

BottomLine



THE VOICE OF INDEPENDENT RETAILERS // VOL. 27, NO. 7 // JULY 2016

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THE VOICE OF INDEPENDENT RETAILERS
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features



TRUMP VS. CLINTON: WHO CAN LEAD THE INDUSTRY FORWARD?

The on-going commentary on this presidential election has included the fact that this could be one of the most critical presidential elections in our recent history and for the small to medium-size retail businesses, key issues are at the forefront.



TOMORROW'S LEADERS CELEBRATED AT THE AFPD FOUNDATION'S SCHOLARSHIP LUNCHEON

The 8th Annual Joseph D. Sarafa Scholarship luncheon was held at the Detroit Athletic Club (DAC) on Tuesday, June 28th to congratulate this year's scholarship recipients. The event hosted sponsors, students, parents, AFPD members and guest speakers to an afternoon celebration of the future leaders of tomorrow in the heart of the city. In total, 38 students received scholarships at the luncheon, which was held in the main Ballroom of the DAC.



COVER STORY //

EXECUTIVE ORDER ALERT ON OVERTIME

New rules and provisions on overtime have passed by an executive order from President Obama. The final ruling has been issued and will go into effect on December 1, 2016. According to the Department of Labor (DOL), the final ruling will update overtime regulations and will effect more than 4 million workers in the first year alone.



president's message

AUDAY P. ARABO, ESQ. // AFPD PRESIDENT & CEO

Learn from the Past, Live in the Present and Hope for the Future

Last month I had the honor of being the keynote speaker for the Michael George Foundation Scholarship luncheon which is put on alongside the Chaldean Federation of America. The theme of the luncheon was a quote by Albert Einstein, "Learn from the past, live in the present and hope for the future." This quote made me reflect on my journey, as well as the amazing gifted young men and women who received scholarships, both at this function and at the AFPD Foundation's Annual Scholarship Luncheon, which we held at the Detroit Athletic Club. As an organization we must recognize and cherish our 106 years of history, both good and bad, but we must remember to step back and take a breath, enjoy and soak up the present; wherever you are right now, this moment will never be duplicated again in your life.

In AFPD's history we have had a number of great Chairmen and Board Members but arguably none were as impactful to our industry as Harvey Weisberg, who owned Chatham Supermarkets and chaired the AFD Board of Directors back in 1969. Harvey passed away last month, but his legacy lives on with some important members of our industry who were molded under his leadership at Chatham. At AFPD, we also regretfully accepted the resignation of Ron Milburn, our Director of Operations in Ohio. Ron has decided to retire and move to Missouri with his lovely wife Linda. We will greatly miss working with Ron and his passionate day-in-and-day-out work on behalf of the AFPD members in Ohio. He has promised us that he and Linda will stay in touch and for those that have his cell number and email, feel free to use it.

As we learn from the past, we also need to live in the present and at AFPD we have launched Regional Advisory Boards in both Ohio and the Chicago Metro area. The AFPD Board realizes the time it takes to travel and since time is so scarce and valuable, the AFPD staff will now come to your area. Those of you who want to serve on one of these Boards can simply call our office and we will get you appointed.

Lastly, when you read some of the accomplishments of the AFPD Foundation Scholarship recipients, you will see there is so much hope for the future. Some of the most accomplished people in the industry attend this event and every year many of them leave and tell me they feel like failures when they compare themselves to these remarkable recipients. The scholarship luncheon this year was like a reunion in that we were honored to bring back the former SSDA president, Dan Loepp, who is now President & CEO of Blue Cross Blue Shield of Michigan and Jim Petcoff, Chairman and CEO of Conifer Insurance who has been working with AFPD since 1986. And of course Joe Sarafa who served as President & CEO of AFD for so many years who worked with both Dan and Jim. All three gentlemen gave the recipients a lot of good advice. This year we also had our recipients from Ohio drive up to Michigan for the event and they loved the event so much, a few of them told me to make sure we continue to hold our annual event at the Detroit Athletic Club. We hope to have scholarship recipients from Illinois join us next year for this amazing event. Remember that the future is very hopeful and keep working hard in whatever endeavor your heart desires, every one of you makes a big difference/impact in someone else's life, even if you don't know it, you really do. God Bless!■

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Trump vs. Clinton: Who Can Lead the Industry Forward?

The on-going commentary on this presidential election has included the fact that this could be one of the most critical presidential elections in our recent history and for the small to medium-size retail businesses, key issues are at the forefront.

As it stands today, it's a Donald Trump vs. Hillary Clinton campaign.

"In my opinion Hillary is extension of the current presidency," said Paul Elhindi, AFPD board member. "A Hillary Clinton presidency will only have a negative effect on small businesses, especially regarding many issues like health insurance and taxes that hinder our growth."

Elhindi believes the industry cannot afford status quo at the federal level. "It looks like she is following Obama's footsteps," he said. "A Trump presidency is not going to be at status quo. He is a successful businessman and a breath of fresh air that has hired employees and knows how to grow a business and fix a broken system; I believe he would surround himself with the best, to do what needs to be done, to fix this system. Business would be better off with Trump than the status quo we would get with Hillary."

In regards to the AFPD, there are four significant issues that could be impacted by the next presidency.

"If you elect Clinton, we will get more of the same," said Ed Clink, managing partner of Business Benefit Resource, Farmington Hills. "And, I don't think the same is the best track to be on. It has been tough on small business. However, in some aspects I see changes with Trump such as health care reform."

OVERTURNING OVERTIME RULE

Salaried employees may soon be eligible for overtime under new regulations from the U.S. Department of Labor. The new regulations will significantly raise the salary threshold for administrative, professional, executive and computer employee exemptions to \$913 per week or \$47,476 per year, and will include a provision to automatically raise the minimum salary levels every three years.

Currently, salaried employees earning more than \$23,660 annually are exempt from receiving overtime pay when they work more than 40 hours a week.

The regulations do not go into effect until December 1, 2016, giving employers a few months to either increase salaries of those affected to reach the new threshold, or to reclassify formerly exempt employees as non-exempt and, therefore, eligible for overtime pay.

However, the new regulations will have a disproportionate impact on retail and hospitality employers and not-for-profits, as well as higher education and, particularly, small business.

Since small business is the principal driver of job growth, there is every reason to believe that, instead of helping the economy, the new regulations will actually harm those it is intended to assist.

Labor costs are one of the biggest expenses for business owners. "When you create these regulations, it drives people to find ways to skirt them," said Dan Papineau, director of government relations. "If I were a retailer, I would make sure no one works more than 40 hours. The impact is going to be felt on the



employee, just like minimum wage. There is only so much money to go around.”

Elhindi agrees. “Employers have options,” he said. “They will put all salaried workers on hourly rates or they might make a full-time employee part-time and hire two part-time employees at 25 hours a week. This rule is very bad for small business. It forces employers to make decisions that ultimately hurt the employees.

“Hillary supports the rule so it’s doubtful she will do anything with it,” said Papineau. “Trump has not come out for it or against it and people assume he would not likely support it but he has not taken a firm position. Even though Hillary supports it, but she will most likely have a republican congress and she will not be able to expand it. Maybe Trump will replace it but it’s hard to call at this point.”

The profit margins in most grocery stores are minimal. “These business owners strive every day to make a profit and provide the community a service. At the end of the day, why are small retailers being targeted?”

Papineau likens it to any family budget. If you add more expenses, a family has to figure out where to cut. These new regulations are adding extra expenses onto the business and in order to continue to survive and succeed, the owners will have to reduce expense somewhere.

“These people are trying to do business, but these regulations are choking them,” said Elhindi.

“I think Hillary would maintain it,” said Clink. “That whole rewriting of overtime rules is going to be very bad for small business. It will force them to merge with larger companies. As for Trump, if you listen to his speeches enough and read enough of what he promotes, he touts free market principals and reducing regulatory burdens. I would expect him to dance at the edges of overtime rule. The rule would affect many of his holdings. He would want to make sure his own enterprises remain profitable.”

AFFORDABLE INSURANCE

Members of the AFPD are making strong comparisons with the current overtime rule with the Affordable Care Act also known as Obamacare.

“Obamacare is a complete disaster,” said Elhindi. “The rates continue to rise. I, myself as a small business owner, got a 24% increase — that is the problem. Most of the people, who this law was created for, still don’t

have health insurance. The next president has to make repealing this a major priority.”

Of course that will depend on who ends up being the next President.

“Hillary supports Affordable Care Act and will do everything she can to keep it,” said Papineau. “She recognizes there are problems that she wants to address. However, Trump supports killing it. He is in support of a total repeal and starting over. Under a republican congress, it is a hot issue and it is politically palatable to repeal Obamacare under a Trump presidency.”

The business community at least the food industry has spoken out against Obamacare. “Everything I have heard from the business industry is that the Affordable Care Act has done nothing but drive up costs,” said Papineau. “A Trump presidency would probably be better for our industry. Hillary makes statements that she doesn’t support a repeal of it but she supports a reform but what kind of reform?”

The worst of it hasn’t hit yet according to experts.

“There are several good things about the Affordable Care Act,” said Clink. “But most of it has been bad and most of the bad stuff hasn’t evolved yet. We will see things getting worse by January of 2017. You will see huge premium increases. Most providers did not get the numbers the ACA was supposed to generate. A lot of the insurance companies were relying on federal government subsidies to make up for their losses.”

That was blocked in Congress. “Some of the insurance companies are going to get whacked hard and they are going to pass that on as rate increases”

Another aspect that will have a great impact is the Cadillac Tax. On December 18, 2015, Congress passed and the President signed a two-year delay of the 40% excise tax on high-cost employer-sponsored health plans, also known as the Cadillac Tax. “There are many of the rich plans propagated by unions that are extremely expensive that will be subject to the Cadillac Tax,” said Clink. “They will have to figure out how to get around it or dump it.”

Another challenge is the enrollment process itself. “It’s very difficult for individuals. The pricing the companies are subjected to, based on the losses in the market, something is going to have to give one way or another.”

Clink’s perspective on the ACA with a Clinton vs. Trump presidency is consistent with the views AFPD members.



“Hillary will either try to prop up the current health reform regime,” said Clink, “as much as I hate to use the term regime because it legitimizes it, she will either prop it up or she would start to go down the road of single payer – government pays for everything.”

From a Trump perspective, Clink refers to the GOP candidate’s website and believes he has some sound ideas.

Currently, only corporations can deduct health care premiums, individuals cannot. “Trump has touted making health insurance premiums deductible for everybody,” said Clink. “Many of the AFPD members are sole proprietors and cannot deduct it. Democrats have supported this over the years going back to the Bill Clinton administration but they are largely silent on the issue today which is just puzzling. It is a real good idea especially for AFPD members.”

Another issue Trump would take on is reforming Medicaid. He proposes giving states money and allowing each to run its own Medicaid program. “If you do that you take a level of Federal Government’s oversight and overhead costs away,” said Clink. “I agree with it to a degree. We used to have fairly good run programs like Wayne County’s Health Choice until Obamacare came in and they died on the vine.”

Trump is also proposing to allow health plans to be sold across state lines. “If a Monroe resident would benefit greater from a Blue Cross Blue Shield of Ohio plan more so than a Michigan plan, than Trump believes the should have that option. I think we should look at this as an option.”

Clink foresees Obamacare eventually failing. “I can’t think of any situation where a single payer option works,” said Clink. “Wealthy Canadians already come to the U.S. for treatment. If you look at Germany and Japan, they have universal health care, but it is not a single payer. I can see the U.S. ending up one day with this type of program.”

Elhindi believes that a major part of the problem is that most people in politics don’t understand business. “It amazes me that they have never hired one employee in their life and they have never run a business before yet they are constantly making decisions that impact business,” said Elhindi.

LABELING OUR FOOD

There are two different food labeling issues facing the industry today: The issue of labeling Genetically

Modified Organisms (GMOs) and the updating the nutritional labels on food. “First Lady Michelle Obama has taken on the issue of the nutritional labeling and Hillary Clinton has said she supports it,” said Papineau. “However, Trump does not support the GMO labeling.”

GMOs were created to deal with the hunger issues plaguing the world. These foods are durable and are crops that are resistant to droughts. “Without them, the prices of food would increase,” said Papineau. “GMO is looked at as the solution to global hunger although there is controversy surrounding the issue.”

The last time the food labeling was reviewed was in the mid-90s. “This really falls on the manufacturer,” said Papineau. “I don’t believe either food labeling issues will have a great impact on the retail industry.”

As Papineau referenced a June Bottom Line article on how consumers are driving the industry and the products stores carry, he believes the consumers support food labeling both GMO and the nutritional labels. “It is clear that is what people want,” said Papineau. “We are putting on labels that say ‘No Trans Fats’ and ‘No Artificial Flavors’. Consumers are driving our industry. They will have more of a voice in this issue than, perhaps, the retailer.”

SUPREME JUSTICE

Antonin Gregory Scalia was an Associate Justice of the Supreme Court of the United States from 1986 until his death in 2016. “President Obama wants to make the appointment for his replacement before his presidency is over, but the republican senate is refusing to take up the hearing on the issue,” said Papineau. “I think this happened one other time and senate was able to postpone the nomination until next election. So far they have been successful in postponing the appointment.”

However, not many industry issues are brought up to the Supreme Court but a few major ones have been decided at that level including the Affordable Care Act. “There may not be that many incidences but the one example of Obamacare was a significant one that has had an adverse effect on our industry.”

“I believe we need to give a balance in the supreme in the court,” said Elhindi. “If it’s not balanced, the entire population of the U.S. will suffer because it becomes political. The justices will get the pressure from their political party. To have the voice of the people, you need a balance.” ■

EVENT RECAP //

Tomorrow's Leaders Celebrated at the AFPD Foundation Scholarship Luncheon

■ BYKRIS HARRIS

The 8th Annual Joseph D. Sarafa Scholarship luncheon was held at the Detroit Athletic Club (DAC) on Tuesday, June 28th to congratulate this year's scholarship recipients. The event hosted sponsors, students, parents, AFPD members and guest speakers to an afternoon celebration of the future leaders of tomorrow in the heart of the city. In total, 38 students received scholarships at the luncheon, which was held in the main Ballroom of the DAC.

The luncheon's Masters of Ceremony were AFPD President and CEO, Auday Arabo and former AFPD Chairman of the Board Joe Bellino Jr., who presented the scholarships to this year's winning students. The \$1,500 scholarships were awarded to extraordinary and deserving students who will attend or who are already attending an accredited public college, private college or university.

The event opened with a prayer from Reverend Nicholas Hood Jr. After the prayer, Arabo announced that a special scholarship would be awarded in honor of the late Rev. Nicholas Hood Sr. Prior to his death; the Rev. Hood Sr. was the Minister Emeritus of Plymouth United Church of Christ in Detroit.

Ed Weglarz, AFPD's Director of Petroleum, introduced Dan Loepp, President & CEO of Blue Cross Blue Shield of Michigan who was the first of two keynote speakers. Loepp offered the students advice in three areas. "One, make as many personal and professional connections as you can, no one achieves anything without the help from others. Two, try to never lose sight of the things that matter most, your health, your family and your friends and make time to invest in all of them. And third, look for ways to use your talents and your passion to make your mark on the world."

Joe Sarafa, who the scholarship luncheon is named after, introduced the luncheon's second keynote speaker Jim

Petcoff, Chairman & CEO of Conifer Insurance Company. Petcoff's message was that although education begins at school, it's really a constant process. "School provides the basic understanding of principles and learning for a person, but for a person to get educated, he needs to be involved in society and gain many various experiences. The smartest people will never achieve without learning how to communicate and deal with people."

Before the scholarships were awarded, Arabo provided the students with some insight about the event's speakers. "The thing I want to say about Dan and Jim is that on top of their titles and accomplishments, what really makes them very special is they're very good people," said Arabo. "Good things do happen to good people and don't let anybody tell you differently. They stayed true to who where they were and people do notice that, especially the higher up you move."

In total, \$57,000 in scholarships were awarded to various students not only in Michigan, but throughout the Midwest, including Ohio and Illinois. With this year's scholarships, the AFPD Foundation has distributed more than \$700,000 in scholarship funds to the employees and family members of member businesses, their customers, and financially disadvantaged youth.

Arabo's final message to the students was to not be afraid of failure and to realize that there are valuable lessons to be learned in those moments. "The only time you really fail is if you actually quit," said Arabo. "That's what really builds your character. Don't be afraid of failure, failure is actually going to get you further in life than you think."

The AFPD Foundation's scholarship program would not be possible without the support and generous contributions from sponsors throughout the Midwest. ■

Kris Harris is a writer for Denha Media & Communications.





KEYNOTE SPEAKER DAN LOEPP
PRESIDENT & CEO, BLUE CROSS BLUE SHIELD OF MICHIGAN



KEYNOTE SPEAKER JIM PETCOFF
CHAIRMAN & CEO, CONIFER INSURANCE COMPANY

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A special & heartfelt thank you to all of our sponsors. You have truly made a difference in the lives of these students!

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MEET THE 2016 SCHOLARSHIP WINNERS

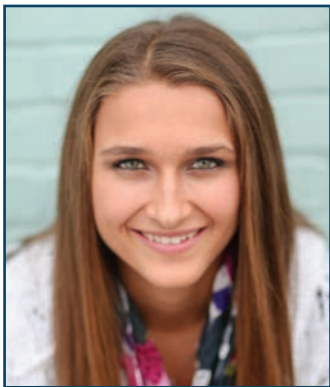
The AFPD Foundation is proud to award scholarships to these extraordinary and deserving students all throughout the Midwest and we are grateful to our sponsors for their generous support!



JESSICA BAILEY

Jessica is a freshman at Indiana University with direct admission into the School of Public Health to begin her education in Exercise Science. She graduated from the International Academy West with the International Baccalaureate diploma, where she was involved with choir, theatre, and various leadership roles. Jessica has volunteered with the Make a Person Smile club as well as with her school's chapter of National Honor Society. She hopes to continue to be involved in the music and theater community as well as to continue her studies in French in college.

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JESSICA BISHOP

Jessica is a freshman at Olivet Nazarene University studying Dietetics. She graduated from Birch Run High School where she was a member of the National Honor Society and student council. She was also a captain of her varsity soccer team. Jessica volunteers regularly at the New Lothrop Church of the Nazarene and has volunteered at Special Olympics and Saint Mary's Hospital.

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ERIN DRYLIE

Erin is a junior at Wayne State University studying Nursing. She graduated from Cousino High School and the Macomb Mathematics Science and Technology Center in 2014, where she was a member of National Honor Society and participated in FIRST Robotics and Michigan Envirothon. At Wayne State, she is a member of Alpha Epsilon Phi Sorority and has won an award for outstanding performance in chemistry. She currently volunteers at various events through her church and through the Fraser Historical Commission.

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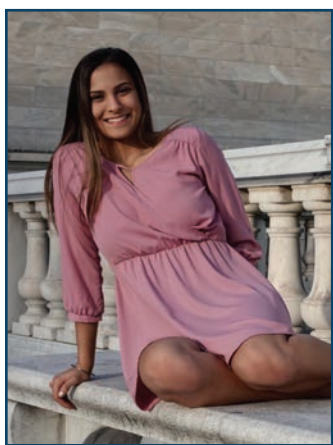


KEELY DUGAN

Keely is a freshman at Olivet Nazarene University studying psychology. She graduated from Christian Life School where she was president of student government, vice-president of National Honor Society, and captain of the girls' cross country team. She also volunteered for many different organizations including Your Special Day, Relay for Life, Brookside Care Center, A Night To Remember Prom, Youth As Resources, First Step Services, Midwest Therapeutic Riding program, and Care Net.

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JORDAN ELHINDI

Jordan is a freshman at Case Western Reserve University. She graduated from Hathaway Brown School with High Academic Honors. She served as a head ambassador for Hathaway Brown, conducting tours and assisting admissions. Jordan was a member of The Center For Global Citizenship, where she had the opportunity to study global current events and travel abroad to Peru, Argentina, and Uruguay. As a graduating Global Scholar, Jordan completed and defended a thirty page thesis on Frida Kahlo at the end of her senior year. In 2016, she received the Excellence in Spanish and Culture award, Marjorie Lohwater & Daniel L. Pierce Mathematics Prize, and a Scholastic Poetry Writing award. Jordan was captain of the basketball team, four-year varsity basketball player, and two-year varsity soccer player. She was a 2013 Division II Basketball State Champion, 2016 Division II Basketball Final Four State contender, and a member of the 2016 Academic All-Ohio Team.

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KEAGAN E. FINCH

Keagan is a sophomore at Grand Valley State University studying Public and Non-Profit Administration. She graduated from Greenville High School where she was a member of the Spanish Club and Culture and Diversity Club. Keagan was a Girl Scout for 12 years earning both the Silver and Bronze awards in scouting and volunteered each year with her troop at the Special Olympics in Mount Pleasant, Michigan.

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SARAH FLICKINGER

Sarah is going into her senior year at Franciscan University of Steubenville. She graduated from Mother of Divine Grace homeschool academy and was a National Merit Scholarship finalist. In high school, she volunteered with her church, the library, and Regnum Christi's Challenge program. She is now a captain of the university cross country team and has made the Dean's list every semester. She volunteers with her church and with leading the university's annual scholarship competition.

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SUBMITTED THROUGH: MEIJER



JOHN FLICKINGER

John is a junior at Mercy College, located in New York, where he is currently studying Financial Accounting. He graduated from Rockford Senior High School as a member of National Honor Society, Student Council, and Principal's Honor Roll. Following a move to New York, John found an elevated interest in the business world and looked to pursue this newfound passion. He is President of the Finance Club and is involved with Enactus where he has worked with a team to start two student run businesses focusing on employing underprivileged individuals and the diversity of cultures. In addition, he worked in a small start-up company called BlueCheck, he joined one of the nation's 1,000 fastest growing companies called FormulaFolios Investments, and will be taking the next step forward this summer at Fortune 500 company, Unilever.

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PAUL FLICKINGER

Paul is a sophomore at Benedictine College studying Finance and Marketing. He was homeschooled, although he attended a high school Catholic seminary for his Freshman and Sophomore years. He played goalkeeper for his soccer team, and he also helped lead various youth retreats and camps in Michigan, Indiana, and Wisconsin. Paul currently works as the Chief Financial Officer for the Student International Business Council at Benedictine College, as well as being involved with ENACTUS, and also working with the ministry Retreat Team.

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BEAU GARNER

Beau is a Freshman at Michigan State University in the fall, where he plans on studying Astrophysics. He graduated from Hartland High School, where he was an active member of National Honor Society, Optimist Club, and Student Council. He was also co-captain of the quiz bowl team, where he won MVP and All-State honors. During the summer, Beau volunteers with his church's youth group and the Flint Mission Project, where he helps to re-paint and re-roof houses in the Flint area.

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SUBMITTED THROUGH: HARTLAND MOBIL GENERAL STORE



ANUDEETA GAUTAM

Anudeeta is a freshman at the University of Michigan studying biochemistry. She graduated from Forest Hills Eastern High School where she was on the executive board of National Honor Society and Student Government, a N.E.S.T. tutor, played on the varsity tennis team and junior varsity rowing team, was a member of the Wind Ensemble, marching band, and Project C.H.U.C.K and participated in Model United Nations. She was also involved with Habitat for Humanity and Kids Food Basket, danced: both Bharathanatyam and Bollywood, and taught at Kumon Math & Reading Center.

SPONSORED BY: AFPD FOUNDATION
SUBMITTED THROUGH: MEIJER



DANIEL HAGAN

Daniel is a freshman at Western Michigan University studying Aerospace Engineering. He graduated from Walled Lake Western High School with highest honors. Daniel was a member of the National Honors Society, German Club, S.A.D.D (Students against Destructive Decisions) and the Walled Lake School District Robotics Team for 4 years, from which he received a MVP award from Oakland County last year. Daniel is an active volunteer at school, including peer tutoring and Relay for Life. He organized and mentored at the Walled Lake School District Robotics summer camp each year and volunteers at the 'Arsenal of Democracy'; a WWII living history museum.

SPONSORED BY: REVEREND NICHOLAS HOOD, SR. MEMORIAL SCHOLARSHIP
SUBMITTED THROUGH: SAVE A LOT





PAUL IGNAGNI

Paul is a freshman at Wayne State University's School of Engineering in the fall to study Biomedical Engineering. He graduated from Grosse Pointe South High School earlier this year. He enjoys volunteering at Gleaners, the Capuchin soup kitchens and the FFIC Heritage Camp in Grand Rapids, working as a mentor to children who have been adopted internationally. While in high school he was an active member of several science and foreign language clubs, the Interact service organization and the school symphonic orchestra.

SPONSORED BY: CONIFER INSURANCE COMPANY
SUBMITTED THROUGH: CONIFER INSURANCE COMPANY



**Conifer
Insurance
Company**



MARY JADDOU

Mary is a freshman at the University of Detroit Mercy studying dentistry. She graduated from Marian High School where she was a member of the National Honors Society and the Marian Medical Club. She also participated in junior varsity basketball and soccer. Throughout high school, Mary volunteered at Henry Ford Hospital, Capuchin Soup Kitchen, and St. Leo's Soup Kitchen.

**SPONSORED BY: ARAB AMERICAN/CHALDEAN
COUNCIL (ACC)**
SUBMITTED THROUGH: MAZEN FOODS



**Arab American and
Chaldean Council**



CEHEIRA JOHNSON

Ceheira is a junior at the University of Minnesota Twin-Cities, pursuing a B.A. degree in Strategic Communications and a minor in Psychology and Spanish. She is on the board of her Habitat for Humanity campus chapter, volunteers with Memorial Blood, and is a member of the Salsa Dancing Club on campus. Ceheira works as a customer service representative for Gopher Athletics and is a teaching assistant for a freshman course in the College of Liberal Arts. She graduated from Kenowa Hills High School where she was heavily involved in theater, a member of the diversity council, and Vice President of the National Honor Society.

SPONSORED BY: LIPARI FOODS
SUBMITTED THROUGH: MEIJER



RITA KACHI

Rita is a senior at Oakland University studying biology with a pre-medical concentration. She graduated from Utica Academy for International Studies where she was an officer for student senate and participated in French club. Rita was able to earn her full IB diploma candidacy at the end of her four years after fulfilling all requirements laid out by the international baccalaureate board. She currently holds the position of program director, chief of staff, and Jeannette coordinator for the E'rootha Youth Refugee mentoring program. She has volunteered with Conkerr Cancer, in addition to holding membership at her university with "The Organization of Health and Diversity" and "American Association of University Women".

SPONSORED BY: KROGER
SUBMITTED THROUGH: KROGER

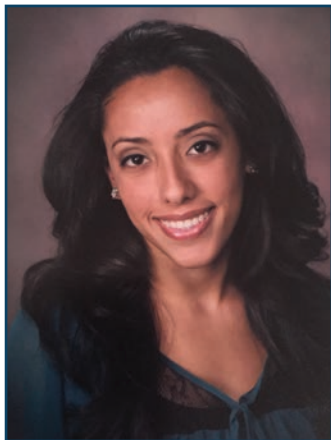




ALDEN KANE

Alden is a freshman at University of Notre Dame. He graduated from University of Detroit Jesuit High School as the class valedictorian, where he was an MHSAA All-State swimmer and captain of the varsity swim team. Alden undertook an engineering research project at the University of Detroit Mercy as a junior in high school to construct a wheelchair-adaptable stroller for a paraplegic mother, and has spoken at TEDxDetroit 2015 and the 2016 Society of Automotive Engineers World Congress about his invention. With his project, he won the University of Detroit Mercy's 2015 Undergraduate and Graduate Research Symposium, the Grand Award at the 2016 Intel Science and Engineering Fair of Metro Detroit, 3rd place at the 2016 Intel Michigan Science and Engineering Fair, and competed at the 2016 Intel International Science and Engineering Fair in Phoenix, Arizona. Throughout high school, Alden has also been the Fundraiser Co-Chair of U of D Jesuit's National Honor Society, a volunteer tutor at U of D Jesuit, an active member, volunteer, and leader in the St. Fabian Youth Group, and a volunteer for Detroit SWIMS.

SPONSORED BY: RNDC OF MICHIGAN
SUBMITTED THROUGH: PARKWAY FOODS



BRITTANY KASHAT

Brittany is a senior at the University of Michigan, studying Biopsychology, Cognition, and Neuroscience, with a Spanish minor. She graduated from Groves High School where she was president of the National Honors Society, was Co-Activities Chair of the Big Brother Big Sister Program, and was on the volleyball team. She is actively involved in many student organizations on campus, such as being President of Motley Crew, a volunteering organization, Co-President of the Chaldean American Student Association, and Co-Vice President of Students Against Alzheimer's, an organization that spreads awareness and raises funding for Alzheimer's care. She plans on continuing her education in medical school.

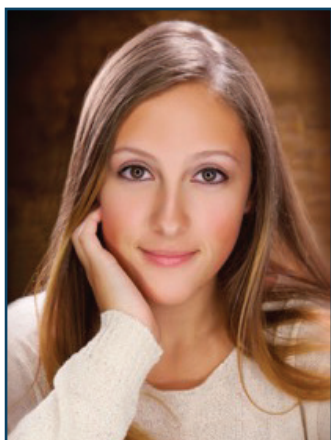
SPONSORED BY: BLUE CROSS BLUE SHIELD OF MI
SUBMITTED THROUGH: BLUE CROSS BLUE SHIELD OF MI



NAVIN KATHAWA

Navin is a junior at the University of Michigan studying computer science engineering. He graduated Salutatorian of De La Salle Collegiate High School, where he was a National Merit Commended student and an AP Scholar with Honor. During his freshman year of college, he was a member of the Michigan Research Community, through which he participated in a yearlong research project focused on the biomechanics of human walking with an aim toward developing more advanced prosthetic limbs. He returned to the Michigan Research Community the next year as a Peer Mentor, where he assisted incoming freshman in their transition to university and in their own research endeavors. He is currently a software engineering intern at Servant Systems, a technology company in Chelsea, Michigan.

SPONSORED BY: LEVEL ONE BANK
SUBMITTED THROUGH: UNITED LIQUOR SHOPPE



ALYSSA KERRIGAN

Alyssa is a freshman at Michigan State University. She graduated from Walled Lake Northern High School with highest honors. She was a member of the varsity volleyball team as well as National Honor Society, Spanish Honor Society, Student Council, and Interact Club. Alyssa also served as a Youth Leader at the Our Lady of Refuge Youth Group, taking part in various volunteer opportunities.

SPONSORED BY: D&B GROCERS WHOLESALE & DISTRIBUTORS
IN MEMORY OF MICHAEL H. HESANO
SUBMITTED THROUGH: D&B GROCERS WHOLESALE & DISTRIBUTORS





COLLIN KONJA

Collin is a Junior at Wayne State University this Fall. He is the president of the Chaldean American Student Coalition on campus. Collin wants to help make a difference in helping people that are going through hard times in Iraq so he is vice president of the new Student to Student branch of Help Iraq. His family means a lot to him and he wouldn't be the person he is today without them.

SPONSORED BY: U.S. ICE - IN MEMORY OF FOAD ABBO
SUBMITTED THROUGH: EASY PICK MINI MART



JEWEL KONJA

Jewel is a freshman at Wayne State University and plans on studying pharmacy. She graduated from Oscar A. Carlson High School and was captain of the Color Guard and secretary of National Honor Society. Jewel was also a member of Marching Band, Drama club, Quiz Bowl, Social Studies Olympiad, and Interact Club. She volunteered through Habitat for Humanity, National Honor Society, Interact Club, The Gibraltar Rotary, and her local elementary school.

SPONSORED BY: AFPD FOUNDATION - IN MEMORY OF FRED DALLY
SUBMITTED THROUGH: MIKE'S PARTY STORE



MIRANDA KONJA

Miranda is a freshman at Wayne State University studying Nutrition. She graduated from Mercy High School where she was a member of National Honor Society, and held a position on student council for 3 years. Miranda played travel soccer for 5 years and high school soccer for 4 years. Miranda was a part of clubs at Mercy such as science club, and junior classical league. She volunteers through Our Lady of Victory Catholic Church, her youth group mission trips, and coached a U7 boys soccer team through Novi Parks and Recreation.

SPONSORED BY: COCA-COLA REFRESHMENTS
SUBMITTED THROUGH: VREELAND MARKET



KYLE LARDIE

Kyle is a junior in the Dental Hygiene program at Lansing Community College. He has volunteered with others in his program at homeless shelters passing out food and at schools teaching children about the importance of proper dental hygiene. When Kyle is not volunteering, he is appreciating the great outdoors, experiencing all Mother Nature has to offer. He is a graduate of Portland High School where he participated in wrestling, tennis, track, basketball, and football. Upon graduation, Kyle wishes to work for a nonprofit dental company that helps the less privileged community.

SPONSORED BY: MEIJER
SUBMITTED THROUGH: MEIJER





JESSICA LOVEJOY

Jessica is a freshman at Saginaw Valley State University studying education. She graduated from Coleman High School where she was a member of National Honor Society, student council, board scholars, FFA, and the school STAR program which volunteered in the community. She participated in cheer, competitive cheer, track and was also crowned homecoming queen her senior year.

SPONSORED BY: PRAIRIE FARMS DAIRY CO.
SUBMITTED THROUGH: STEVE'S COUNTRY CORNER STORE



BAILEY MARKOWSKI

Bailey is a freshman at The Ohio State University majoring in Political Science in the Honors College, as well as being on the Pre-Law track. She graduated from Parma Senior High School, where she was the captain of the varsity basketball team. Bailey was also a member of National Honors Society and Student Council. She graduated with summa cum laude with honors. She has volunteered with youth basketball programs and with St. Peter's church in efforts to feed the homeless.

SPONSORED BY: LIBERTY USA / EBY BROWN
SUBMITTED THROUGH: DURICA'S SUNOCO



JUSTIN NAFSO

Justin is a junior at Rochester College, currently completing his major in biology and minor in psychology. At the same time, he is a starter for the Rochester College Men's Basketball Team. In his sophomore year, he was named an All-Conference player and also selected to the All-Academic Team and Dean's list. In 2014, Justin graduated from Walled Lake Central High School where he was captain of the varsity basketball team and was named First Team All-Conference, Honorable Mention All-County, and back-to-back years on the All-Academic Team. Justin is currently preparing for his Dental Admissions Test in hopes of getting accepted into dental school.

SPONSORED BY: FRANK G. ARCORI FOUNDATION
SUBMITTED THROUGH: LIQUOR PLUS



CASSANDRA OBERLE

Cassandra is a junior at Ohio Wesleyan University where he is currently on the women's varsity soccer team and studying exercise science, pre-physical therapy and Spanish. She graduated from Buckeye Valley High School where she was a member of National Honor Society and Student Council. She was a cheerleader and was the captain of the varsity women's soccer team. She, with the help of her teammates, organized a Kick for the Cure game to raise money for a woman in the community who were recently diagnosed with cancer.

SPONSORED BY: DAIRYMENS
SUBMITTED THROUGH: MIDWAY MARKET





RUTVA PATEL

Rutva is a junior at The Ohio State University studying Chemical Engineering. She graduated first in her class at Riverside High School where she was a member of the National Honor Society, Mock Trial, and Student Council. She is currently a member of the Humanitarian Engineering Scholars program and participates in an outreach program to teach local middle school students about the field of engineering. This summer, Rutva will spend her time working in the laboratory of Dr. Carlos Castro, where she will work on methods of DNA Origami to create functional mechanical devices on the nanoscale.

SPONSORED BY: DAIRYMENS

SUBMITTED THROUGH: CONVENIENT FOOD MART



JORDAN RHODES

Jordan is a freshman at Taylor University majoring in Engineering. He graduated in the top ten of his class from Western Michigan Christian High School. Jordan has played a variety of sports including basketball, baseball, soccer, and track. He has volunteered at his church's coffee bar and children's ministry, been a small group leader, and gone on three mission trips to Kenya, Africa.

SPONSORED BY: LEE & MAXINE PECK FOUNDATION

SUBMITTED THROUGH: ORCHARD MARKET



ERIN ROGALLA

Erin is a sophomore at Taylor University studying Elementary Education with a concentration in Middle school English literature. She graduated from Western Michigan Christian High School where she toured with band, ran track and field. Outside of school Erin was involved in equestrian for seven years. She also volunteered at Love Inc., Muskegon Christian, led a small group, and taught kindergarten at Harvest Bible Chapel Spring Lake. Erin currently is invested in The Gathering and plans to volunteer in the children ministry in the fall.

SPONSORED BY: AFPD FOUNDATION

SUBMITTED THROUGH: FRUITPORT ORCHARD MARKET



BRENNA ROSSO

Brenna is a freshman at Michigan Technological University where she will pursue a degree in Molecular Biology and Biochemistry. Brenna was a member of student council in high school as well as captain of the speech and debate team, during which time she ranked 8th statewide in the prose category. Brenna volunteered with Summer in the City, coached forensics for the elementary and middle school, served as the student representative for her community's Park and Recreation Task Force, was a member of the Fenton Community Orchestra as well as raised two dogs for assistance organizations.

SPONSORED BY: BELLANCA LABARGE, P.C.

IN MEMORY OF PETER J. BELLANCA

SUBMITTED THROUGH: HARTLAND MOBIL GENERAL STORE

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ATTORNEYS AND COUNSELORS

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FARAH SAFIEDDINE

Farah is a freshman at Henry Ford College studying Biology. She graduated from Dearborn High School where she was a member of National Honor Society, Key Club, Arabic Club, Discover Islam, Cancer Awareness Club, and Aspiring Medical Professions Club. Farah played both junior varsity and varsity tennis at Dearborn High. Farah currently volunteers at Beaumont Hospital, tutors Chemistry, and is a member of Phi Theta Kappa Honor Society.

SPONSORED BY: FAYGO BEVERAGES
SUBMITTED THROUGH: FAYGO BEVERAGES



MARTIN SALLAN

Martin is a Junior at Oakland Community College studying Business/Accounting. He graduated from Oak Park High School where he played football and was part of the robotics team. Martin spends his free time working on his personal development and serving youth group at Mother of God Chaldean Church. He recently became a citizen of the United States of America.

SPONSORED BY: MICHAEL H. DENHA FAMILY
SUBMITTED THROUGH: PAYLESS MARKET



MAGGIE WEGLARZ

Maggie is a sophomore at Marquette University where she is studying biomedical engineering with a focus in electronics. She is also pursuing a minor in Spanish for the health professions. She is involved in the Marquette band and is the vice chair for the university's chapter of American Society for Quality. She graduated from Wheaton North High School, where she was very involved in the band program, as she performed in the pit orchestra, the wind ensemble, the marching band, the jazz band, the pep band, and the full orchestra. She was a first chair clarinet player in the band for three years and the clarinet section leader for two years in the marching band. She also volunteers with Midnight Run, a soup kitchen organization, and Saint Michael Catholic Church Youth Group.

SPONSORED BY: DTE ENERGY
SUBMITTED THROUGH: SCHUSTER'S SERVICE CENTER



SAMANTHA WIRT

Samantha is a sophomore at Grand Valley State University pursuing a degree in Exercise Science. Samantha hopes to use this degree to obtain a Doctorate in Physical Therapy. As a graduate of Chesaning High School, Samantha was National Honor Society Vice President, Class Treasurer, a Key Club member, and also a participant in softball and golf. At Grand Valley, Samantha is NHF Community Secretary and also a life group leader for Campus Ministry. Volunteering at St. Mary's of Michigan- Guardian Angels and other various organizations is a great passion for Samantha, all while working part-time at Frank's Supermarket in her hometown of Chesaning.

SPONSORED BY: AFPD FOUNDATION
SUBMITTED THROUGH: FRANK'S SUPERMARKET





BRIAN YOUSIF-DICKOW

Brian is a Junior at Wayne State University. He is in the Honors College and is studying electrical engineering. During his time at Wayne State, Brian has worked for the Dean of Students, and has been on the Dean's List for the entire duration of his college experience. Brian also interns at Autoliv Electronics of America as a member of the warranty analysis team. In his free time, Brian teaches catechism at Mother of God Chaldean Church, plays roller hockey, and caddies at Knollwood Country Club.

SPONSORED BY: MICHAEL J. GEORGE CHARITY
SUBMITTED THROUGH: TELEGRAPH-WARREN SHELL



SHARON YOUSIF-DICKOW

Sharon is a senior at Wayne State University, and will be entering Wayne State's Doctor of Pharmacy program at the Eugene Applebaum College of Pharmacy and Health Sciences this upcoming fall. During her time at Wayne State, Sharon has actively participating in several extracurricular activities such as Wayne Future Pediatrics, Day in the Life of A Warrior, and peer mentoring for Wayne State's Department of English. Outside of school, Sharon works as a pharmacy technician at an independent pharmacy, volunteers for the oncology pharmacists and Parenting Program at Beaumont Health, and helped with Special Needs Catechism and Communion at Mother of God Church. In her spare time, Sharon enjoys the company of family and friends, spending time at church, and reading and studying Arabic literature and language.

SPONSORED BY: AZIZ H. SHALLAL MEMORIAL SCHOLARSHIP
SUBMITTED THROUGH: MIKE'S PARTY STORE

AFPD FOUNDATION MISSION STATEMENT

THE AFPD FOUNDATION WAS ESTABLISHED IN 1999 AS THE PHILANTHROPIC ARM OF AFPD, DEDICATED TO PROVIDING SCHOLARSHIPS AND PROMOTING EDUCATION THROUGH THE FOOD, BEVERAGE AND PETROLEUM INDUSTRIES. THE AFPD FOUNDATION ALSO PARTICIPATES IN INDUSTRY RESEARCH AND OTHER PROJECTS TO BETTER THE FOOD, BEVERAGE AND PETROLEUM RETAIL INDUSTRIES.



ASK THE SCHOLAR //

HOW DID YOU FIND OUT ABOUT THE AFPD FOUNDATION SCHOLARSHIP AND HOW WILL THE SCHOLARSHIP HELP WITH EARNING YOUR DEGREE?

"I heard about the scholarship from someone I knew who previously won it. The scholarship will be used to help with my tuition dues & financial aid."

ANUDEETA GAUTAM // UNIVERSITY OF MICHIGAN-ANN ARBOR

"My mom knows someone who owns Steve's Country Corner Store, and they gave me the information to apply. The scholarship will help all around with my college dues."

JESSICA LOVEJOY // SAGINAW VALLEY STATE UNIVERSITY

"My uncle, Elias Konja, is a member of AFPD and through his store, Mike's Party Store, he told me about this scholarship opportunity. The scholarship will financially help me through pharmacy school."

SHARON YOUSIF-DICKOW // WAYNE STATE UNIVERSITY

"I heard about the scholarship through my uncle and his store. The scholarship is extremely helpful, thank you, AFPD; and I will be using it towards my tuition."

BRIAN YOUSIF-DICKOW // WAYNE STATE UNIVERSITY

"I heard about this scholarship through my dad, who works for Kroger. I will be using the scholarship to help out with my tuition for my first year of college."

JESSICA BISHOP // OLIVET NAZARENE UNIVERSITY

"I heard about this scholarship from my older sisters, who have won the scholarship in the past. I will use the scholarship to help out with my tuition and room & board dues."

JEWEL KONJA // WAYNE STATE UNIVERSITY

"I heard about this scholarship from my father who is involved with AFPD. I will be using the scholarship to help pay for my tuition in the upcoming fall semester."

COLLIN KONJA // WAYNE STATE UNIVERSITY

ASK THE SPONSOR //

WHY WAS IT IMPORTANT FOR YOUR COMPANY TO BE A SPONSOR AND HELP SUPPORT THE AFPD FOUNDATION'S SCHOLARSHIP PROGRAM?

"We've been a sponsor for this event from day one because we believe in youth and leadership and these are our future leaders. It's part of our mission and a part of our objectives and goals. So, really, we work very closely with AFPD and what they promote with education and progress for our communities."

FOUAD ASHKAR // DTE ENERGY

"We think it's very important to give back and to help qualified and talented individuals such as these. This is the number one thing I do with AFPD. I enjoy the scholarship luncheon more than anything else. It's great to see the young people excited and to help contribute to their education and their future."

JASON ISHBIA // SHERWOOD FOOD DISTRIBUTORS

"At Coca-Cola we value education and supporting the young students and the future of America and Michigan. So we're very proud to be a sponsor and help some students out financially and give them a little bit of jump start in their career."

KEN HERBERT // COCA-COLA REFRESHMENTS

"We find this to be such a great event, number one, and number two to help young kids grow and be a part of the community, that's what Prairie Farms is all about. So if we can do that with AFPD, it's a great partnership."

DAVE ORLANDO // PRAIRIE FARMS DAIRY CO.

"As part of Pepsi, we've been a long standing partner with AFPD, but more so, we helped to create the Foundation and underwrite this scholarship program. So this goes pretty far back for Pepsi and we're just proud to be involved in the kids furthering their education and making the world a better place."

MIKE QUINN // PEPSI BEVERAGES COMPANY

"Kroger loves to be actively involved in the communities in which we live and serve and I think this scholarship program is one of the strongest in the state. We're happy to be a part of it and to be providing youth the opportunity to advance."

KEN MCCLURE // KROGER



petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

The Underground Storage Tank Inspector is Coming

Out of sight, out of mind is a familiar cliché. But with regard to underground storage tanks, the piping systems, the submerged pumps, remote monitoring inventory probes, and the pump island dispensers, “out of sight” could mean a problem that will rear its ugly head and cost you dearly in time, money, and “down time”!

It is very important that you monitor all of these components of your fuel delivery system regularly, and keep records of maintenance. For insurance purposes and inquiries by state or Federal EPA inspectors, detailed record keeping can be a great friend. Gather and maintain all your records that pertain to your UST delivery system.

Keep “leak test” records together and in date order for easy review. Keep and maintain all invoices and receipts for maintenance work performed on your dispensing system. This action will show an inspector that you regularly implement sound business practices. Make thorough and detailed notes regarding what action was taken, when a test was performed, a leak test failed, or you experienced any system leakage problems.

Keep audio and visual alarms on inventory monitoring devices up-to-date and operational. Promptly acknowledging an alarm can reduce the severity of any petroleum discharge situation.

Keep your UST fill pipe areas clean; clear of debris for quicker delivery; and, don’t park cars over the fill pipes! The transport truck won’t be blocking your driveway for any extended period of time, inconveniencing your customers.

Maintaining, organizing, and keeping detailed



records in preparation for a visit by an inspector will reduce the time spent with an inspector, and will provide you with information that will help you detect a leak earlier, rather than later.

Shop for and keep aligned with the same UST system service provider. I liken it to a family practitioner doctor, he’ll get to know your system, how it works, and what maintenance has been performed in the past. And, in dire situations you can hope your UST servicer has records of UST work done at your site.

The Federal and state EPA’s have been charged with performing inspections on UST systems at least every three years. Take steps to make that visit as pleasant as possible. ■



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government relations update

DAN PAPINEAU // AFPD DIRECTOR, GOVERNMENT RELATIONS

Legislature Breaks for Summer

As an extremely busy last few weeks comes to a close, legislators head back to their respective districts for the summer. As the dust settles upon their exit, the

legislature toiled with several big issues prior to their dodge out of town. Significant energy reforms were considered, the budget was wrapped up despite last minute, unexpected revenue shortfalls, a fully charged debate over how to deal with the Flint water crises took place, medical marijuana regulations were contemplated, criminal justice reforms debated, and a plan was agreed to on how to deal with the massive debt held by Detroit Public Schools.

With very little, if any, legislative activity taking place over the next few months I thought it would be a good time to provide updates on the several issues AFPD is actively engaged in.

BOTTLE BILL

The decades long debate over eliminating the bottle bill is very much alive. The amount of literature on the bottle bill and recycling in Michigan has become, at times, overwhelming. It is absolutely clear that Michigan has failed when it comes to recycling. For a state that prides itself on its natural beauty it is embarrassing that we have the worst recycling rate in the Great Lakes region. The key culprit in our States' failure to enhance recycling is the bottle bill. Unfortunately, not everyone sees it this way.

A few months ago Representative Hoadley (D-Kalamazoo) introduced legislation that attempts, yet again, to expand Michigan's bottle deposit law to non-carbonated beverages. Representative Hoadley's belief that expanding the bottle bill is the right way to increase recycling in Michigan is immensely flawed. I debated this with the Representative on the radio however, as in meetings with him in his office, he fails to fully look at the big picture.

AFPD is at the forefront when it comes to recycling reforms that include the elimination of the bottle

deposit law. Furthermore, as of June 1st I was tapped to lead the Michigan Recycling Partnership which is a coalition of businesses that believe, as we do, that Michigan's current recycling policies are not working and a shift towards comprehensive curbside recycling service is an absolute must to bring Michigan's recycling rate up to par.

AFPD will continue to relentlessly fight the bottle bill and be a leader in recycling reform discussions moving forward.

SDM CAP

I am happy to report that legislation that caps the number of Specially Designated Merchant licenses (licenses to sell beer and wine) was reported unanimously out of the Senate Committee on Competitiveness and unanimously supported by the entire Senate. The bill now sits in the House Committee on Commerce where the Chairman's office informed me that the bill will be considered in September when members return from the Summer break.

PLASTIC BAG ORDINANCE PREEMPTION

Approved by mostly a party line vote, legislation to disallow local units of government from adopting ordinances that ban the use of plastic retail bags was approved by both the Senate Commerce Committee and the Senate as a whole. As detailed in last week's article in this publication the logic behind these plastic bag bans is erroneous. Environmentalists' beliefs that mandating the use of reusable cloth bags is better for the environment is wrong. Plastic retail bags are reusable, 100% recyclable and made in America.

The legislation, similar to the SDM Cap bill, currently sits in the House Commerce Committee where quick action is expected in September when the legislature reconvenes after the summer break.

GROWLERS

Senator Hildenbrand has introduced legislation to expand the use and filling of growlers to SDD licensees. Growlers are usually ½ gallon jugs customers can have filled with their favorite craft beer to take home to drink later. For entirely self-serving reasons the Michigan Restaurants Association and the Michigan Licensed Beverage Association have both opposed the legislation behind the scenes.



On-premised retailers, who already have the ability to fill and sell growlers, want to keep their exclusive ability to do so.

Senator Hildenbrand has committed to having discussions on the issue throughout the summer. As the original sponsor of legislation giving on-premised retailers the ability to sell and fill growlers I think he understands why expanding this to everyone is fair.

TOBACCO TAX ENFORCEMENT

After hearing many stories about overly aggressive actions taken by State Police Officers during tobacco tax enforcement measures, AFPD immediately engaged the chairman of the State Police budget in the Senate, Senator Nofs. It became clear that the likelihood of eliminating funding for these operations was slim to none. This is largely due to the fact that since these enforcement measures were funded and put in place the State has seen an increase in tobacco tax revenues for the first time ever without raising the tax. Proponents of these tobacco tax enforcement measures say they are working and that those selling illegal cigarettes are no longer doing so due to tight enforcement and, theoretically, they have the numbers to back that up.

AFPD did not back down however and decided to confront the State Police directly on the behavior of their officers. High ranking officials within the Department admitted to rumors of foul play especially in the South East Michigan regional office. State Police administrators apologized and were embarrassed to hear of some of the stories shared with them. They committed to making internal changes to alleviate the problem.

Together, with the Department of Treasury, AFPD is working on putting together an informational piece explaining retailers' rights and responsibilities when it comes to these enforcement measures. Additionally, we will distribute contact information for regional State Police office supervisors.

YOU-BUY-WE-FRY

On April 1, 2016 the Michigan Department of Agriculture sent a letter to several businesses suspected of operating you-buy-we-fry stores directing them to get relicensed by their local health departments and thereby disqualifying them from accepting EBT Bridge Card payments.

If you recall, you-buy-we-fry stores accept EBT Bridge Card payments on raw meat, fish, and Poultry

that they immediately deep fry in their store and then serve it to their customers. This undoubtedly exploits a loophole in the prohibition on EBT Bridge Card purchases at restaurants. These EBT dollars are meant to be spent in our grocery members' stores.

While the letter did not go to as many stores as the APFD would have liked, we are working with Department officials on trying to legislatively correct this problem. A legislatively adopted solution will solve the problem completely and comprehensively.

1/2-MILE RULE CODIFICATION

Senator Marleau introduced legislation to codify the 1/2-mile rule, but due to time constraints the APFD was unable to get a committee hearing to move the bill out to the Senate floor. Hopefully, the legislature upon return can take this bill up and move it quickly before the end of the year.

The Michigan Liquor Control Commission opposes the bill and actually supports the elimination of the rule citing, in their own terms, its anticompetitive nature.

DISTILLER TAX

Michigan has the 11th highest tax on spirits in the country. This high tax burden makes it hard for small distillers to enter the marketplace. Michigan has seen an economic boom in the craft beer industry; however, we have been missing out on that same potential when it comes to spirits.

Legislation to reduce the cost of doing business in the craft distiller industry will allow small distillers to reinvest in their business and refine their products and processes. Hopefully, this will result in a type of renaissance similar to what was seen with craft beer.

Additionally, this legislation would be good for Benchmark Beverage, an AFPD company. Benchmark makes small, mostly unknown, spirits brands available to AFPD members. Any policies that help smaller distillers in Michigan help Benchmark Beverage be successful.

As you can see, AFPD has a lot on its plate. The legislative landscape is never short on ideas, legislation, rules, and regulation for the food, beverage, and petroleum industry. AFPD continues to advocate for the good policies and against the bad ones. When the legislature comes back in September, AFPD hopes to carry a number of our policy priorities across the finish line. It's been an active and successful first half of the year. Let's hope the second half is just as, if not more, successful! ■



michigan lottery report

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

Doubler Days Expanding to Include Fantasy 5, Lotto 47

The Michigan Lottery's popular Doubler Days promotion returns in September and has been expanded to include the Fantasy 5 and Lotto 47 games in addition to Club Keno.

From September 1st through September 30th, all Club Keno, Fantasy 5, and Lotto 47 tickets purchased at Lottery retailers are eligible for the Doubler. The Doubler feature will be printed at random on tickets and will double all eligible prizes, all without any additional cost to players. The Doubler feature also will apply to EZmatch prizes on Fantasy 5 and Lotto 47 tickets.

This popular promotion has a strong track record of generating excitement among players and boosting sales for retailers. During the most recent Doubler Days promotion in April, Club Keno sales increased by 16 percent compared to the same month in 2015. Players also had success during Club Keno Doubler Days, winning more than \$41 million in total prizes. More than \$2.5 million of that total was from the Doubler Days promotion.

The Doubler Days promotions offer double benefits to retailers, with increased sales and redemption commissions.

Tickets must be eligible Club Keno, Fantasy 5, or Lotto 47 prize winners to qualify for double winnings. Receiving a Doubler message alone does not denote a win. If a player purchases a multi-draw ticket and receives a Doubler message, all eligible winnings for all the drawings on that ticket are doubled.

RED BALL DOUBLE DRAW COMING IN AUGUST

The Lottery will rollout one of the most popular Daily 3 promotions this summer: the Red Ball Double Draw. The promotion is scheduled to start on August 1st, and will offer Daily 3 evening players extra chances to win during the promotion.

Beginning August 1st, five white balls and one red ball will be loaded into a drum and a special "Double Draw" will be shown after the regular Daily 3 evening drawing. If a white ball is drawn, it will be removed from the drum, set aside, and another "Double Draw" will occur the next day. When the red ball is drawn, the Lottery will conduct a second Daily 3 evening drawing, giving players two chances to win. Once the red ball has been drawn, all balls are loaded back into the drum for the next Daily 3 evening drawing.

The Red Ball Double Draw promotion applies to Daily 3 evening drawings Monday through Saturday. The promotion is scheduled to end August 31st.

During the Red Ball Double Draw promotion, the Lottery will conduct at least eight Daily 3 evening drawings each week rather than seven. With an extra drawing each week during the promotion, players will have more chances to win and more incentive to buy Daily 3 tickets.

We expect this promotion to bring additional store traffic to retailers, boost sales, and also provide more opportunities for retailers to earn more in commissions.

Best of all, the promotion is easy for retailers because no additional action or cost is required for a player to take part in the Red Ball Double Draw promotion. ■

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

INSTANT TICKETS / PULL TAB TICKETS

NEW INSTANT TICKETS:

On sale July 5th:

- IG # 775 - Tic Tac Toad \$1
- IG # 741 - Spicy Hot Cash \$2

INSTANT GAMES SET TO EXPIRE:

Expiring July 5th:

- IG # 693 - Instant 10 Grand \$1

Expiring July 11th:

- IG # 696 - Cashword \$2

Expiring August 1st:

- IG # 681 - Red Line Bingo \$3

NEW PULL TABS TICKETS:

On sale July 5th:

- MI # 550 - Hot Cash \$1

PULL TABS GAMES SET TO EXPIRE:

Expiring July 11th:

- MI # 541 - Winner Time Cash \$1

Expiring August 15th:

- MI # 542 - Lightning Slots \$2

TICKET ACTIVATION: Retailers are reminded to activate all game tickets before putting them on sale to ensure winning tickets may be redeemed by players.



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Major League Baseball trademarks and copyrights are used with permission of Major League Baseball Properties, Inc. Visit MLB.com. Odds of winning depend on the total number of tickets sold through August 31, 2016. One \$50,000 prize and two Season Ticket package prizes to be awarded for every 30,000 tickets sold each at retail and online. One World Series Trip prize to be awarded for every 10,000 tickets sold each at retail and online. 225 prizes of \$100 and 1,200 prizes of \$15 to be awarded for every 10,000 tickets sold at retail. Odds of winning online instant-win game are: \$10: 1 in 20; \$20: 1 in 40; \$30: 1 in 100; \$40: 1 in 200; \$50: 1 in 300; \$100: 1 in 600. Overall odds of winning online instant-win game are: 1 in 10.53. Knowing your limits is always the best bet. Call the Michigan Problem Gambling Helpline for confidential help at 1-800-270-7117.



ohio liquor report

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

Preparing for the Republican National Convention

Coming this summer is one of the largest events Ohio will have hosted. The Republican National Convention (RNC), hosted by the city of Cleveland July 18 - 21, will draw people from all parts of the country. An estimated 50,000 delegates, media and visitors will converge on Cleveland and the surrounding region, extending as far as Toledo and Columbus. More than 16,000 hotel rooms have already been booked, including 5,000 in downtown Cleveland alone. Based on past political conventions in other cities, an estimated \$200 million in direct spending will be generated by this event. Much of that infusion to the local economy will benefit Ohio, including businesses such as restaurants, hotels, bars, and other entertainment venues.

There are four things you can do to be prepared for this monumental event. First, liquor permit holders need to be prepared for an influx of customers. The Division has been working closely with suppliers, warehouses and trucking to ensure that affected Contract Liquor Agencies - Agencies in Cleveland and those within about a 60-mile radius - get the right products in the right quantities to serve their wholesale customers.

Second, it is imperative that if your business has privileges to sell spirituous liquor for on- premise consumption you contact your assigned Contract Liquor Agency immediately to order the appropriate products and quantities you need in advance, especially for any special events or private parties already scheduled to be held at your establishment. Be sure to increase your normal order quantities for top selling and popular brands, as well as products

needed for any specialty drinks on your menu for the event week.

A third consideration for permit holders, especially those hosting special events, is to be sure that alcohol sales and consumption occur only within your defined permit premises rather than any spaces such as tents in the parking lot or other temporary outdoor areas. If you want to expand the area of your permit premises to a patio or deck, you can get authorization from the Division by contacting the Division's Investigative Services Section at (614) 644-2433.

Finally, the most fundamental thing to remember is your social responsibility to prevent alcohol sales to underage and intoxicated individuals. It's up to you and your employees to make sure that all customers buying alcohol are at least 21 years old, and are not over-served. Checking for a valid driver's license, an official state of Ohio identification card, a U.S. military identification card or a passport can help prevent illegal sales and protect your business. Electronic ID scanners are great devices, but the human factor is still the most effective tool for preventing underage drinking.

Please remember that it is also illegal for any persons to permit the engagement of accommodations at any hotel, inn, cabin, or campground by an underage person or for an underage person, if it is known or suspected that the underage person is intoxicated or possesses any beer or intoxicating liquor.

Education and awareness are the keys to running any successful business and also to fulfilling your social responsibilities as a permit holder, Liquor Agent and good corporate citizen. Please visit our website at www.com.state.gov/liqr to access these tools and our educational materials, like the training booklet, "Safe Alcohol Sales." There are also other great resources you can link to including: "We Don't Serve Teens" and the Alcohol Server Knowledge (ASK) training program offered by the Ohio Investigative Unit. Also follow our Twitter feed at @ohioliquor. ■



AFPD Continues to Work While the Legislature is on Break

There's an old political saying that "your house and money aren't safe while the legislature is in session". If that's true then AFPD members can rest safely as the Ohio General Assembly is adjourned for the summer. The Ohio Senate will be back in late September for two weeks and the Ohio House will not be back until mid-November.

The reason for this long break is simple; this is an election year and 17 members of the Ohio Senate are up for reelection. Currently controlled by Republicans by a 23-10 margin, all 99 members of the Ohio House are up with Republicans holding a 65-34 margin. Also in Ohio, all 16 Congressional seats are up with Republicans holding a 12-4 margin and Ohio Republican U.S. Senator Rob Portman is being challenged by former Ohio Governor Ted Strickland.

As this is also a Presidential election year, it makes incumbents very worried. Mostly those of the Republican party who believe Donald Trump may lose by a huge margin which could help Democrats across the board.

Ohio Governor John Kasich, who had been a Presidential candidate, has been very critical of Mr.

Trump and even though the Republican convention is in Cleveland this year, he may not attend and it's possible that Senator Portman will skip the event as well. This is unheard of in the host state. You can count on Lt. Governor Mary Taylor, Secretary of State John Husted and Attorney General Mike DeWine to attend the convention as all three have expressed interest in running for Governor in 2018, when Kasich is term limited.

At AFPD's request and with the assistance of State Representative Anne Gonzales, the Ohio Lottery Commission did meet with AFPD and two others to discuss how we can make the lottery more attractive to businesses and make more money for agents and the state. It was a very positive meeting and the discussions are ongoing. AFPD also initiated meetings with the Ohio EPA on dealing with fraud in those areas that are required to sell 7.8 RVP summer time fuel. The EPA will be doing random checks and huge fines could be levied on those stations found to be in violation.

AFPD is well aware of the attempt in Cleveland to raise the minimum wage. Ohio is a home rule state, meaning that cities can adopt their own legislation. The State can pass legislation and make it a general rule which would supersede home rule, but it's difficult to do as the Ohio Municipal League would fight such a move strenuously. Other Ohio cities are looking at this also, waiting to see the outcome in Cleveland. If it goes to the ballot it could win, but this is an issue that impacts all businesses. Those impacted the most, Hotels, Restaurants, etc. will take the lead. AFPD will assist whenever and wherever we can. ■

CLEVELAND2016



P R O U D H O S T O F T H E REPUBLICAN NATIONAL CONVENTION

EXECUTIVE ORDER ALERT ON OVERTIME

■ BY KRIS HARRIS





New rules and provisions on overtime have passed by an executive order from President Obama. The final ruling has been issued and will go into effect on December 1, 2016. According to the Department of Labor (DOL), the final ruling will update overtime regulations and will effect more than 4 million workers in the first year alone.

The final ruling has three key provisions. First, it sets the standard salary level at the 40th percentile of earnings of full-time salaried workers in the lowest-wage Census Region. Currently, this region is in the South. The new salary level is \$913 per week, or \$47,476 annually, for a full-year worker. Second, it sets the total annual compensation requirement for highly compensated employees (HCE), subject to a minimal duties test, to the annual equivalent of the 90th percentile of full-time salaried workers nationally. Currently, that equivalent amount is \$134,004. Finally, it establishes a way of automatically updating the salary and compensation levels, every three years, to maintain the levels of both percentiles and to ensure that they continue to provide useful and effective tests for exemption.

In addition to these changes, the final rule will amend the salary basis test in order to allow employers to use non-discretionary bonuses and incentive payments, which includes commissions, to satisfy up to ten percent of the new standard salary level.

So, effective December 1st of this year, the standard salary level will increase from \$455 to \$913 per week and the HCE total annual compensation requirement from \$100,000 to \$134,004 per year. There will also be future updates to those thresholds, which will occur every three years, beginning on January 1, 2020.

“The first thing that everybody has to understand is that this was an action taken by the President, not the Congress, and it has a far reaching effect particularly for those in the retail and restaurant business which is our core membership,” said Jim Bellanca Jr. of Bellanca LaBarge P.C. in Harper Woods, Michigan. “So anybody, even a salaried employee, making less than \$47,476 has to be paid overtime for any work in excess of 40 hours, else they violate the law and can be penalized by the labor board. In addition, even if you make more than \$47,476 a year, under the new ruling or new executive order, you must be in a position of supervising two or more employees.”

To better understand the rules, you have to look at the reasons behind the change. “The starting point really was President Obama on March 13, 2014 issued an executive order in which asked the Secretary of Labor

and the Labor Department to access the adequacy of the overtime rule basically looking at three different objectives,” said Dr. David Weil, Administrator of Wage and Hour Division with the Department of Labor. “The first was to make sure it provided the kind of coverage that Congress intended when it passed the original law. The second thing he asked us to do was to modernize it and look at what’s changed in the labor market and does the overtime rule adequately kind of catch up with the ways things are? The final thing he asked us to do was to make the rule more clear for workers and to make it more transparent and clear for employers as well.”

In talking to members of AFPD, their first thoughts on the ruling were not favorable. “Initially I just thought it was a lot of cumbersome burdens and regulations put on by the government,” said Joe Bellino Jr., owner of Broadway Market in Monroe, Michigan. “People take the job and they’re willing to do it because they know what’s involved in a store. And now we have the government saying, ‘no, wait a minute, the pay you worked out with this gentlemen isn’t enough; you have to pay him more.’ That’s just how government is I guess.”

According to Phil Kassa, owner of Heartland Marketplace in Farmington Hills, “It’s going to be a lot more paperwork and just more cumbersome. It’s just another way the government is making it harder for you to do business and it’s adding more cost to do business.”

Business owners understand the bottom line and therefore are very practical and pragmatic when evaluating and discerning the ramifications of new legislation. “This might sound good in the beginning, but at the end of the day, the business is going to make a decision, and it’s going to be an economic decision,” said Paul Elhindi, owner of Corner Market in Lyndhurst, OH. “If you’re in a small business, you have to evaluate and see if you can afford to give everybody on salary that amount of money as a minimum. Look, it’s going to affect jobs, and some people are going to lose their jobs over this, which is sad, but it’s going to happen.”

How this new ruling will impact your business will be determined by a few key factors which include the size of your business, current staffing and how you decide to make adjustments to work within the new system. “The very first thing we did was we went through our records to see how many of our staff would be affected by this and we have, currently, about five people that will be affected in our organization,” said Karam Bahnam, owner of USA 2 Go in New Hudson, MI. “The way we’re going to have to deal with this, unfortunately, is by making changes to the way these people are structured to get paid. Instead of being on salary, we’re going



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to have to reduce their hours and put them on hourly rates. So, at the end of the day, those employees will be affected negatively.”

The Department of Labor took this concern into consideration and asked if they were worried about the ruling having an adverse effect on employees by employers changing their structure and status, in order to remain compliant. “We looked very closely at that important issue and our overall sense is that the answer is ‘No,’” said Weil. “We think employers are going to make rational decisions particularly because these employees who are in these positions are often key employees of organizations that you don’t want to lose.”

Some retailers were ahead of the curve and made changes years ago that will prevent the new ruling from having an impact on their business. “It really doesn’t affect us because all of our people are hourly,” Kassa said. “We have roughly three hundred people that work for us and none are salaried. About two years ago, we changed the way we do business and everybody is on hourly. If you work you get paid, if you don’t work you don’t get paid, it’s plain and simple.”

For other members of AFPD, meeting the new provisions will result in an increase in cost. “It’s going to affect us a lot because most of these people who are salaried now, you’re talking about a significant increase to meet the minimum that the President is looking for,” explained Bahnam.

Even those retailers who will not be affected by the new overtime laws are still concerned about the change and how it will impact other members of AFPD. “Right now we have one full-time employee, me, and we have nine part-timers,” said Bellino Jr. “It won’t affect my business much, but I can see it affecting a lot of my friends with stores where they’ve hired managers and the managers are used to working six days a week at a set salary.”

Retailers impacted by the final ruling will have some options to help reduce the additional cost, if they have salaried workers that are currently near the threshold amount. “Employers could find themselves altering their salary structure,” said Glenn D. Waggoner, from Pepple & Waggoner in Cleveland, OH. “If an employee is paid a \$45,000 salary and regularly works more than 40 hours per week, it could be prudent to bump that up to the new \$47,476 overtime exempt level. But what if you have a \$48,000 employee above the other person, do you then raise the salary of the \$48,000 person?”

At this point in time, there are still many more questions than answers and there is frustration by some members about the lack of information. “I

think they have an obligation to send information to the employers and tell them, ‘hey, this is the new law, this is how we’re doing it,’ and as of right now, there is no communication,” said Elhindi. “I have not heard of any communication to any employer in regards to this. We haven’t seen any communication from them saying, ‘by the way A, B, C and D.’ We’ve been reading about it, we’ve been trying to get ourselves educated and we’d like to educate our members and at least let our members know what we know at this point.”

The Department of Labor feels it has done a good job, up to this point, in providing information on the new ruling. “We’ve been very activity engaged not only in issuing lots of guidance, and I think you’ll see we’ve issued guidance at different levels of detail to really provide information for people with different levels of need for that information,” explained Weil. “We’ve done a series of webinars for different employer communities and some of those webinars you can actually retrieve, pull down and listen to. We’ve put the audio tape and the slides from them up on our website as well. I think we’ve had, just in these weeks since we’ve rolled out the rule, over 20,000 people registering for our webinars.”

AFPD will continue to stay on top of the final ruling’s provisions and has already met with the Department of Labor’s Detroit office. However, it is critical that retailers become well-informed on all of the details, as soon as possible, to provide enough time to make any necessary adjustments prior to December 1st.

The Department of Labor has provided various site links, blogs and webinars to assist employers in making the best decision for their business. Below are links with a brief description for each.

The main landing page for the new rule:

www.dol.gov/featured/overtime.

Employers have plenty of options in how they comply with the new rule. Dr. Weil’s blog addresses them here:

<http://blog.dol.gov/2016/05/18/plenty-of-options-with-new-overtime-rule>.

There is a landing page that provides a guide for small businesses: www.dol.gov/WHd/overtime/final2016/SmallBusinessGuide.pdf.

To better understand the Executive, Administrative, and Professional duties test, members can visit:

www.dol.gov/whd/overtime/fact_sheets.htm. ■

Kris Harris is a writer for Denha Media & Communications.



From Fruit Cart to Family Dynasty

What started as a small full service fruit stand on the south side of Chicago has ripened into a supermarket staple for the entire Chicago Metro area. It all began after the Dremonas family emigrated from Greece and at just 12 years old, Jimmy Dremonas began working for a fruit vendor to help his family make ends meet in this land of opportunity. In the early 1970s, a 16 year old Dremonas and his brothers took advantage of that opportunity, ventured out on their own and began selling from a small fruit cart in downtown Chicago. They named it Pete's Fresh Market in honor of their father. "It all started from there," said Executive Officer Stephanie Dremonas. Stephanie is Jimmy Dremonas' daughter, who is just one of the many family members who is proudly and quite effectively carrying on the family business into the second generation.

Forward to 2016 and Pete's Fresh Market is a story book example of how the "American Dream" can be achieved in the land of opportunity. The independent grocery company has grown to 12 stores located throughout the Chicago area – seven in Chicago proper and five in the surrounding suburbs. "We have a range of stores from conventional to specialty or international stores," Dremonas explained. In fact, Pete's Fresh Market prides itself in tailoring each of its stores to the specific needs and demands of neighborhoods that they serve. "What's spectacular about our business model is that we can model our stores off of any neighborhood," said Dremonas. "So, for example, if were in a



predominantly Hispanic community, we carry Hispanic products. In the trendier Village of Oak Park, we offer specialty, organic and natural selections alongside conventional products." Pete's Fresh Markets also keep on top of food trends, special diets and the changing pallets of its loyal customer base with items such as gluten-free and organic products. "We're not held to one idea or one type," Dremonas added. "Every single store has a different feel to it. We've always been very in tune with the community." Pete's Fresh Market has filled the void in neighborhoods that previously had little or no fresh food options.

The options that Pete's Fresh Market stores offers those customers goes far beyond groceries, produce, meats and bakery items. Its stores offer a deli that includes hot prepared foods with an international, gourmet flair complete with catering. Some locations also offer healthy fresh juice bars, a tranquil Lotus Café and a massive collection of world wines and liquors and craft beers. The company also has an eye on the future and the ultimate in convenience with online ordering that can be delivered to your home or workplace from three of its locations! ■

RETAILER: PETE'S FRESH MARKETS

Location: 12 locations total in Illinois: Bridgeview, Calumet City, Chicago, Evergreen Park, Oak Park & Oakbrook Terrace

Founded: Early 1970's

AFPD member since: 2016

Slogan: "Best Quality for Less"

Website: www.petesfresh.com





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AFPD Hits the Mark with Benchmark Beverage Company

■ BY KRIS HARRIS

When AFPD has a chance to extend its reach with new programs or ventures, it helps members by providing new opportunities. The latest addition to AFPD's arsenal is Benchmark Beverage Company. "Benchmark is a for-profit arm of AFPD that's 100% owned by AFPD and currently is a Michigan spirits broker," said Auday Arabo, AFPD President and CEO. "We exclusively have a number of lines for the entire state of Michigan and, in only four or five months in existence, we already have more than one-hundred SKUs in our portfolio."

The idea for Benchmark started in late 2015 and with quick and swift action, it has grown into the full-line company it is today. "Initially, it was Nabby Yono who brought the idea to me and I took the idea to George Zrinyi," explained Arabo. "We put together the legal paperwork with Burt Kassab and the next thing you know AFPD owned a for-profit entity."

AFPD's launch of Benchmark Beverage Company is the most recent example of how AFPD continues to evolve in ways to impact both the industry, as well as its members. "It's another way to get in front of retailers and talk about how we can help them," said Arabo. "It also helps support smaller craft and liquor companies, whether national or world-wide, to help them showcase

some of their products to the local marketplace," continued Arabo.

Benchmark was created on the idea that every brand matters and needs representation. "On its own, it wouldn't have worked, but with AFPD supporting it and with AFPD leading the way, we see not only sustainability, but hopefully some real growth in the company," explained Arabo.

Today, retailers now have additional products to stock their shelves and also have the unique advantage of having an AFPD owned beverage company to order from. Benchmark's products range from rums to gins and vodkas to whiskeys. "Some are Michigan made brands, others are from Virginia and Kentucky, we have some Russian and Polish vodkas, French brandies, just a full range of products that continues to grow," Arabo said. "We try to find the right area, selling point and the right price point."

Fred Hatty, Benchmark's Regional Brand Manager, has been selling new spirits for more than 24 years and was excited at the opportunity to work with the company. "Today's new launch is potentially tomorrow's 'Brand of the Year,'" said Hatty. "The direction this business is going necessitates getting points of distribution, allowing the consumers to grow and flourish within their means."

Some AFPD members have jumped on board full-force with the new Benchmark products and are already seeing positive results. "I think we brought in almost everything or very close to it," said Cliff Denha, owner of Wine Palace in Livonia. "I noticed the diversity of the product is really good and the packaging is really good which is important. Right now, Vodquila is the best selling one that Benchmark has for me."

Introducing a new spirit to customers can be a challenge, but there are ways to help turn a shy





buyer into a regular shopper. “We have a sampling license and have sampling at our store every Friday and Saturday,” said Denha. Another way to attract customers to a new product can come from the trust and relationships you’ve developed with them over the years. “My customer’s trust in me comes into play because I do try a lot,” continued Denha. “My customers have known me for 30 years and they trust me. I’m honest with them and if I don’t like an item, I tell them it’s not good.”

When deciding which new products to bring into your store, working with your local sales representative and their knowledge of the Benchmark line-up can be a helpful sounding board. “Retailers who know their business often have an idea of what categories are better sellers in their stores,” explains Hatty. “They know they have lots of competition out there and you need unique items with unique packaging, pricing, and a reason to drag that consumer back into your store. If a customer believes they can’t find that item anywhere else, you got ‘em.”

If a product doesn’t move as fast as you’d like there are easy ways to still try to catch the customer’s eye.

“We have a section for all-new items and a section for just Michigan craft liquors,” said Denha. “We also post all new items on Facebook and when a new item comes in, we feature it right next to the register.”

Benchmark is also looking to expand its product line-up from individual bottles to boxed sets, to help retailers move products and keep up with customer demands. “We’re looking to get more value-added packaging, what people call gift sets,” Arabo said. “A lot of retailers complain that there aren’t as many gift packs anymore during the holiday season.”

As members become more familiar with Benchmark’s line-up, it’s important to remember time-tested ways to turn a new product into a hot-seller. “Packaging, pricing, advertising, and quality are the four main pillars to build a brand; in that order,” said Hatty. “Packaging draws the eye to it, the price seals the deal, advertising gives the eye the reassurance that it’s legit and quality brings them back.”

You can take a look at the entire Benchmark Beverage Company lineup at www.benchmarkbeverage.com. ■

Kris Harris is a writer for Denha Media & Communications.



Prospective Billing True-Up Instructions

WHAT IS THE PAYROLL TRUE-UP?

Payroll true-up is a new process that requires employers to report their actual payroll for the previous policy year and reconcile any differences in premium paid. This important step is necessary for us to accurately calculate your premium. It's also critically important to maintaining your policy and your participation in your current rating plan or discount programs. You must complete the payroll true-up report even if your payroll for the completed policy year matches the estimate we provided at the beginning of the policy year or you had zero payroll.

SUBMITTING YOUR PAYROLL TRUE-UP REPORT ONLINE

The quickest and easiest way to true-up is online with a BWC e-account. Just follow these steps:

1. First, be sure you've logged on to www.bwc.ohio.gov with your BWC e-account by entering your user ID and password. Don't have an e-account? Just click the Create e-account link near the top right-hand corner of the home page and follow the instructions.

2. From the left-side menu under Payroll/Premium, select Payroll true-up reports;
3. Next, click the drop-down arrow to select which period you wish to complete, click that period, and then click next;
4. Enter the number of employees and your actual payroll for each manual code, and click next.
5. Please note: We will calculate the prospective billing transition credit and make any necessary adjustments based on the reporting of actual payroll. It will be equal to 1/6 of the premium for the 2015 policy year. The system completes its calculation, and you'll see a net transaction amount.

IF YOU DO NOT OWE ADDITIONAL PREMIUM OR HAVE A CREDIT

If you do not owe additional premium or have a credit as your net transaction amount, click submit on the verification page, complete the BWC electronic signature page, and click I agree and you are finished. You should print the confirmation page for your records.

IF YOU OWE ADDITIONAL PREMIUM

If you owe additional premium, you may choose to:

- Pay in full (use this option to pay the entire net transaction amount due);
- Pay another amount (use this option to pay the net transaction amount and any other amounts due);
- Submit without payment (use this option if you are going to submit payment with voucher or will be paying online at a later date).

If you decide to pay at the time you report actual payroll online, the system will prompt you to enter your payment information. If you decide to submit your actual payroll without payment, you'll need to print the payment coupon from the confirmation page, which you'll mail to BWC. Remember, we must receive payment by the due date of the true-up for us to consider it completed on time.

Finally, be sure to print the payroll true-up confirmation page for your records. Now, you've successfully submitted your payroll true-up report.

You only have until the payroll true-up deadline of August 15, 2016, to submit your payment to BWC. Please allow two business days for payments to post to your account. ■

Private employers:

Payroll true-up is coming!



Make sure you're prepared

BROUGHT TO YOU BY:

Ohio Bureau of Workers' Compensation

You Better Charge Interest On That Loan Or Possibly Risk Getting Taxed For Not

■ BY RANDALL A. DENHA, ESQ.*

Is there anything worse than being taxed on income you receive? Having to pay tax on income you never actually collect. That can happen if a family member borrows money from you on an interest-free basis. If you're not careful, you could owe tax on this "phantom income."

Fortunately, this harsh tax result can be avoided by staying within the tax law boundaries. The basic rule is that, if the borrower in an intra-family loan pays no interest, or interest at a below-market rate, interest income is imputed to the lender. In effect, the lender is first treated as having charged interest and then gifting the interest to the borrower. The

borrower is then considered to have used the gifted interest to pay the lender. This results in tax on the imputed interest.

Fortunately, there are two key exceptions in the tax law:

- Under a "de-minimis rule," there's no tax due if the loan totals \$10,000 or less as long as the funds aren't used to purchase income-producing assets.
- If the loan totals \$100,000 or less, the amount of interest imputed to the lender annually for tax purposes is limited to the borrower's net investment income for the year. And, if the borrower's net investment income doesn't exceed \$1,000, the lender need not declare any imputed income at all. Finally, you can avoid the

entire issue by simply charging a reasonable interest rate. Use the Applicable Federal Rate (AFR) published by the IRS for the month of the loan. ■

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

express lines

Walmart Testing Grocery Delivery With Uber, Lyft

The last-mile delivery service is intended to help Walmart go head-to-head with Amazon

■ BY NACS ONLINE

The Wall Street Journal reports that Walmart is expected to begin testing a grocery delivery service with ride-hailing companies Uber and Lyft, an effort to help the retailer "compete head on with Amazon.com."

Last-mile delivery, writes the news source "has proved a hotly contested battleground. Dozens of startups like Instacart Inc. and DoorDash Inc., the U.S. Postal Service, Uber and Amazon are all vying for accounts with retailers,

restaurants and grocery stores to bring goods to people's homes."

Walmart CEO Doug McMillon discussed the pilot project during the company's annual shareholder meeting on Friday. A Walmart spokesperson told the news source that the grocery delivery service will be available later this month in the Denver and Phoenix markets.

The Journal writes that the service will allow shoppers to place a grocery order online and Walmart employees will select the merchandise and package the order.

Walmart will then hail an Uber or Lyft driver to pick up the order and deliver it to the customer's location. Delivery will cost \$7 to \$10, and customers will pay Walmart, not the drivers.

"We'll start small and let our customers guide us, but testing new things like last-mile delivery allow us to better evaluate the various ways we can best serve our customers," Michael Bender, chief operating officer of Walmart Global eCommerce, told the news source. ■



IBWA: Bottled Water Consumption, Sales Increase

■ BY TERRIE // THE SHELBY REPORT



The International Bottled Water Association (IBWA), in conjunction with research, consulting and financial services firm Beverage Marketing Corp. (BMC), has released 2015 bottled water statistics, which show that Americans' consumption of bottled water increased by 7.9% and bottled water sales rose 8.9% vs. the previous year.

BMC now indicates that bottled water is poised to overtake carbonated soft drinks as America's largest beverage category by volume by 2017, if not by the end of 2016.

"Consumer demand for bottled water looks likely to remain strong in the years ahead. Increases in per capita consumption indicate enthusiasm for a product that consumers regard as a healthful alternative to other beverages," said Michael Bellas, BMC chairman and CEO. "Americans increased their annual consumption by more than 11 gallons, from 25.4 gallons per person in 2005 to 36.5 gallons a decade later. During the same period, per capita consumption of carbonated soft drinks dropped by 12.4 gallons. Per

capita consumption of other major beverage categories, like milk and fruit beverages, also fell."

Reflecting a clear trend of consumers increasingly choosing bottled water, BMC reported that by 2015, bottled water had achieved a new volume record with almost 3 billion more gallons than in 2007.

For soft drinks, 2015 was the 11th consecutive year of declining volume.

Bottled water sales increased by 8.9% in 2015, and now total \$14.2 billion (wholesale). In 2015, total U.S. bottled water consumption grew by 7.9% to 11.7 billion gallons, up from 10.87 billion gallons in 2014. In addition, per-capita consumption is up 7.1% in 2015, with every person in America drinking an average of 36.5 gallons of bottled water last year.

"There are many attributes that contribute to bottled water's undeniable appeal to U.S. consumers," said Chris Hogan, IBWA VP of communications. "Among them are bottled water's healthfulness, convenience, reliability and safety."

ENVIRONMENTAL IMPACT

The IBWA says the bottled water industry is utilizing a variety of measures to continue reducing its environmental impact. All bottled water containers are 100% recyclable and many bottled water companies already are using recycled plastic in their bottles. Some are producing 100% recycled PET plastic bottled water containers.

"Bottled water's environmental footprint is the lowest of any packaged beverage, according to a life cycle assessment conducted by Quantis in 2010," said Hogan. "Bottled water has the smallest water and energy use footprint of any packaged beverage. When it comes to overall water use, the bottled water industry is actually a small and efficient water user. Bottled water uses only 0.01% of all water used in the U.S."

The bottled water industry works with recycling advocates, communities and its beverage and food partners to increase recycling rates. Between 2000 and 2014, the average weight of a 16.9-oz. (half-liter) PET plastic bottle declined 51%. This has resulted in a savings of 6.2 billion pounds of PET resin since 2000. At 37%, the recycling rate for single-serve PET plastic bottled water containers has more than doubled in the past 10 years, and PET plastic bottled water containers are the most frequently recycled PET beverage container in curbside recycling programs. PET plastic bottled water containers, measured in tons of landfill space, make up just 3.3% of all beverage containers that end up in landfills. Waste percentage numbers are much higher for the glass (66.7%), aluminum (7.9%) and plastic soda bottles (13.3%) that end up in landfills.

U.S. Food and Drug Administration (FDA) regulations governing the safety and quality of bottled water must, by law, be as stringent as the Environmental Protection Agency (EPA) standards for tap water. ■



U.S. Court Rejects Visa, MasterCard Settlement

■ BY NACS DAILY

The Second Circuit Court of Appeals today overturned the class-action settlement in the case *In Re Payment Card Interchange Fee and Merchant Discount Antitrust Litigation*. That case led to a proposed settlement valued at \$7.25 billion in 2012. Today's ruling called the settlement "unreasonable and inadequate."

NACS led efforts to oppose the \$7.25 billion proposed settlement, which when it was announced in July 2012 was the largest antitrust settlement in U.S. history, because the relief it offered was inadequate and the release was overly broad.

The proposed settlement required class members to release Visa and MasterCard from liability, forever, for any anticompetitive rules currently in place (including the interchange or swipe fee rules) and/or any "substantially similar rules" instituted at any time in the future.

In addition to opposition from NACS, the proposed settlement was opposed by the majority of named plaintiffs and approximately 1,200 additional merchants and retailer groups filed papers objecting to preliminary approval of the proposed settlement.

The convenience store industry has credit card fees of \$10.0 billion, according to the recently released NACS State of the Industry Report of 2015 Data.

"We are pleased that the Second Circuit Court of Appeals has thoughtfully addressed the problems we have long identified with this proposed settlement. We will work to help ensure that this moves forward in a way that recognizes the best interests of merchants and the consumers they serve," said NACS President and CEO Henry Armour.

NACS published answers to common questions related to the proposed settlement in May 2016 and will update the resource as more facts become known in the case. Look for future updates in NACS Daily. ■

FORMER AFD CHAIR PASSES AWAY AT 94

When Harvey L. Weisberg served as the Chairman of the AFD in 1969 he was quoted as saying, "One of the main reasons for tremendous progress made by the AFD is that the association has been quick to accept the challenge of change taking place in our respective communities around the nation and in our industry in particular."

Harvey Weisberg, former executive at Chatham Super Markets and former board member of the Associated Food Dealers (AFD), died on June 25. He was 94 years old.

The Chatham Supermarket chain, now-defunct, was once headquartered in southeastern Michigan, United States.

Founded by Royal Supermarkets in the mid-1950s, Chatham was often compared to Kroger in size and selection. Typical of many grocery stores of its time, Chatham was unable to keep up with big-box grocery competitors, including Michigan-based Meijer. Kroger subsequently purchased former Chatham locations after the chain went out of business.

"Harvey was very active in the food distribution industry, being involved in Super Market Institute and later in the Western Michigan food program," said Ed Deeb, former AFD president now head of the MI Youth Foundation. "The food chain was founded by Weisberg's father, Peter, who then turned the managements to his sons Bernard, Alvin, Harold and son-in-law George Feinberg. Under the direction of Weisberg and Ed Deeb, the association began attracting local food chains."

AFPD has a rich and deep 106 year history. "Mr. Weisberg was a big part of our history for decades and we are saddened by his passing," said Auday Arabo, president and CEO. "Chathams was a great independent chain and a number of people who grew up working for Chathams have played major roles in the grocery industry in Michigan."

These people included President of SpartanNash, Mr. Dennis Edison and the Director of the Food Marketing Program at Western Michigan University, Mr. Frank Gambino and Mike Moore, the main grocery buyer for D & B Grocers just to name and few. "Harvey's legacy in the grocery industry lives on," said Arabo.

Weisberg was the beloved husband of the late Lucille Weisberg; Cherished father of Cantor Roger (Audrey) Weisberg, Daniel (David Klingenberg) Weisberg, Barry (Deena) Weisberg and the late Jeffrey L. Weisberg; Loving Grandfather of Joshua (Erin) Weisberg, Heather (Todd) Eisner, Jennifer Weisberg and Yoni Weisberg; Proud great-grandfather of Lucille Rose Weisberg, Eli Isaac Weisberg and Owen Bradley Eisner; Devoted son of the late Peter and the late Clara Weisberg; Brother of the late Bernard Weisberg, Helen Weisberg, Alvin and Henrietta Weisberg, Harold and Marion Weisberg and the late Selma and the late George Feinberg.

Employees of the Chatham Food Centers are hosting a reunion this summer on August 21 at the Veterans Memorial Park in Warren. To find out more, visit www.connellcreationsunlimited.com/Chatham. ■





Chargeback Changes Coming to Convenience Stores

Some smaller retailers report \$10,000 to \$15,000 increases in chargebacks per week, while larger retailers are experiencing \$1 million in chargebacks per week

■ BY NACS ONLINE

Since the October 2015 EMV liability shift, many retailers are experiencing an outrageous increase in chargebacks, mostly erroneous. Mike Lindberg, payment solutions manager at CHS Inc., commented at the 2016 Connexus Annual Meeting in May that some smaller retailers have reported a \$10,000 to \$15,000 increase in chargebacks per week, while larger retailers are experiencing \$1 million in chargebacks per week.

"I can't imagine what will happen at the pump come October 2017," said Lindberg, adding that the No. 1 chargeback reason code since October 2015 is "merchandise not received." Some retailers are even seeing multiple chargebacks on the same credit card. Lindberg said CHS has ramped up its chargeback processes since so many are questionable, noting that retailers can also implement other processes, like transaction risk scoring and zip code entry, that allow them to combat this type of fraud.

Recognizing the growing problem with chargebacks, Visa Inc. also announced last week modifications to EMV certification and chargeback regulations. Visa is allowing all acquirers to self-certify their EMV solutions, which removes the need for acquirers to submit test results to the brands and provides acquirers with flexibility to modify their testing plans as needed.

Visa updated its chargeback policies:

- **Minimum Chargeback Amount:** Effective July 22, 2016, through April 2018, a \$25 minimum limit will be required for allowable counterfeit chargebacks on U.S. domestic card present transactions.
- **Maximum Chargebacks per Account:** Effective with the October 2016 Visa Business Enhancements Release through April 2018, a maximum of 10 counterfeit fraud chargebacks will be allowed per account in a 120-day period for U.S. domestic card present transactions.

Visa estimates that these two changes will remove more than 40% of all U.S. counterfeit fraud chargeback transactions from the Visa network. And effective June 17, 2016, Visa will begin blocking counterfeit fraud chargebacks for Merchant Category Codes (MCCs) that are not eligible for the EMV liability shift, including automated fuel dispensers (AFDs) and ATMs.

Recently, Visa also reported results of its Visa Transaction Advisor (VTA) service used by more than 35,000 gas stations in the United States. On average, VTA users have experienced a 54% decline in counterfeit fraud rates and a 51% decline in lost and stolen fraud chargeback rates.

As more retailers adopt EMV, fuel retailers are working to upgrade or replace their dispensers

to accept EMV chip card technology by the October 2017 liability shift—an estimated \$6 billion expense for the convenience and fuel retailing industry. Visa says that its VTA service can help merchants identify and block high-risk transactions before they are processed.

"For the many retailers unable to meet the aggressive EMV liability shift deadline, real-time risk scoring might buy some breathing room and protection from the onslaught of chargebacks after October 2017," Gray Taylor, executive director of Connexus, told NACS Daily.

Meanwhile, Bloomberg reports that cyber thieves are taking advantage of the situation. Counterfeit fraud is expected to increase 12.5% in 2016, according to Aite Group, as thieves seek to "use up" stolen card data before the next EMV liability shift.

"There's a fire sale, to try to burn through all of the stock of card data that they've seen," Julie Conroy, an analyst at Aite Group, told the news source.

Carman Wenkoff, chief information and digital officer at Subway, told Bloomberg that the company will complete its EMV rollout at its U.S. locations this month. Declining to disclose Subway's chargeback costs, he noted that it's been significant. "Every merchant should be thinking about how they should deploy EMV as soon as they can," he said. ■

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MasterCard Makes Changes to Chargebacks

Card company also says EMV terminal deployment testing for merchants can be completed in hours, not days or weeks

■ BY NACS ONLINE

Recently, MasterCard announced it is working to reduce chargeback costs to merchants who have not yet transitioned to EMV. Following the October 1, 2015, liability shift, many merchants are seeing exorbitant chargeback costs. The MasterCard network system will now prevent invalid chargebacks for fraud occurring at ATMs and automatic fuel dispensers where liability shifts do not go into effect until October 2016 and October 2017, respectively.

MasterCard also announced changes to its EMV terminal testing and certification program to speed up EMV adoption at U.S. merchants. The card company operates a chip terminal testing and certification process used

by merchant bank acquirers and value-added resellers (VARs) before terminals go live at checkout. The new program maintains terminal testing and certification quality while easing in-store terminal activation by empowering acquirers and VARs as follows:

- Acquirers can now follow recommendations and use MasterCard terminal testing procedures or they can choose alternative testing processes and tools that support the integrity of their existing procedures. MasterCard has also cut the number of needed tests by 58%, minimizing mandatory tests and allowing acquirers to use their discretion and expertise in deciding when terminals are ready for deployment.
- VARs will receive more resources to help navigate terminal configurations,

test processes and ramp up in-field issue resolution. For example, if the cardholder experience is impacted by a terminal, documentation will exist to assist in resolving the issue in a timely manner.

- Acquirers and VARs will benefit from published guidelines on standard terminal test configurations, which will improve the testing cycle and simplify testing processes.

In terms of EMV adoption, MasterCard says that almost 70% of all U.S.-issued MasterCard branded consumer credit cards are now chip cards. Chip-active merchant locations have also increased to 1.4 million, up 240% since October 1st. This number includes 1 million chip-active local and regional merchants. ■

Visa Helps Reduce Fraud at the Pump

Visa says its Transaction Advisor service has reduced fraud chargeback rates by 51% and counterfeit fraud rates by 54%

■ BY NACS ONLINE

Recently, Visa Inc. reported results of its Visa Transaction Advisor (VTA) service to help reduce fraud at the gas pump. According to Visa, more than 35,000 gas stations in the United States are actively using the service. On average, VTA users have experienced a 54% decline in counterfeit fraud rates and a 51% decline in lost and stolen fraud chargeback rates.

As more retailers adopt EMV, fuel retailers are working to upgrade their fuel dispensers to accept EMV chip card technology by the October 2017 liability shift—an estimated \$4 billion expense for the convenience and fuel retailing

industry. Visa says that its VTA service can help merchants identify and block high-risk transactions before they are processed.

“For the many retailers unable to meet the aggressive EMV liability shift deadline, real-time risk scoring might buy some breathing room and protection from the onslaught of chargebacks after October 2017,” Gray Taylor, executive director of Conexus, told NACS Daily.

Here’s how VTA works: After a cardholder inserts the card at the pump, Visa analyzes multiple data sets, such as past transactions, whether the account has been involved in a data compromise, and nearly 500 other pieces

of data to create a risk score within milliseconds. This allows merchants to identify transactions that carry a higher risk of fraud and perform further cardholder authentication before the pump is activated. Visa research suggests that when a thief is prompted to go inside the store to complete a transaction, they will typically drive away.

Visa’s service analyzes more than 76 million transactions each month. The company has also partnered with a number of U.S. acquirers to deliver the service and can also work directly with merchants to implement VTA as part of their fraud management system. ■

The grocer cites fines over the requirement to use PIN confirmation for debit card transactions

The lawsuits against Visa are piling up with Kroger filing its own suit against the financial firm this week over PIN debit card transactions, the Wall Street Journal reports. In its court papers, Kroger claims Visa has fined the company and threatened higher fees or discontinued use of Visa debit cards at Kroger stores if the grocer refuses to allow customers to use signature verification rather than a personal identification number (PIN).

Kroger's lawsuit is the latest in a string of court filings against Visa. Last month, Walmart sued Visa citing a similar reason. A few weeks ago, Home Depot filed suit against MasterCard and Visa alleging antitrust violations related to the two card companies refusing to adopt more secure chip-and-PIN technology to keep profits and market dominance.

Kroger requires customer verification via PIN for debit card transactions, but Visa mandates that retailers must give customers the choice to use a PIN or signature. “Our goal is to provide our customers with a safe and secure payments environment, and two layers of protection are better than one,” said Chris Hjelm, Kroger’s executive vice president and chief information officer.

Starting in October 2015 with the EMV liability shift, Kroger rolled out approximately 54,000

new chip terminals in about 3,200 stores nationwide. When Kroger upgraded its terminals to prevent signatures for debit card transactions, Visa threatened to freeze Kroger's acceptance of Visa-branded debit cards. "There is no rational basis for Visa to cut off Kroger's ability to accept any or all Visa debit cards unless Visa intended to punish Kroger," wrote the chain in the lawsuit.

NACS is educating Congress that PIN technology is a proven security solution—for both credit and debit transactions—available today. All EMV point-of-sale readers are PIN-enabled with encrypted security, and when PIN is required, whether a card number or the card itself is stolen, a PIN protects consumers against fraud. Policymakers in Washington have held several hearings examining the transition to EMV and the impact to small businesses, and NACS continues to educate legislators that chip-and-signature is not effective at protecting consumers without the additional security layer of PIN authentication.

The upgrade to EMV is a massive, estimated-\$6 billion investment for the convenience and fuel retailing industry. Without the use of PIN, the investment in EMV technology falls short of providing customers with security against fraud. Learn more at PrivatePIN.com. ■

RETHINK CHECKOUT

67%: People who think checkout contains a lot of products they don't need¹

Checkout sets people up to buy foods and drinks that harm their health

90%: Food options at checkout that are unhealthy²

Out of every 100 food items at checkout...

- 40 = Candy
- 23 = Gum
- 11 = Energy bars
- 8 = Chips

Where are the fruit and vegetables?

60%: Beverage offerings at checkout that are soda or other sugar-sweetened drink
Includes: regular sodas, Vitaminwater, and sugar-sweetened juice drinks, iced tea/coffee, energy drinks and sports drinks

Instead, stores should give shoppers what they want

66%: Shoppers who are looking for ways to improve their health through the choices they make while grocery shopping³

74%: Shoppers who said their top health concern is "managing or losing weight"⁴

What do millennials want?

Many millennials are shopping for minimally processed, locally grown or produced foods and drinks that have a short list of recognizable ingredients⁵

Fresh and dried fruits and vegetables fit the bill, as do other healthy choices for checkout

Healthy checkout options:

- Whole, fresh fruit: apples, bananas, clementines, berries
- Cut fresh fruit and vegetables: melon, celery, carrots
- Dehydrated and freeze-dried fruits: apricots, figs, strawberries
- Unsweetened apple sauce, fruit cups, fruit leathers
- Nuts and seeds: almonds, peanuts, sunflower seeds, pumpkin seeds
- Hummus and peanut butter
- Healthy meal starters: Ex. whole wheat pasta and pasta sauce
- Water and seltzer (plain and flavored)

Popular, profitable non-food items for checkout

- Reusable water bottles
- Gift cards
- Toiletries
- Shopping bags
- Nail polish
- Hair accessories
- Books
- Magazines
- Batteries
- Flowers
- Cards

cspsinet.org/healthycheckout

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House Financial Services Chairman Proposes Repeal of Swipe Fee Reform

Chairman Jeb Hensarling proposed a repeal of debit swipe fee reform as part of his Wall Street reform package

■ BY NACS ONLINE

Recently, House Financial Services Committee Chairman Jeb Hensarling (R-TX) revealed a plan to overhaul significant parts of Dodd-Frank financial regulations, the New York Times reports. Hensarling is expected to formally introduce his Wall Street reform package in the coming weeks.

The act is part of ongoing efforts by House Republicans to repeal significant portions of Dodd-Frank. "Simply put, Dodd-Frank has failed," said Hensarling during remarks at the Economic Club of New York yesterday. "It's time for a new legislative paradigm in banking and capital markets."

Included in the 2010 Dodd-Frank Wall Street Reform and Consumer Protection Act is the Durbin Amendment, which brought competition and transparency to the debit-card market. Since being introduced, these reforms have saved consumers nearly \$6 billion per year and supported more than 37,000 jobs a year benefitting the economy as a whole.

Recently, NACS released a statement in response to Hensarling's comments, stating, "Without the vital protections in debit reform, higher debit card fees would not only add to prices for consumers but also represent a tremendous additional burden to smaller merchants—especially convenience store owners, whose customers often engage in multiple transactions at the gas pump and within the store. Card fees are the second-largest operating cost for many retailers, preventing them from expanding or hiring."

Back in May, more than 140 national and state retail trade associations—including NACS and many of the state associations representing the industry—signed a letter asking Chairman Hensarling to protect debit swipe fee reforms. And it's critical that the c-store industry continues to voice its concerns to Congress. ■

Home Depot Files Antitrust Lawsuit Against Visa and Mastercard

Lawsuit alleges that Visa and MasterCard are colluding to prevent the adoption of the more secure chip and PIN technology so that they can maintain market dominance and profits

■ BY NACS ONLINE

Home Depot has filed a federal lawsuit against Visa Inc. and MasterCard Inc., alleging that the card companies are using security measures prone to fraud, putting retailers and customers at risk of hacking attacks by cyber thieves, reports the Wall Street Journal.

Home Depot said chip cards rolled out in the United States in recent years are less secure than chip cards used in Europe and elsewhere in the world. The reason: PIN. Even with the embedded chip, U.S. chip cards still require a customer signature for verification rather than the added layer of protection provided by a 4-digit PIN.

"Visa and MasterCard know perfectly well that a signature alone, without the additional step of requiring a PIN, provides virtually no protection against many types of payment card fraud," Home Depot says in the lawsuit filed in June.

The Wall Street Journal notes that Home Depot says in its lawsuit that Visa and MasterCard are colluding to prevent the adoption of more secure technology so that they can maintain market dominance and profits. "While chip-and-PIN authentication is proven to be more secure, it is less profitable for Visa, MasterCard, and their member banks and it provides a greater threat to their market

dominance," the lawsuit claims.

Home Depot also says that about 80 nations use chip cards, and that most require the use of PIN instead of signature, including England, France and Australia. "Such cards offer an extra layer of security beyond the chip itself, by requiring the user to enter a four-digit PIN, thereby ensuring that the individual using the card is the card's owner," Home Depot states in its lawsuit. "Signatures can be copied or forged, and cashiers are not handwriting experts trained to identify forged signatures."

The Journal continues that as a result, U.S. consumers and merchants such as the Home Depot pay fraud-related costs that are "unrivaled in the rest of the industrial world."

In a similar lawsuit filed last month, Walmart alleges that Visa won't allow the retailer to give customers the option to verify chip-enabled debit card transactions with PINs rather than the less-secure signature method, notes the news source. "Visa has acknowledged in many other countries that chip-and-PIN offer greater security," Walmart spokesman Randy Hargrove said in a statement. "Visa nevertheless has demanded that we allow fraud-prone signature verification for debit transactions in our U.S. stores because Visa stands to make more money processing those transactions." ■

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Retailer Association

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NACS Refresh Launches Distribution Primer for Fresh Produce

New deliverable from NACS and United Fresh identifies best practices to grow fresh produce sales in convenience stores

■ BY NACS ONLINE

As consumer demand and sales for fresh produce at convenience stores continues to grow, NACS and the United Fresh Produce Association have published a new resource looking at distribution options available to store owners.

“Convenience Store Distribution Options for Fresh Produce” provides an overview of the various options available to retailers seeking to increase their fresh produce offerings.

Consumers are increasingly looking to convenience stores for fresh produce for snacks and meals, whether bananas, cut fruit or prepared salads. Nearly half of all consumers (48%) say that convenience stores are a place where they can get fresh produce, according to a 2015 national consumer survey conducted by NACS.

At the same time, convenience retailers also are stocking more fresh produce. More than three in four NACS members (77%) say that they now sell fresh produce. As a result of these trends, sales of fresh fruits and vegetables in convenience stores grew 14.4% in 2015, more than five times the overall 2.7% growth rate of produce sales in the United States, according to Nielsen data.

Depending on their resources and business model, the 154,000-

plus convenience stores in the United States have very different distribution approaches to get products to their stores—and these approaches affect how they obtain fresh product. Further complicating the issue, many chains have grown through a combination of acquisitions and the building of new stores, making it tougher to implement a one-size-fits-all approach across all stores within a company.

“This latest resource is designed to provide an overview of the options available to retailers so that they can examine what approach may work best for their business, or even at individual locations. It also is an excellent resource for others interested in the channel so that they can best understand the challenges and opportunities related to obtaining fresh produce,” said Jeff Lenard, NACS vice president of strategic industry initiatives.

“During the past two years, members of the NACS-United Fresh Convenience Task Force have researched current challenges in supply chain management, in-store handling and merchandising, and other barriers to produce success for convenience retailers,” said Jeff Oberman, vice president of trade relations at United Fresh. “This document provides convenience retailers and their supply chain

partners with insight to develop and maintain an effective distribution network for success.”

The new publication is the third deliverable from the partnership that NACS and United Fresh formed in June 2014 to identify best practices to grow produce sales in convenience stores. The groups published two documents in 2015: “Building the Business Case for Produce Sales at Convenience Stores” and “Are You Fit for Fresh?”. NACS and United Fresh also were among the groups that worked with The Food Trust to develop its 2015 resource, “Healthy Food and Small Stores: Strategies to Close the Distribution Gap in Underserved Communities.” United Fresh President & CEO Tom Stenzel is featured in the latest NACS Convenience Matters podcast.

NACS also has other resources online as part of its reFresh initiative, which provides tools for retailers to improve their businesses and the communities they serve.

The groups will continue to jointly develop follow-up resources and educational sessions at both the 2016 NACS Show and United Fresh 2016 to help retailers and their supplier and distributor partners execute quality produce programs, from acquiring product to effective merchandising and marketing. ■



OHIO //

Updates to the Ohio Uniform Food Safety Code Chapter 3717-1 Ohio Administrative Code

Changes effective March 1, 2016

■ BY THE FOOD PROTECTION TEAM

The following sections have been updated:

3717-1-01

Definition of the word “Packaged” was changed. The packaged food is no longer being defined as securely bagged or securely wrapped, only that it is bottled, canned, cartoned, bagged, or wrapped. It also excludes food that is wrapped or placed in carry-out containers given to the consumer by a food employee, upon consumer request.

All foods packaged or wrapped in clam shells, plastic wrap, bakery bags, deli containers or paper/foil wrappers that are in a customer self-service area of a food service or food establishment must be fully labeled with a name and address of where the food was prepared or distributed from, common name of the food product, full listing of ingredients (including all sub-ingredients), and net weight. Date marking an opened or prepared Time/Temperature Controlled for Safety (TCS) food is also required.

3717-1-02.2(B)

As long as the employee is not changing job tasks, they do not have to wash their hands between glove changes.

Hands do not need to be washed

after removing gloves and before putting on new gloves as long as the employee is not changing tasks. For example, hands do not need to be washed when changing gloves from making one sandwich to another. Hands must be washed before new gloves are put on to make sandwiches after running the cash register.

3717-1-02.4(A)

By March 1, 2017, each risk level 3 and risk level 4 food service and food establishment must have at least one management or supervisory employee with a Level 2 Certification in Food Protection. This certification is obtained through the Ohio Department of Health after completing an approved course (15 hours of instruction and passing an exam). A ServSafe certificate itself and the level one certificate does not comply with this new rule.

3717-1-02.4(C)

Food employee must verify that all foods delivered to the operation during non-operating hours are from approved sources, maintained at correct temperatures and protected from contamination.

3717-1-02.4(C)

Person-in-charge (PIC) must ensure that food employees are informed in a verifiable manner of their responsibility to report to the



PIC information about their health as it relates to diseases that are transmissible through food.

3717-1-02.4(C)

PIC must ensure that the operation have a written procedure for employees to follow when responding to vomiting and diarrheal events. The procedure must address processes to minimize the spread of contamination and the exposure to employees, consumers, food, and surfaces.

3717-1-04.2(H)

For hot water mechanical dish machines, an irreversible (maximum) registering temperature indicator is required to be available to place in the machine during the cycle to measure the high temperature of the final rinse—should register at least 160 F.

Call (216) 201-2000 with any questions. ■



National Essay Contest

■ MIKE LASHBROOK // CENTER FOR ALCOHOL POLICY

The Center for Alcohol Policy is now accepting entries for its Ninth Annual Essay Contest! I want to encourage you to be a part of this year's contest and spread the news by sharing the enclosed flyer with your colleagues.

THE TOPIC FOR THIS YEAR'S CONTEST IS:

The 21st Amendment repealed Prohibition and put control over alcohol regulation directly in the hands of the states. Though each state's alcohol control policies are

unique, they all include distinct regulations for different types of alcohol. Why are various types of alcohol regulated in different ways? Should they be?

The deadline for entries is December 2, 2016. Winners will be announced in early 2017. Cash prizes are available to the first, second, and third place winners in the amounts of \$2,500, \$1,250 and \$500 respectively.

When Prohibition was repealed in 1933, the 21st Amendment put alcohol control in the hands of the states. With the annual essay contest, the Center hopes to foster debate, analysis and examination of the public policies put in place following the passage of the 21st Amendment and their implications for citizens across the United States.

Last year, the contest received a great response and triggered intellectual exploration of the 21st Amendment and how it impacts society today. The winning essays from last year can be read at www.centerforalcoholpolicy.org/essay.

I also invite you to learn more about the Center for Alcohol Policy. For more information about the Center's projects and research, please visit www.centerforalcoholpolicy.org/essay or feel free to contact me directly mikel@centerforalcoholpolicy.org. ■

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The 21st Amendment repealed Prohibition and put control over alcohol regulation directly in the hands of the states. Though each state's alcohol control policies are unique, they all include distinct regulations for different types of alcohol. Why are various types of alcohol regulated in different ways? Should they be?

Top three winning entries will receive

\$2,500 • \$1,250 • \$500

All entries must be received by

December 2, 2016

For more information, visit www.CenterforAlcoholPolicy.org.

CENTER FOR ALCOHOL POLICY



Johnnie Walker to Provide Alcohol Content and Nutritional Information On-Pack

Whisky giants to release new labelling design based on global consumer research

■ BY STEVEN GREEN // THE DRINKS BUSINESS

Diageo has announced that Johnnie Walker will be its first global brand to provide consumers with on-pack alcohol content and nutritional information per typical serve.

Set to be introduced in the early autumn, the new labels for Johnnie Walker Red Label will go into production to be shipped globally – where by the end of the year there will be up to 30 million bottles in circulation with the information printed on the label.

The labels will conform to the new Diageo Consumer Information Standards (DCIS) which come into force this week and will be applied to all Diageo brands. Diageo sought to develop the DCIS based on research of more than 1,500 consumers around the world. The new label designs reflect the way consumers want to receive – and understand – information on alcohol content. Those surveyed said that when too much information (especially small text) is placed on the label it can be confusing and they may ignore it all. Less information, clearly presented was a consistent request across all markets.

The research also found that, of all the information that could be included, their preference was for alcohol information (standard drink size, ABV, how many units), calories per serve, sugar content, allergens and brand facts, such as how a product is made and quality assurances.

Ivan Menezes, Chief Executive, Diageo said: “We believe people should have the best possible information to make informed choices about what they drink: this includes alcohol content and

nutritional information per typical serve. Johnnie Walker is one of our largest global brands, which means these new labels will arm millions of people around the world with clear information about what’s in their glass and in a way they can understand at a glance.”

Updates to Johnnie Walker Black Label, Double Black, Gold Label Reserve, Platinum and Green Label are also planned for the first half of 2017.

Carolyn Panzer, Director of Alcohol in Society, Diageo, said: “The new scheme is simple, clear and attractive – and most importantly, it’s based on what consumers want. There is no beverage of moderation, only a practice of moderation, and that is why we are committed to providing information on alcohol per serving, which enables people to compare the amount of alcohol in different kinds of drinks – from beer to bourbon – at a glance. Current labelling on most alcoholic beverages does not reflect how people consume alcohol and therefore does not allow consumers to understand how much alcohol is in their favourite drink or what is in their glass.”

This announcement forms part of Diageo’s strategy to deliver its commitment to providing alcohol content and nutritional information per typical serve through Diageo’s responsible drinking website DRINKIQ.com (www.DRINKIQ.com) and/or on-pack in a majority of Diageo’s markets subject to local regulatory approval, as soon as practicable. In the first move to fulfil this commitment, the first shipment of Crown Royal labelled with macronutrient and calorie information was released in the US in October 2015. ■

Important Announcement on EMV

■ PETER LARKIN // NATIONAL GROCERS ASSOCIATION

As you know NGA has been engaged in an ongoing effort to bring about relief for independent supermarkets that have made the investment in EMV terminals but have not yet been able to get certified to accept EMV transactions. As a result, retailers have incurred significant chargebacks from card issuers. We have worked with federal regulators and Congress on this issue and have also been in direct communication with Visa, beginning with a letter I sent them in March. I am pleased to report that our efforts are beginning to pay off.

Recently, Visa announced a number of positive steps for addressing EMV chargebacks and the certification process (summarized below). While this announcement is a step in the right direction we recognize it does not address existing chargebacks nor does it fully protect merchants from larger chargebacks. It is, however, a step forward and recognition by Visa that problems do exist for both the certification process and excessive issuer chargebacks. NGA will be continuing our multi-pronged approach to addressing ongoing problems with EMV.

Here is a summary of Visa’s release:

MERCHANT CHARGEBACK RELIEF

In recognition that some card issuers are issuing excessive chargebacks to merchants, effective July 22, 2016 Visa will block all chargebacks to merchants under \$25. Additionally, effective October 2016 - April 2018 issuers will be limited to charging back 10 fraudulent transactions per account.

ACQUIRERS CAN SELF-CERTIFY MERCHANTS

This will allow a merchant’s acquirer to self-certify a merchant if they know the merchant’s systems are in compliance. This will effectively eliminate a step in the certification process that added wait times for merchants.

ADDITIONAL FUNDING RESOURCES TO SPEED UP CERTIFICATIONS

Visa will provide additional funding to help acquirers add resources where necessary and funding to software companies to be able to pre-certify their technology for EMV terminals.

Again, we recognize this by no means addresses the significant chargebacks that many NGA members have already incurred; however this announcement is a positive step forward and will bring some relief to merchants while putting pressure on issuing banks who have been issuing excessive chargebacks. NGA will keep up our efforts, especially with the other card networks, and continue our dialogue with Visa and others.

As always if you have questions do not hesitate to contact me or Greg Ferrara, SVP Government Relations & Public Affairs at gferrara@nationalgrocers.org. ■



Five Ways To Maximize Banana Sales

■ BY SUDIE CROUCH // THE SHELBY REPORT



With bananas at the top of most supermarkets' register rings, it pays for distributors and produce managers to keep their banana inventories and displays in top-notch form.

"The banana category is historically the largest retail produce category. Since bananas are available year-round, an effective prominent display draws customers into your produce department," said Kevin Frye, a banana merchandising expert who has spent more than nine years working with wholesale distributors and retailers in the produce industry. Frye is the North American sales manager for RipeLock Quality System at AgroFresh Solutions Inc.

"If the banana display looks appealing, customers will likely buy more bananas, and they'll feel confident in the quality and freshness of the other fruit in the store," he said.

Frye offers five tips for making the most of your banana program:

STRIVE FOR PERFECT COLOR

Retailer experience shows that consumers prefer to purchase and eat bananas at color stage 5 or 6, when bananas have bright yellow peels and firm pulp. "If bananas are too green or too ripe, customers will likely pass by the display or purchase fewer bananas because they'll be afraid the fruit will not taste good or go bad too quickly," said Frye.

RIGHT-SIZE YOUR DISPLAYS

If the banana display table is too large, fruit doesn't turn over fast enough to maintain freshness. Yet a table that is too small will require too-frequent restocking. Also consider the traffic flow in the produce department, since good-looking bananas can tempt an impulse buy as well as a planned purchase.

CONSIDER DISPLAY SURFACES

Since bananas bruise easily, a soft padded surface is best. Be sure to display bananas in a single layer with the stems up.

MANAGE INVENTORY

Accuracy in sales forecasting is another key to a successful banana program—or a potential headache

for the produce manager. "If the sales forecast is too high and the bananas don't sell fast enough, the manager can't hold them to sell later. Unlike potatoes or apples, bananas won't last a few days, let alone into next week," Frye said. "On the other hand, if the sales forecast is too low, the store may run out of yellow bananas and have to display fruit that is too green for customer acceptance."

DON'T FORGET THE BACK ROOM

An effective banana display starts while fruit is staged for stocking. If the back room is unrefrigerated or not air conditioned during hot weather, stored bananas will continue to ripen—potentially beyond the optimal color stage. "In most back-room environments, RipeLock eliminates the need to open bags and reduces the need to 'air stack' boxes," Frye said.

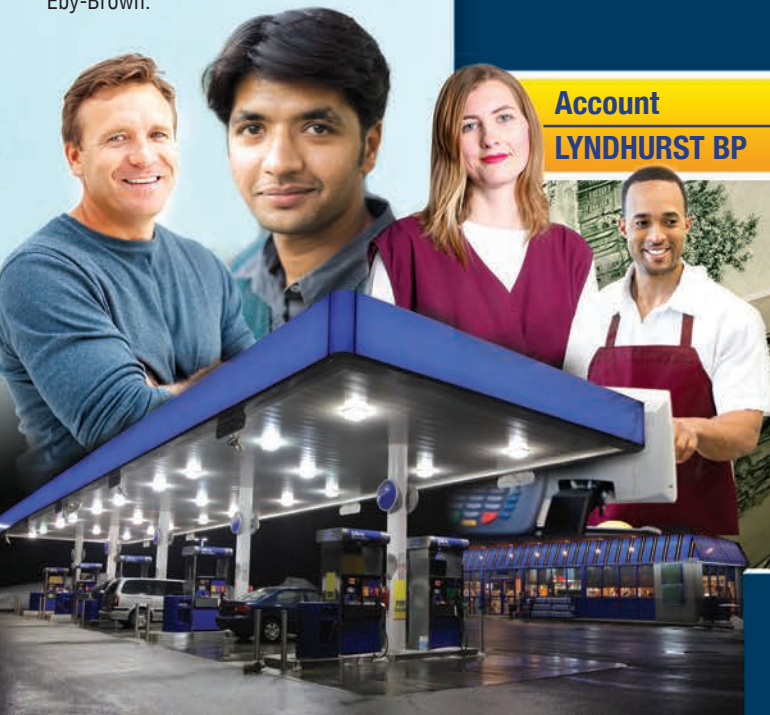
"Your banana program is an essential component of a produce department that can deliver loyal customers. Be sure you have bananas available in the right color to meet consumer expectations and the proper inventory to maximize your sales," Frye concluded.

AgroFresh Solutions Inc. provides a portfolio of products and specialty services to maintain the freshness, quality and value of fresh produce and flowers. Its RipeLock line provides a post-harvest quality system for bananas which can help maintain freshness and optimum color longer. ■

LIBERTYUSAa division of **Eby-Brown****Eby-Brown Announces
Expansion through
Acquisition of Liberty, USA**

Naperville, Illinois – Eby-Brown Company, LLC announced today they have reached a definitive agreement to purchase the assets of Liberty, USA located in West Mifflin, Pennsylvania. Eby-Brown is the largest privately held convenience store distributor in the United States with annual revenues in excess of \$5 billion and services retail accounts throughout the Midwest and Southeast. Liberty, USA is the largest independently owned convenience store supplier in Pennsylvania servicing 2,000 retail customers in the Midwest, Northeast and East Coast. The purchase strengthens Eby-Brown's presence within the state of Pennsylvania and extends its distribution network into the Northeast.

"We are thrilled to welcome the wonderful people of Liberty, USA to the Eby-Brown family. Both Eby-Brown and Liberty, USA are multigenerational family businesses that have grown through a focus on delivering excellent service and innovation to customers. We look forward to combining two talented teams and are excited to work together on developing new solutions and services that benefit our customers," said Thomas Wake, Co-President of Eby-Brown. We will maintain both companies' commitment to service excellence while delivering increased value with best-in-class category management programs, promotional offerings, and sophisticated technology." Upon closing the transaction, the Pittsburgh facility will operate as Liberty, USA a Division of Eby-Brown.

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Matt Shull, VP Yorktown Service Plaza

Account	1st Half 2015	2nd Half 2015	2015 TOTAL
YORKTOWN	\$486.24	\$796.89	\$1283.13

"With Liberty USA, earning \$1,200 for being an AFPD member will be the easiest thing I did in 2015! I am still shocked by my sales growth, which is OVER 43% with participated vendor sign ups! I can't wait to see how my numbers and my earnings will grow next year!"

Paul Elhindi, Owner Bp of Lyndhurst

Account	1st Half 2015	2nd Half 2015	2015 TOTAL
LYNDHURST BP	\$546.53	\$797.02	\$1343.55

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Absopure Water Co. 1-800-334-1064
Dr. Pepper Snapple Group/7UP (313) 937-3500
Intrastate Distributors (IDI) (313) 892-3000

TIRE & VACUUM EQUIPMENT/SERVICE

 **Air Resource Vending** **(507) 263-2962**

TOBACCO COMPANIES & PRODUCTS

8 Mile Smoke (844) 678-6453
Altria Client Services (513) 831-5510
R J Reynolds Tobacco Company (336) 741-0727
Tobacco Import USA (248) 336-2977

TRAINING RESOURCES 1-800-666-6233

Food Safety & Sanitation Training
GHS Hazardous Chemical Labeling Requirement Training
Meat Room Sanitation Education
TiPS Alcohol Training for Intervention Procedures
UST Owner/Operator Class "A" and Class "B" Training

UNIFORMS, LINENS, WORK WEAR & SUPPLIES

 **UniFirst** **(888) 256-5255 ext. 232**

WASTE DISPOSAL & RECYCLING

 **Midwest Recycling**  (American Red Cross boxes)
..... **(313) 304-9099**

Planet Environmental (313) 473-9886
Schupan Recycling. (269) 207-5448

WINE & SPIRITS COMPANIES

 **Benchmark Beverage Co.** ... **1-800-666-6233**

Bacardi Martini U.S.A. (972) 712-9140
Beam Suntory, Inc. (248) 471-2280
Brown-Forman Beverage Company ... (248) 393-1340
BuzzBallz, LLC (972) 242-3777
Carmela Foods Distributors. (586) 294-3437
Cornerstone Wine Distributor (586) 839-2552
Diageo 1-800-462-6504
Gypsy Vodka. (248) 217-6057
Heaven Hill Distilleries 1-800-348-1783
Luxco (313) 333-4637
North American Spirits & Wine (248) 535-0707
Pernod-Ricard USA. (248) 717-3177
Proximo Spirits (810) 278-0599
Remy Cointreau USA (248) 347-3731
Veritas Distributors (586) 977-5799
Voo Vodka (SSB Group) (248) 416-3405

WINE & SPIRITS DISTRIBUTORS

Great Lakes Wine & Spirits (313) 867-0521
RNDC of Michigan 1-888-697-6424

FOOD RESCUE / FOOD BANKS

MICHIGAN

Feeding America West Michigan Food Bank
..... (616) 784-3250
Feeding America West Michigan Food Bank -
Benton Harbor (269) 983-7229
Feeding America West Michigan Food Bank -
Cadillac (231) 779-0056
Feeding America West Michigan Food Bank -
Ishpeming (906) 485-4988
Feeding America West Michigan Food Bank -
Sault Ste. Marie (906) 632-0348
Food Bank of Eastern Michigan (810) 239-4441
Food Bank of South Central Michigan .. (269) 964-3663
Food Gatherers (734) 761-2796
Forgotten Harvest (248) 967-1500
Gleaners Community Food Bank (866) GLE-ANER
Greater Lansing Food Bank (517) 908-3680
Kalamazoo Loaves & Fishes (269) 343-3663
The Manna Food Project (231) 347-8852
Western Upper Peninsula Food Bank ... (906) 482-5548

OHIO

Akron-Canton Regional Foodbank (330) 535-6900
Cleveland Foodbank (216) 738-2265
The Foodbank, Inc. (937) 461-0265
Freestore Foodbank (513) 482-4500
Mid-Ohio Foodbank (614) 274-7770
SE Ohio Foodbank & Kitchen (740) 767-4500
Second Harvest Food Bank of Clark, Champaign and
Logan Counties (937) 325-8715
Second Harvest Food Bank of North Central Ohio
..... (440) 960-2265
Second Harvest Food Bank of the Mahoning Valley
..... (330) 792-5522
Shared Harvest Foodbank (800) 352-3663
Toledo Northwestern Ohio Food Bank ... (419) 242-5000
West Ohio Food Bank (419) 222-7946

If you are a supplier of a product/service
and would like the endorsement of AFPD,
call us today at 1-800-666-6233!





JULY 20, 2016

AFPD'S 40TH ANNUAL MICHIGAN GOLF OPEN

A day on the course includes breakfast, lunch, 18 holes of golf and samples at every hole! Last year we sold out! Sponsorship opportunities are available.

Fox Hills Golf & Banquet Center // Plymouth, MI

SEPTEMBER 22, 2016

AFPD'S 7TH ANNUAL MID-MICHIGAN HOLIDAY FOOD & BEVERAGE SHOW

Back by popular demand! Connect with buyers and have some fun at the Mid-Michigan Holiday Food & Beverage Show. Let AFPD work hard to help you sell your holiday products and promotions.

Soaring Eagle Casino // Mt. Pleasant, MI

SEPTEMBER 29, 2016

AFPD'S 18TH ANNUAL HOLIDAY FOOD & BEVERAGE BUYING SHOW

As Michigan's premiere holiday show, retailers and on- and off-premise licensees come from miles to see, sample and buy a wide variety of new products. Admission for AFPD members is free. Must be 21 years or older to attend this show.

Shenandoah Country Club // West Bloomfield, MI

NOVEMBER 17 & 18, 2016

AFPD "HIGH FIVE" TURKEY DRIVE

As the holiday season approaches, the AFPD turkey drive committee has pledged to put a turkey on the Thanksgiving table of over 6,000 needy families throughout Michigan and Ohio that may not otherwise enjoy this special meal.

Detroit & Lansing, MI // Cleveland & Columbus, OH

JANUARY 7, 2017

AFPD'S 101TH ANNUAL TRADE DINNER & BALL

Join over 1,000 leaders in the food, beverage & petroleum industries at this one-and-only black tie gala. Delight in fine cuisine, dancing and entertainment and engage with colleagues and friends to celebrate the strength and vitality of AFPD and the members it serves.

Penna's of Sterling // Sterling Heights, MI

publishers statement

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