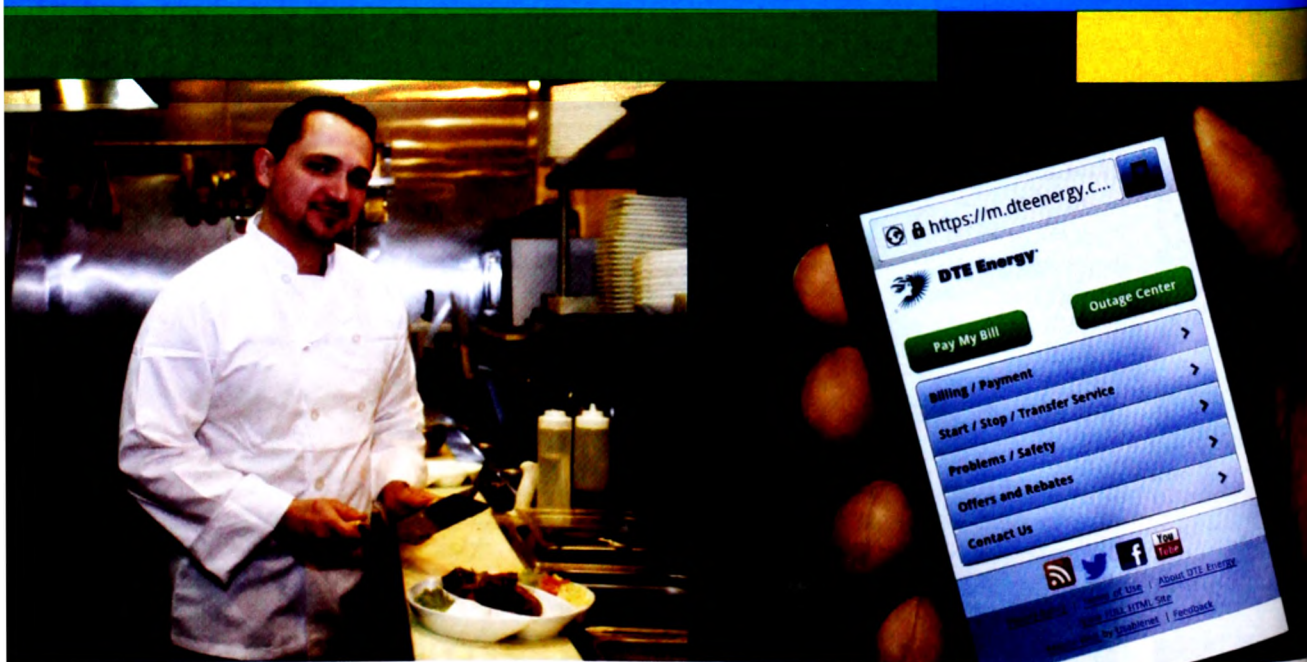
SPONSORED BY: Lipari Foods  
SUBMITTED THROUGH: Lipari Foods - Warren, MI

Chase is a junior at the University of Detroit Mercy studying nursing with a minor in leadership. He graduated from Plymouth High School where he played varsity hockey, varsity baseball and was a member of the National Honor Society. Chase is currently involved in Student Alumni Association and Student Nursing Association. Recently he became a member of Alpha Phi Omega, a national service fraternity that does community service work around Detroit. Chase is a decorated member of the UDM Club Hockey Team and he is also a freshmen baseball coach at Plymouth High School, his alma mater.

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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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# michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

## Prepare to Fall Into Millions!

**E**mbrace the cool weather with the ultimate coolness of becoming a millionaire! The Michigan Lottery's newest and first ever multi-state raffle, "Halloween Millions Raffle" falls into sales beginning September 3!

The "Halloween Millions Raffle" will be available for purchase starting September 3 and sales close on October 31 at midnight. These raffle tickets will cost \$10 and can be purchased with a WonCard or cash and each raffle number will be automatically generated just as if it was a typical easy pick; players do not have the option to pick their own numbers.

The drawing for the "Halloween Millions Raffle" will be conducted on November 1 by the Multi State Lottery Association (MUSL). A minimum of two grand prizes for \$1 million will be awarded for this raffle. The more tickets sold, the more \$1 million grand prize winning tickets! In addition to the national prizes, there are opportunities to win 50 \$100 prizes and 500 \$20 prizes for every 10,000 tickets sold in Michigan!

### INSTANT TICKETS

#### NEW INSTANT TICKETS

Look out for these two new Instant games, both at the \$2 price point, which will go on sale at all Michigan Lottery retailers on September 3: 50x The Cash™ (IG 649) and Lucky Number Bingo™ (IG 671).

#### INSTANT TICKETS SET TO EXPIRE:

September 2 the following \$2 Instant ticket is set to expire: Cashword™ (IG 491).

#### 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.



This raffle will make a lot of big winners in Michigan but the retailers will score a large prize as well. Retailers that sell a grand prize \$1 million winning ticket will receive a \$5,000 bonus commission. All of the \$20 and \$100 prizes can be redeemed in store, meaning a lot of happy players, and lots of cashing commissions for retailers! Retailers will also earn 60-cents on every ticket sold. Remember, the more tickets sold, the more prizes awarded-and better chances for your business to earn commissions too.

Another exciting event includes the Michigan Lottery nearing the one millionth Club Keno drawing! This is the perfect time to push sales. At the beginning of the month, remind players that they could be part of the millionth Club Keno drawing. Building excitement for this historical mark will increase sales and redemptions thus leading to more money for your establishment.

### FALL EVENT SCHEDULE

Players will be able to purchase all Michigan Lottery games, including Pull Tabs, not just from you, but from our mobile retail outlet (MRO) as it travels throughout the state to various events. If the MRO is in your area, be sure to stop by and say hello!

Here are some of the stops over the next few months:

- **Arts, Beats & Eats**– Ann Arbor, August 29-September 2
- **Lions Tailgate** – Detroit, Ford Field, September 8
- **Renaissance Festival** – Holly, September 21-22
- **Lions Tailgate(s)** – Detroit- Ford Field, September 29, October 20 & October 27

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). ■

*"The Michigan Lottery. All across the state good things happen."*



**\$10**

**ON SALE  
SEPT. 3, 2013**

# Halloween Millions Raffle™

## HAPPY HALLO-WIN!

**TOP PRIZES  
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- First ever multi-state raffle game sold in Michigan, with the biggest top prize for a \$10 raffle game.
- 50-\$100 prizes and 500-\$20 prizes will be awarded for every 10,000 tickets sold in Michigan.
- \$1,000,000 cash prizes to be awarded nationally. The more tickets sold, the more \$1,000,000 prizes!
- A \$5,000 bonus commission will be awarded to retailers selling top prize tickets.

**DRAWING  
NOV 1, 2013**



**THOUSANDS  
OF OTHER  
CASH  
PRIZES  
\$20 \$100**

Overall odds of winning \$1,000,000 depend on the total number of tickets sold in participating lotteries through October 31, 2013. A minimum of two (2) \$1,000,000 prizes will be awarded in the drawing. One (1) runner-up prize of \$50,000 will be awarded in each participating lottery that does not have a \$1,000,000 prize winner. Odds of winning \$50,000, if awarded, depend on the total number of tickets sold in MI through October 31, 2013. Odds of winning \$20: 1 in 20; \$100: 1 in 200. Overall odds of winning: 1 in 18. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.



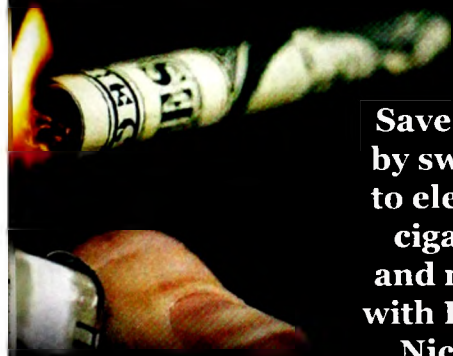




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# ohio liquor

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

## Significant and Positive Changes Reflected During our 2013 Fiscal Year

**F**iscal Year 2013 was an extraordinary year for the Ohio Division of Liquor Control. We experienced many significant and positive changes and achieved record sales. Our accomplishments reflect the Division's renewed mission to move at the speed of business by modernizing operations for improved efficiency, providing exemplary service to its customers and stakeholders, and taking a common sense approach of regulations helping Ohio businesses grow and create jobs.

### SPIRITUOUS LIQUOR SALES

Spirituos liquor sales reached a record high totaling \$868.8 million. This was an increase of \$44.3 million, or 5.37 percent compared to sales in Fiscal Year 2012. Gallonage sales of spirituous liquor also increased by 2.51 percent to 12 million gallons.

### JOBSOHIO

The transfer of Ohio's wholesale liquor enterprise to the non-profit JobsOhio was completed. Under a contract between JobsOhio and the Department of Commerce, the Division of Liquor Control will continue to operate the distribution and merchandising of liquor. Ohio's liquor profits provide JobsOhio with reliable and sustainable funding for economic development projects and job creation. The Department of Commerce has retained responsibility for the regulatory functions of Liquor Control.

### MODERNIZATION

A new modernization project was launched to upgrade the Division's computer systems and replace existing merchandising, point-of-sale and supply chain management support systems. The new systems will implement technology to provide real-time information to help meet the needs of today's consumers.

### SPIRITS INNOVATION PROGRAM

The Spirits Innovation Program (SIP) was initiated to enhance the overall shopping experience and modernize the look and feel of contract liquor agencies. The

process of resetting the top 125 liquor agencies began in March 2013 using best-in-class category development practices to ensure quality customer service.

### BUSINESS FRIENDLY LEGISLATIVE INITIATIVES

Senate Bill 48 was passed by the Ohio General Assembly and contained provisions to reduce government bureaucracy, ease regulatory burden, and help Ohio businesses succeed and grow. The new law became effective July 30, 2013. Here are some of the changes Senate Bill 48 made to Ohio's liquor laws that will benefit many different Ohio businesses:

- Creates a new liquor permit called the A-1c permit for craft breweries that produce up to 31 million gallons of beer annually to manufacture beer and sell beer products for home use, consumption on the premises where manufactured, and to retail and wholesale permit holders. The annual permit fee is \$1,000, significantly lower than the \$3,906 permit fee those manufacturers were required to pay in the past.
- Expands the locations at which a micro-distillery (A-1-A liquor permit) may be located to include a premise that is situated on a parcel or tract of land that is not more than one-half mile from a licensed brewery or winery.
- Allows a permit previously issued as an economic development project that is exempt from the permit quota (TRES) to be subsequently transferred to another location, and/or new owner within the same city or township without qualifying as an economic development project. Also amends specified factors used in determining the designation of a TRES by the Division from being mandatory to optional.
- Removes a provision that required a municipal corporation that owns an airport to attempt to obtain a D class liquor permit from an existing permit holder and obtaining an order from the Liquor Control Commission confirming such action prior to receiving an exemption from statutory population quota restrictions.
- Removes a provision that required a premises located at a publicly owned golf course to attempt to obtain a D class liquor permit from an existing permit holder and obtaining an order from the Liquor Control Commission confirming such action prior to receiving an exemption from the statutory population quota restrictions. ■





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*Remembering  
Robert J. Welch*



**NOVEMBER 13, 1950 – JULY 29, 2011**

Robert J. Welch died peacefully in Troy in the loving care of his children after a long and courageous battle with cancer. He was 62 years old.

Bob graduated from Troy High School in 1968 and after a year at university joined the US Navy during the Vietnam War. Upon returning home from the Navy, he joined the family business, Hollywood Supermarkets, and made it his life's work as President of the company.

Bob was pre-deceased by his mother, his father Jay (AFD Chairman 1963) and his step mother Beverly. He is survived by his wife Susan, his son Jay, daughter Heather, daughter in law Heather and only grandchild Jack Robert, who was a special gift in the last year of his life. Also survived by brothers Thom (AFPD board member 2011) & Jim, nephews Josh, Andy, and niece Karalena. He will also be missed by his trusted and loyal canine companion.

Hollywood Markets has been a member of the AFD since 1963.

Donations in his memory may be made to:  
Beaumont Hospice      Make-A-Wish Foundation  
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## IRS Issues Formal Notice Delaying Employer Mandate and Coverage Reporting Until 2015



On July 9, 2013, the IRS issued guidance that formally delays until 2015 the following Affordable Care Act provisions:

- The employer mandate tax penalties
- The coverage information reporting requirements for providers of minimum essential coverage
- The coverage information reporting requirements for applicable large employers

While tax penalties will not be assessed in calendar year 2014, the IRS is encouraging voluntary compliance. The notice indicates that the employer mandate tax penalties, and tax penalties for failure to comply with the coverage information reporting requirements, will take effect with respect to calendar year 2015.

### EMPLOYER MANDATE

Tax penalties for an applicable large employer that either (1) does not offer coverage to full-time employees, or (2) offers coverage to full-time employees that does not meet affordability or minimum value standards, and has at least one full-time employee who receives an ACA premium tax credit, will not be assessed in 2014.

The notice also reiterated the general process for assessing tax penalties on applicable large employers.

According to the notice, this process will take effect beginning with respect to any potential employer mandate penalties assessed for coverage months in 2015. Tax penalties would not be paid by the employer until 2016.

- After receiving information returns from applicable large employers (the coverage reporting referenced above, which is delayed until 2015) and information about employees claiming premium tax credits (primarily, via individual tax returns), the IRS will determine whether an employer mandate payment may be due.
- The IRS will then contact the employer. The employer will have an opportunity to dispute before payment is assessed.

The employer mandate penalty

is expected to be remitted via a special assessment. After the process described above, if the IRS contacts an employer with a demand for payment it will instruct the employer on how to make payment.

### COVERAGE REPORTING

The notice indicated that proposed rules on the delayed coverage reporting requirements are expected to be published in summer 2013. The proposed rule will include the transition relief (delayed effective date) described in the notice. The IRS intends to use the transition relief to discuss with stakeholders methods for simplifying the reporting requirements.

### EFFECT ON OTHER PROVISIONS

The IRS Notice does not impact the effective date or applicability of any other provisions of the Affordable Care Act. If employers offer coverage, they still have to comply with all ACA mandates related to that offer of coverage, and any other applicable ACA provisions. The notice does not impact the individual mandate's effective date, premium tax credit eligibility, or any other provision of the ACA outside of the delay in assessment of non-compliance penalties associated with Sections 4980H, 6055 and 6056 of the tax code (employer mandate, minimum essential coverage reporting and applicable large employer reporting requirements, respectively).





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## ■ safety sense



### BWC's Group Rating Program Offers Employers Beneficial Savings

This time of year, you will likely start receiving offers encouraging you to enroll in different workers' compensation group rating programs. Choosing a group rating program with high savings is important, but there are other factors you should consider, such as:

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Currently, more than 27,000 companies participate in a CareWorks Consultants' administered group rating program. CareWorks Consultants is Ohio's largest private group rating program administrator. For the 2013 policy year we filed



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83 workers' compensation group rating plans, 20% more than our competitors. For employers, this means more opportunities for potentially higher savings and more predictable discounts than any other third party administrator in the industry.

Employers should be wary of other plans that offer higher discounts. Plans with fewer employers often overstate their projected discounts and then under deliver after you have enrolled.

#### IT PAYS TO COMPARE

All companies should annually review their group rating eligibility. If you are already a client of CareWorks Consultants your eligibility is automatically

reviewed. If you are not a CareWorks Consultants' client or did not qualify for group rating last year, please take advantage of our no-cost, no-obligation analysis.

#### HOW DO I APPLY?

Contact CareWorks Consultants, toll-free, at 1-800-837-3200 or visit us at [www.careworksconsultants.com/groupratingapplication](http://www.careworksconsultants.com/groupratingapplication) to obtain a group rating application. Once your group application is submitted, you will receive an email confirmation receipt of the application as well as a confirmation by mail. If you qualify, your no-cost, no-obligation analysis of potential premium savings will be mailed to you. ■





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## ■ 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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