

BottomLine



THE VOICE OF INDEPENDENT RETAILERS // VOL. 27, NO. 8 // AUGUST 2016



Online
Shopping

Technology's Impact
on the Industry: From
Retailer Needs To
Consumer Demands

pg 14



Phone



Message



Internet



Chat



■ A New Online Look for AFPD // PAGE 3

■ Will it be Bellino in the House? // PAGE 20

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columns

02 CHAIRMAN'S MESSAGE
Jump on the Technology Train

04 PETROLEUM NEWS & VIEWS
Training is One of YOUR Jobs, Too!

06 GOVERNMENT RELATIONS UPDATE

- Local Government vs. State Government: A Battle For Power
- New Ohio Attorney General Opinion Provides Some Hope in the Fight Against Local Minimum Wage Increases

08 MICHIGAN LOTTERY REPORT
Promotions and New Games Expected to Bolster Sales as State Fiscal Year Ends

10 OHIO LIQUOR REPORT
Beer and Wine Pub Requirements (A1-a Permits)

12 OHIO LOBBYIST REPORT
The Ohio Update

departments

18 ASK THE MEMBER
How has technology changed your business?

22 SUPPLIER SPOTLIGHT
Fisher Printing: Providing Print and Digital Solutions for More Than 80 Years

24 SAFETY SENSE

- Customized Practical Skill-Based Training: The Next Step in Safety
- Payroll Reporting

28 EXPRESS LINES
Industry-Wide Items of Interest

37 SUPPLIER DIRECTORY
Your Resource for Products and Services

40 AFPD CALENDAR
Upcoming Industry Events

BottomLine



THE VOICE OF INDEPENDENT RETAILERS
VOL. 27, NO. 8 // AUGUST 2016

features



A NEW ONLINE LOOK FOR AFPD

A website is often the first place a potential customer will go to find out about your business and in the case of AFPD, the association.



COVER STORY // TECHNOLOGY'S IMPACT ON THE INDUSTRY: FROM RETAILER NEEDS TO CONSUMER DEMANDS

No doubt, technology and the advancements over the last decade have changed the way people communicate and conduct business. The desire to have instantaneous information and easier access to goods and services has fueled these rapid changes. The result of these advancements is that retailers now have more tools to help their business.



WILL IT BE BELLINO IN THE HOUSE?

Joe Bellino Jr.'s exposure to the political arena came early in life while spending time with his grandfather, Nick Bellino. "He had this friend named Ray Kehres," recalled Bellino. "I often saw them at dinner together. They would talk, laugh, have a glass of wine, eat and when they were done, shake hands and depart. I had no idea who he was but I knew he was held in high esteem by the rest of the family."



chairman's message

JOHN DENHA // AFPD CHAIRMAN

Jump on the Technology Train

You know I consider myself an old school grocer. As a second generation grocer, I learned a lot from my father, Mike Denha, and his focus on customer service and a nicely stocked and clean produce and meat department was always the key. With technology today, the grocery business almost seems secondary to logistics. As much as grocers like me want to push back against technology and remain old school, it is only a matter of time until we will be forced to adapt or potentially lose business. Years ago chain stores were the only ones to be able to scan technology at the checkout lanes because it was too expensive for independent grocers, but over time we all had to adapt. It helped that the cost for that specific technology decreased over the years, but don't kid yourself, it still costs a grocer an average of ten thousand dollars per checkout lane when they upgrade to a new system.

With competition at an all-time high, we need to be able to adapt quicker and learn from what chains are doing. I cannot tell you how much AFPD has helped our industry in that regard. So many times the AFPD staff brings in and talks about the new technological trends and time after time our program committee just says it is too early or too expensive or just wait and see. I swear I see the frustration on Auday's face because he sees what others are doing because he has attended the same conventions many chains have and he has his finger on the pulse. Like a good soldier he knows our board makes the final decision. This has not stopped him and the AFPD staff from writing about technology in this award winning magazine and I tip my cap to them for doing so.

Some retailers will love to read what is up and coming and may even contact the companies in this feature while others may just be overwhelmed and tell themselves it is time to sell the business. In reality, we either need to evolve and reinvest and double down on our business or just cut bait. I have seen too many businesses in my travels as AFPD Chairman the last year and a half who have not reinvested in their businesses in quite some time and it is no surprise they are complaining that business is just not the same anymore. This has not changed their lifestyle though which troubles me.

All across the country we see the consolidation of our industry and fewer independents are surviving. Areas like Metro Detroit and Metro Chicago are two of the last and strongest independent grocer areas left in the country. If we do not jump on the technology train and reinvest in our businesses, we may end up like other cities around the country where the chains have driven out the independents.

Consolidation also exists in the petroleum industry as we see Circle K and others purchasing more and more of our best members in Ohio. Arguably one of the only reasons consolidation is not as apparent in the liquor store industry is the AFPD has been able to keep the state minimum which is the highest minimum anywhere in the country. Unfortunately, people who have never traveled outside the State of Michigan do not know that fact and always ask us to increase the liquor minimum. We are doing everything we can to keep it in place while many in the industry want to get rid of it. Keep doing your best and we hope to see you all at one of the upcoming AFPD tradeshow in September. God bless! ■

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A New Online Look for AFPD

A website is often the first place a potential customer will go to find out about your business and in the case of AFPD, the association.

It was time to give the old website a new look. With the new website, viewers can now easily learn about the organization and its history, how to become a member, and find out the latest news in the industry. “It is important that we evaluate how we are communicating with our members and the general public,” said Auday Arabo, president and CEO, “it is one of the reasons we gave our website a new look.”

The website’s sharp and engaging design provides members with even more information in a much easier to navigate layout. The home page has a clickable link that spotlights AFPD’s programs by National Programs, Michigan and Regional Programs, Ohio and Illinois Programs and Training Programs.

“A website is one of the many platforms a business, association or an organization can use to tell their story,” said Vanessa Denha Garmo,” founder of Denha

Media Group, AFPD’s PR Agency. “The site should be updated and kept fluid. As your story evolves, so should your website.”

New to the site is a scrolling banner to highlighting upcoming events, a video link which takes users to the AFPD YouTube page and a dedicated Benchmark page. Benchmark’s home page showcases the newest addition to AFPD, Benchmark Beverage Company. PDFs of the magazine going back to 1965 are also available on the site.

The site was created with the goal to not only reimage the website, but give it a complete make-over. “We redesigned and updated to make it more user-friendly, responsive and interactive for our users. We added new features such as videos and podcasts,” said Chris Abro, AFPD’s website designer and owner of Kreativ Media.

Visit the new site at www.afpdonline.org and share it with your friends on social media today. ■





petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Training is One of YOUR Jobs, Too!

In addition to all the other hats you wear; employee training needs to be on your list. Furthermore, you can't neglect your own personal training obligations.

I'm sure you use a plan to train your new employees addressing such issues as safety and customer service. Updating your present employees regarding changes in your operation deserve attention also.

One of the "Pillars of Service" provided by AFPD is "Compliance". The members of AFPD, proud of their profession, want to be responsible members of their community, and comply with all the rules and regulations that apply to their business.

We want you to know that AFPD offers training in many different areas:

UNDERGROUND STORAGE TANK (UST) CLASS "A" & "B" CERTIFICATION TRAINING

Underground Storage Tank (UST) Class "A" & "B" Certification training in Michigan and Ohio is offered by AFPD. The UST inspectors in both states are beginning to "close the noose" on non-compliant UST owner/operators. If you are a Class "A" or "B" certified owner/operator you can train your Class "C" employees. But, you need to be a Class "A" and "B" or have hired a company to perform those quarterly inspections. UST classes are scheduled for August 18th, September 15th, October 20th, and November 17th, 2016.

TIPS TRAINING

AFPD offers TiPS training for both On-Premises and Off-Premises alcohol licensees. Responsible selling of alcohol is taught in each of the On-and-Off Premises classes, with emphasis on the appropriate responses

to challenging situations by the clerk or server in the retail establishment. A section on checking ID's is taught. TiPS training can help prevent you from getting a violation notice for selling to "underage" or "over-served" customers. TiPS classes are scheduled for August 9th, September 13th, and October 11th, and November 8th, 2016.

SAFE-MARK/SERVSAFE FOOD SAFETY

Safe-Mark or ServSafe Food Safety training is also made available through AFPD. As more and more retail businesses expand their food service offerings, food safety and compliance becomes an addressable issue. You don't want your customer to get sick from food purchased at your store, and you surely don't want to get a notice of violation that pinpoints your store as a food safety scofflaw. That kind of reputation is hard to reverse. Consider signing up managers and employees for a food safety course. Two (2) day Food Safety Classes are scheduled for August 23rd and 24th, September 27th and 28th, and October 25th and 26th, 2016.

GLOBALLY HARMONIZED SYSTEM OF LABELLING

A newly designed package of regulations that is being enforced by OSHA is called the "Globally Harmonized System of Labelling" which applies to chemicals produced, packaged, sold, or used by any business. Labeling of chemicals is being standardized world-wide, and you and your employees need to be informed and trained regarding the interpretation of these revised symbols and language.

Classes are conducted at our West Bloomfield, Michigan headquarters training facility. In addition, we will come to you to do the training if you gather together 10 or more people to be trained! In those cases we can be very flexible on the days and times for the training. Ten (10) days notice is required when registering for any of these classes, and pre-payment is required.

Always feel free to call Ed Weglarz at (248) 671-9600 at AFPD to discuss your training needs, requirements and regulations. ■

We got a cooler for you!



U.S. Ice coolers are a great way for your business to develop new repeat customers and are a great way to keep a party or special event supplied with high-quality packaged ice. As a retail merchandiser, we will supply you with a cooler free of charge. For seasonal events, construction sites, catering companies, trade shows or parties, U.S. Ice can provide cooler rentals at a low cost for either short term or long term use. Call 313-862-3344 or visit us online at usicecorp.com.



PURE *M*ICHIGAN®



government relations update

DAN PAPINEAU // AFPD DIRECTOR, GOVERNMENT RELATIONS

Local Government vs. State Government: A Battle For Power

We see the fight unfold regularly. Who believes they know what is best for the citizens they serve better? Locally elected politicians serving on your city councils or township boards or the elected officials you send to your state capitol buildings? The two levels of government clash regularly over issues they both believe to be important and many of these issues directly impact the success of your business.

Thomas Jefferson once said “the government closest to the people serve the people best”. Scholars widely agree that the man that drafted the Declaration of Independence believed that men and women elected to serve in local governments (ie: municipality, school board, county, etc...) should have the most power. But what happens when these local governments become activist local governments taking fringe positions on issues that impact our members and their ability to run their businesses successfully?

There are many examples of activist local governments using their authority to impose draconian policies on a specific segment of businesses. Unfortunately, it is the retail industry that is often the target of these severe policies. To combat these measures one of the few options we have is to advocate at the state level to preempt, undermine, and/or circumvent these locally enacted ordinances. Here are two recent instances where AFPD was successful in combating activist local government's efforts to attack the retail industry:

- **Mandated Employee Benefits** – When activist local governments in Michigan began talking about passing local ordinances that would require businesses within



their borders to pay more than the State minimum wage, require employers to offer paid sick or leave time to employees, and require employers to offer certain fringe benefits, AFPD worked with a coalition of business groups to pass a state wide preemption of these ordinances.

- **Bans on Plastic Bags** – Washtenaw County, Michigan passed a ban on using plastic bags, Muskegon and Ann Arbor, Michigan are discussing it but, by the end of the year it might not matter. Legislation expected to be signed by Governor Snyder by the end of the year will circumvent current ordinances and preempt those yet to be adopted to ensure the use of plastic retail bags is uniform across the State.

AFPD advocates for state control on most issues. There are approximately 2,875 local units of government in Michigan and 3,842 in Ohio. Could you imagine if each one had their own minimum wage or requirement on how many paid sick days you have to give your employees? Even the plastic bag issue is bigger than some may think. If your store is on one side of a street that separates two cities, one where you cannot offer your customer a plastic bag unless you charged them a tax and the other where you could operate exactly as you do today, which side of the street would you want to be on?

Having a patchwork of regulation across the state



ties the hands of business owners. If we want to ban plastic bags we would be better off doing it at the state level so that all retailers compete equally under the same regulations. AFPD took the position though that a preemption of plastic bag ordinances would be better as it gives the retailer the decision of whether or not they want to discontinue the use of plastic bags, charge for them to encourage the use of reusable bags, or do absolutely nothing. AFPD seeks to keep the control with store owners. The owner is the one that knows what is best for their business and no one else should be able to come in and pretend that they know more by restricting or mandating what they can and cannot do.

While AFPD has been successful at the state level in Michigan on righting the wrongs of certain local governments we have a lot of work to do in Ohio. With Cleveland's recent adoption on increasing the smoking age and the push to enact a \$15 an hour minimum wage, the time is right to seek statewide action in Ohio on local preemption. Also, using Michigan as an example, efforts to pass state legislation to preempt plastic bag ordinances are being reviewed.

You have the ability to vote for local candidates that support strong independent retailers where you live, however, your businesses might be in an entirely different area where you have no direct voice in the local election. While this is the case, nothing prohibits you from getting to know those locally elected officials that have the authority to pass ordinances that impact your business. Write to them and let them know of difficulties you encounter. You pay taxes to that local government and you may employ the people that live in the area. Additionally, AFPD does its part in keeping a close eye on issues that pop up on every level of government and works on your behalf to ensure the voice of independent retailers is heard.

The power struggle between state governments and the federal government is another topic altogether. The constant push and pull between these two levels of government is also an area where much time could be dedicated in discussing, but that will be for another day. ■

NEW OHIO ATTORNEY GENERAL OPINION PROVIDES SOME HOPE IN THE FIGHT AGAINST LOCAL MINIMUM WAGE INCREASES

■ DAN PAPINEAU

The fight against local units of government from enacting their own minimum wages that are higher than the State of Ohio's took a positive turn today for small business owners. Most evident by the attempt in Cleveland to enact a city-wide \$15 an hour minimum wage, union activists in cities across Ohio and the Country for that matter have been gaining traction in efforts to increase minimum wages on a local level, city by city.

Ohio Attorney General Mike DeWine issued an advisory opinion during the first week of July stating that Article II, Section 34 of the Ohio Constitution, which was adopted by voters in 1912 and provides the legislature with the authority to pass laws "fixing and regulating the hours of labor, establishing a minimum wage, and providing for the comfort, health, safety and general welfare of all employees; and no other provision of the constitution shall impair or limit this power."

According to the advisory opinion, the Ohio Constitution also says the minimum wage should be uniform throughout the state.

"The importance of that uniformity is demonstrated when considering the potential negative fiscal and economic consequences to the state, municipalities, employers, and employees when varying minimum wage rates exist in the state," it reads.

While, Mr. DeWine's opinion is not binding it is a significant step in dealing with the minimum wage issue across Ohio. In Michigan, AFPD advocated for legislation that was enacted to prevent local units of government from passing ordinances requiring employers to pay employees more than the state minimum wage. Whether Ohio takes the same legislative route or fights local minimum wage increases on a case by case basis this newest advisory position provides solid legal basis for doing either. Often, advisory opinions issued by State Attorneys General are cited in court cases and this one, being so clear and concise, should help both the legislature and the courts fix this problem.

AFPD will continue to advocate against efforts to increase the minimum wage and keep members updated on our efforts to do so. ■



michigan lottery report

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

Promotions and New Games Expected to Bolster Sales as State Fiscal Year Ends

? The Lottery and its retailers turned in an impressive financial performance in 2015. Together, we set records for sales, commissions earned by retailers, prizes paid to players, and contributions to the School Aid Fund. We carried that momentum into 2016 and we're on track for another record year.

The Lottery has several promotions and a new instant game on tap for the final months of the state's fiscal year, which ends on September 30th. We expect these will interest players and result in increased store traffic and sales for retailers.

- **Red Ball Double Draw** – 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. During the Red Ball Double Draw promotion, the Lottery will conduct at least

eight Daily 3 evening drawings each week rather than seven. The promotion is scheduled to end August 31st.

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.

- **Deluxe 7's Playbook** – When it comes to instant games, one of the questions we hear most often from players is: “When will the Lottery offer another game book?” In August, the Lottery will launch the Deluxe 7's Playbook. Each \$20 game book will feature six pages of games with prizes ranging from \$20 up to \$1 million. The Deluxe 7's Playbook will offer more than \$44 million in total prizes. The game book format provides players with great value and we expect a strong response from players when they have a chance to purchase a game book for the first time in six years.

- **Buy More, Get More** – Beginning August 8th, Lottery players who purchase an online game card from Lottery retailers will receive bonus free play. The “Buy More, Get More” promotion rewards players who buy larger denomination online game cards with higher amount of bonus free play.

Each \$10 online game card will receive a \$2 bonus, \$20 online game cards will receive a \$5 bonus, \$50 online game cards will receive a \$15 bonus, and \$100 online game cards will receive a \$35 bonus.

Best of all, retailers will receive a commission on both the purchase price of the online game card, and bonus amount.

- **Doubler Days for Club Keno, Fantasy 5, and Lotto 47** – From Sept. 1 through Sept. 30, all Club Keno, Fantasy 5, and Lotto 47 tickets purchased at Lottery retailers are eligible for Doubler Days. 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% 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.

With the new Deluxe 7's playbook, and promotions scheduled for the fourth quarter of the 2016 fiscal year, we expect a strong finish to our year and increased store traffic and sales for retailers. ■

INSTANT TICKETS / PULL TAB TICKETS

NEW INSTANT TICKETS:

On sale August 2nd:

- IG # 787 - Golden Wild Time \$10
- IG # 772 - Deluxe 7's Playbook \$20

INSTANT GAMES SET TO EXPIRE:

Expiring August 1st:

- IG # 681 - Red Line Bingo \$3

Expiring September 6th:

- IG # 695 - Golden Ticket \$5
- IG # 701 - Cadillac Riches \$5

NEW PULL TABS TICKETS:

On sale August 2nd:

- MI # 579 - Cherry Up 50¢
- MI # 575 - Pinball \$1

PULL TABS GAMES SET TO EXPIRE:

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.

2nd Chance to Win!

**Mon - Sat
Evening
Drawings**

Daily 3TM

Red Ball

Double Draw!TM

Excitement will RISE waiting for the Red Ball to FALL!

- A separate drawing from a machine with 1 Red Ball and up to 5 white balls will take place after the regular Daily 3 Monday-Saturday evening drawings.
- When the Red Ball is drawn, a bonus draw for a second set of winning numbers will take place, giving players a SECOND chance to win.

For a limited time in August

**Players can watch the drawings Monday - Saturday
at 7:29 pm on their local Lottery network TV station!**



Daily 3 odds: Straight: 1 in 1,000; 3-Way Box: 1 in 333; 6-Way Box: 1 in 167; 1-Off Straight: 1 in 1,000; 1-Off One Digit: 1 in 167. End date of the promotion is at the discretion of the Commissioner.
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

Beer and Wine Pub Requirements (A1-a Permits)

Class A-1a permits (to operate a pub) allow beer and wine manufacturers to sell beer and intoxicating liquor during the same hours as a bar or restaurant holding a Class D-5 liquor permit. Currently, there are 176 A1-a permits statewide, and more and more of those permits are being issued to beer and wine manufactures. Below are some helpful reminders about the provisions that manufacturers of alcohol that also hold an A-1a liquor permit are required to follow.

The A-1a permit requires that the holder meets the requirement of obtaining a license as a retail food establishment or a food service operation, and operates as a restaurant. In Ohio liquor law, restaurant is defined as “a place located in a permanent building provided with space and accommodations wherein, in consideration of the payment of money, hot meals are habitually prepared, sold, and served at noon and evening, as the principal business of the place.” This same language also is applicable to other liquor permit holders who sell alcoholic beverages for on premise consumption.

When the Division inspects a winery or brewery to determine whether the requirements for an A-1a permit are met, it will verify that the applicant has the required food establishment or a food service operation license. Additionally, at that inspection, the Division will determine whether the applicant has the space and equipment to “habitually” prepare, sell and serve hot meals. Once the permit is issued, the brewery or winery must continue to prepare, sell



and serve hot meals to meet the requirements for the annual renewal of that A-1a permit.

Another area where clarification is helpful is Ohio Administrative Code Section 4301:1-1-17 (Rule 17). This rule requires A-1a permit holders to have separate restrooms for men and women as part of their permit premises.

Lastly, it is important for A-1a permit holders to know that the only products they can sell for carryout are those they produce and as allowed under the manufacturing permit. All other brands can be sold only for on premise consumption. The one exception is for growlers of beer. An A-1a permit holder that also holds an A1 or A-1c permit can sell growlers of any brand of beer in one-gallon glass containers. As a reminder, fill-on-demand growler containers are required to be cleaned immediately before being filled, and must be sealed, marked and transported according to the open container statute – either in the trunk or behind the last upright seat of the vehicle.

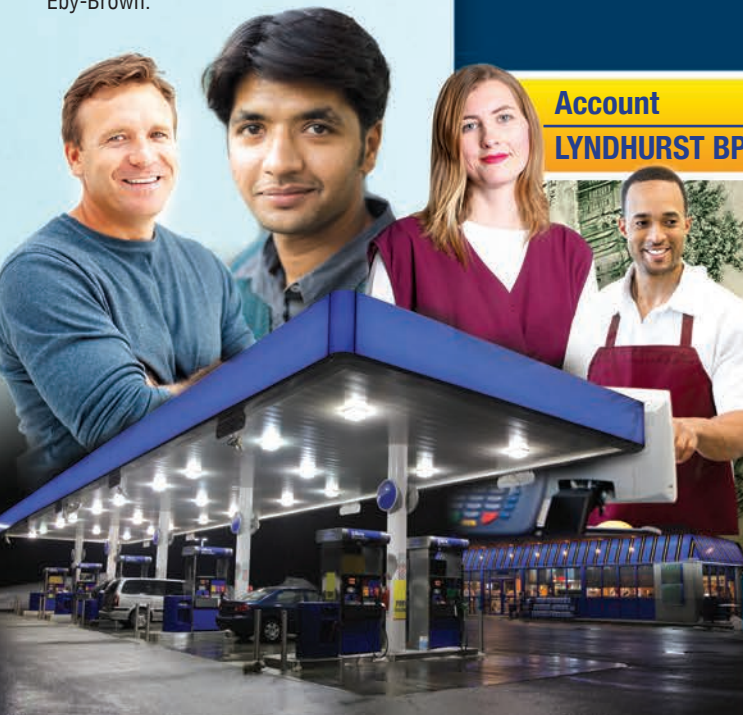
If you have any questions about what is required to get or maintain a Class A-1a liquor permit, contact the Division’s Beer & Wine Section at (614) 644-2411. We welcome the opportunity to work with you as you become a successful business operating within Ohio’s regulatory structure. ■

LIBERTYUSA

a 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.



**AFPD MEMBER
EXCLUSIVE OFFER**



THE VOICE OF INDEPENDENT RETAILERS

**MUST
HAVE
PROGRAMS**

**SEE YOUR LIBERTY USA
REPRESENTATIVE TO
SIGN UP FOR THESE
MUST HAVE PROGRAMS.**

**CHECKOUT THESE
TESTIMONIALS:**

"Liberty's programs will earn me \$1,000 CASH in 2015! My Liberty USA sales rep showed me how EASY it was to sign up and start implementing these lucrative programs! My sales have grown by 51.28% with participated vendor sign ups!"

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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ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

The Ohio Update

The minimum wage issue in Cleveland continues to percolate as the Service Employees International Union (SEIU) presses forward with their attempt to raise the minimum wage in the city of Cleveland to \$15.00 per hour, even though City Council (dominated by democrats) and Democratic Mayor Frank Jackson are opposed unless it's adopted state wide. Due to a glitch in filing, it appears the issue won't be on the ballot until next spring. The issue has caught the attention of Ohio Attorney General Mike DeWine who issued an opinion that cities can't raise minimum wage higher than the state minimum of \$8.50 per hour. While an important decision by the AG, it doesn't carry the effect of law but his arguments would be used by cities if this were ever passed at the ballot. The General Assembly has been strangely quiet on this, most likely due to an election year, but they could pass legislation as a general rule, which means for the good of the state it supersedes home rule, after the election that is a distinct possibility.

AFPD has been very successful with the help of State Representative Anne Gonzales in arranging meetings with the Ohio Lottery Commission both in Ohio and Michigan to look at ways to improve on relations between the Lottery Commission and agents and to make it more profitable for agents to sell and make money on lottery sales.

On the federal front AFPD was asked to get support of both Ohio Senators on a bill requiring labeling of genetically-modified products (GMOs). Both Democrat Sherrod Brown and Republican Rob



Portman voted yes and AFPD thanked them for their support.

On the political front, elections continue to dominate as the General Assembly remains on recess and is not expected to return until after the November elections.

There was a little convention going on in Cleveland in July and AFPD was there. We had chance to meet with many of Ohio's legislators, congressmen, U.S. Senator Rob Portman, Governor John Kasich and many others. Contrary to what people thought, the city of Cleveland did a great job on security with very little problems. Ohio Governor, John Kasich, took a lot of heat as he refused to endorse Donald Trump for President as did Ted Cruz who actually spoke at the convention and was roundly booed for not endorsing Trump. On the positive side AFPD Board Member Paul Elhindi held a very successful luncheon for Ohio Lt. Governor Mary Taylor attended by many dignitaries. Governor Mike Pence, of Indiana, was selected by Trump to be Vice President Candidate, a good choice. All in all it was a very good experience for AFPD.

Lastly, a sad goodbye to long time AFPD employee for Ohio, Ron Milburn, who has retired and moved to Missouri. Ron was, and is, a strong advocate for the industry and he will be missed, we wish him all the best in his retirement. ■



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Summer Surf Iced Tea Gallons

Cost \$2.05 – Retail 2/\$5.00

Dairymens

TECHNOLOGY'S IMPACT ON THE INDUSTRY: FROM RETAILER NEEDS TO CONSUMER DEMANDS

■ BY KRIS HARRIS

No doubt, technology and the advancements over the last decade have changed the way people communicate and conduct business. The desire to have instantaneous information and easier access to goods and services has fueled these rapid changes. The result of these advancements is that retailers now have more tools to help their business. Whether it's data mining, digital coupons, eCommerce or employee reward systems, retailers now have the ability to evolve in new and exciting ways. Not all options may fit your type of business, so knowing what's available is the first step to determining which course of action to take.

Defining the term "data mining" can be difficult because it can mean a wide-range of things and depends on the industry. "As it applies in the retail grocery industry, data mining is a process that results in very accurate insights into customer preferences and behavior that can then be used to better target a customer with relevant and meaningful promotions and communications thereby providing an individualized shopping experience," said Ravi Achanta, CEO of RSA America. "Successful retailers must identify their high-value customers and engage them in a seamless and natural manner as part of the shopping experience. RSA America is able to analyze and identify with accuracy different tiers of customers down to the individual customer. Our retail clients can then best target and engage their customers in such a way as to make the customer happy while increasing the retailer's revenue."

One way retailers can integrate new technology into their business is by focusing on omni-channel marketing. This type of marketing allows for a seamless experience for a customer, regardless of their device. It combines all

of the different channels into one, by bringing together your brick and mortar, your online website, mobile app and social media. "The goal of omni-channel marketing is to provide a single view of the customer therefore providing marketing leverage in a coordinated and strategic manner," said Achanta. "Customers should be consistently engaged across all channels. Using an omni-channel approach, we evaluate each of the current channels and optimize their usage as well as synchronize the messaging for the best effect."

Today's technology also offers the ability to not only connect the dots with your customer, but to connect the dots within your store. "Today's POS system has gone beyond managing just the cash and making sure the pricing is right, it's ensuring that your customer is getting whatever discounts he or she has earned," said Jamie Gray, director of marketing with LOC Store Management Suite. "It's more interacting with the back office which has a bunch of pieces, but at its core, it's managing whatever it is that you're selling and making sure that you're selling it at the right price. It also means that you're purchasing it at the right cost, understanding what's moving and not moving in order to understand when to buy and when not to buy it and making use of deals and things like that."

The ability of the modules offered by LOC Store Management Suite provide these solutions. "It's about the POS hitting the back office and pulling down pricing that's immediate and LIVE," explained Gray. "Most grocers will tell you that they make pennies on what they sell, so they have to protect them. And there are ways that they can manage those processes better, maybe cut some corners, cut some costs out."

For retailers who think their operation is too small to invest in technology, they must keep in mind that





technology is changing everywhere and making even small changes can have a big impact on the bottom line. “I run across this all the time with Mom and Pop retailers feeling they don’t need to go into technology,” said Jason Baylis, vice president of sales for Great Lakes Data Systems. “They just hand-ring stuff and it’s just them and their family, but the one thing they can’t argue with is human error. If you’re going to be here 12-hours a day, human error is going to come into play. If you’re a busy store, human error comes in even more. Technology can save you 3% on your bottom line in your first 30-days. The studies are there. I’m a stats guy and stats don’t lie.”

Integrated credit is one way Great Lakes Data Systems can help members eliminate errors and save them money. “If you have a POS system, without integrated credit, you open the door for errors,” explained Baylis. “I’ve asked a lot of my customers how many times do you look at your credit card statement and you see you did \$5.88, instead of \$25.88. And, that’s because they’re busy and they fat-finger those little terminals. When you do that, you cost yourself money. If you go with the integrated process, you can ensure that everything is going to be broken down for you and you don’t have to worry about that aspect.”

When looking at a mobile POS system, it can help retailers of all sizes. “It really doesn’t matter about the size and the reason I say that because everybody laughs, but it really doesn’t because it’s all tied to the same system. So when a grocer is managing their prices in their back office for the items inside the store, with that same system he’s working with the same stuff that’s on the phone or the eCommerce site, so he doesn’t have to manage two different systems. Just think of it as a cash register in the palm of the consumer.”

For retailers that are looking to tap into the hottest technology today, there are a few options to consider. “The biggest thing that retailers need to look at these days is the ability to order online,” explains Al Zara, founder and CEO of GeekTown USA. “The user interface, the user experience and whatever else they have, has to be seamless from a technology stand-point. And it has to be quick, fast and it has to be very easy to use. Think of Amazon and how easy it is to order from them. It can take me five seconds to search for something, click two buttons and it’s being shipped to me.”

Sites, such as eCommerce sites, allow retailers to reach those tech-savvy customers who are purchasing things on the go. The first wave of these sites allowed

retailers to tap into this new opportunity but it came at a cost. “The old way to do an eCommerce site was to take your existing site and create a shopping cart, that adds items into it, basically meaning you had to govern two different databases,” said Baylis. “If you sell four bananas on your POS and five bananas online, you have to do the manual labor to make that work.”

However, advancements in technology have helped eliminate some of the headaches. Great Lakes Data Systems has what they call an eStore for members. “Essentially, if you’re a four lane store, this is a fifth lane so when you go to your site and it says “shop now”, it’s just a hyperlink that brings you to the eStore. All the credit cards and all the item files that are in your POS are in that store. You do not have to govern two different databases. So, in real time, anything that sold from an eStore gets reported on your POS.” One of the additional advantages of the eStore is that retailers can dictate what’s online and what isn’t online.

Retailers can also take advantage of the wave of reward programs sweeping across the industry. These programs connect with customers in a personal way by rewarding them for being a loyal. For members who are not ready for an eStore, Great Lakes Data Systems offers what they call their mStore. “The mStore would be for loyalty customers that offers them the ability to look at the flyer online, the coupons on their apps and go to the store to scan their loyalty card and all the coupons they’ve clipped online,” said Baylis. “It works just like Meijer’s mPerks and how the Kroger card works right now.”

Whether or not you have an eCommerce store or allow customer to grab digital coupons from a digital app, there’s no denying that technology is very much a part of the consumer’s everyday shopping experience. “It is undeniable that today’s customers want convenience through technology; they expect it from their grocer,” said Achanta. “Numerous studies shout the findings: over 66% of shoppers prefer to shop with a retailer offering a mobile solution and over 80% of shoppers said their perception of a retailer improves when they offer mobile coupons.”

Streamlining your advertising so that it crosses multiple platforms is easier than ever with Fisher Printing’s Digital Supermarketing Solution. “The one thing that sets us apart is our capability to provide a coordinated digital plan for the individual grocer,” said Chris Fisher, co-owner and National Sales Director for Fisher Printing. “Today, the customer doesn’t just expect



the printed piece in the newspaper, customers expect a great website, email notifications, a user friendly phone app, along with Facebook, and other social media sites connecting them to your store. They want to see email blasts that come to them every week talking about what's going on at the store or a special tasting, or special event."

Fisher Printing meets directly with the retailer, on a regular basis, to look ahead and to lay-out a marketing strategy that is customized specifically for their store. "The grocer doesn't have to worry about a digital marketing program for the next five weeks, because it's all taken care of by our team," explained Fisher. "That includes Facebook, Twitter and the email blasts. It's a turn-key program between the printed insert and the digital marketing."

Along with the Digital Supermarketing module, Fisher Printing can also build an app for your store. "It shows your location, your store hours, recipes and you get to see the ad every week," said Fisher. "There are a lot of things we can put on the app based on what the owner wants." One of the biggest challenges for a store's app is integrating the manufacturer's coupon that targets a consumer. However, Fisher Printing is developing a program that will solve this hurdle. "We're working on a program right now where the POS system at the store will recognize the customer's shopping habits," said Fisher. "The coupon system we're developing will actually send coupons relevant to your customer's shopping patterns, directly to the app. Anybody that can go to the grocery store and save \$20 a week, because they have all the right coupons and have it very easily, is a big deal."

If you're looking into going "mobile", it doesn't only mean having an eStore or online ordering, it can also mean the mobility of delivery. One of the benefits of adding a delivery service is that you can outsource it, much like the big chains stores such as Walmart, are doing with Lift and Uber. "I've recently worked with a franchise where we helped contract out a third-party company called Zoomer," said Zara. "They're not everywhere, but they're actually owned by Uber. They basically do delivery and have an app where you get to see, in real time, when your item is picked up and the exact location of the driver. That's something that costs a company nothing. It's a per-delivery transaction fee. But that's where it's all going."

Retailers now have the ability to spotlight employees through a rewards system called Reward Geek that takes a different approach from traditional methods companies

have used in the past. "At GeekTown, we looked at creating a platform that empowers employees in the work place," said Zara "and giving the opportunity for owners to give that feeling of owning something in the power of each employee's hand."

This points-based rewards system allows employees to nominate fellow co-workers for good work. "A lot of times managers are the one who recognize an employee, but in everyday scenarios, employees see everything on a daily basis and they see each other's work," explained Zara.

The system, which also allows for employees to nominate managers, requires a manager's approval for each nomination. Points are then accumulated and redeemable for prizes and gift certificates from a wide range of companies including Nordstrom's, Target, Amazon, Apple and Dominos. Employees also have the ability to redeem those points to make a donation to a favorite non-profit organization. "The most important incentive is for companies to upload their own prizes and put a value behind them, whether it's a day off or lunch with the CEO," said Zara. "We felt that every organization, every company and every store has their own unique way of wanting to reward their employees and that's why we made it fully customizable."

When determining if and how to integrate technology into a business, retailers could consider the ease and accessibility that it offers. "As a retailer, you can have access to your data anywhere, any time on any connected device and that's kind of what they're looking for," said Gray "so in case they get a call at 11 o'clock at night that they're running out of an item, he can easily access from anywhere on the globe and post that something's not for sale or change the price and he can interact with the system from anywhere. He doesn't have to be in the store."

Although it's easy to look at only one side of the technology coin and the benefits it can provide for your store, keep in mind the other side which is connects technology with your customer. "Today's customers are growing more and more to expect, even demand, that technology be part of their shopping experience and they want an experience targeted to them," said Achanta. "Individual customers are becoming tone-deaf to the barrage of general promotions and communications; however, they will and do respond to promotions and communications that are meant just for them and presented as a natural part of their shopping experience." ■

Kris Harris is a writer for Denha Media & Communications.



How has technology changed your business?



"It changed my business by saving a lot of money on advertising because social media is very, very inexpensive and is there for you. And if you have the right people, who know how to use it, it's a great tool to introduce new products, feature new items and sale prices without spending the money on print advertising.

So, social media has been the best, whether it's Facebook or Instagram."

— **RONNIE JAMIL** // BRIGHTON MARATHON



"Technology has changed our business for the better and for our member's benefit. We recently launched our Mobile App for our members and its main highlight is that all of our members can get a virtual I.D. card on their phone. This is particularly helpful when someone loses the physical I.D. card, they can bring one up on their smart phone and it's perfectly valid to use at their providers office or pharmacy."

— **CATHY BROCK** // BLUE CROSS BLUE SHIELD OF MICHIGAN



"It has changed it a lot. I manage the national accounts group and one thing we've done is we've gone to tablets. So, when the account managers are out in the field meeting with the customers, they are basically taking their office with them. They're able to access a lot more information when they're out there, meeting at the sites."

— **JOE HONCE** // DTE ENERGY



"We are going technology friendly, so with our new system it's kind-of unique. It's going to be integrated through our website so our customers and our clients will be able to quote their insurance policy or proposal right off the internet. So, instead of one on one, they can utilize that technology, especially for the millennials who still want to deal with an agent, but also want use their phones and their computers to get their own prices and their own quotes."

— **ZIAD JARBO** // INSURANCE ADVISORS, INC.



"Of course, technology is always good and there have been a lot of advancements in our food and beverage industry. I was a chairman years ago and I've see a lot of changes since then. Things are a lot easier now for us in our business and for our company."

— **MARK KARMO** // BIG STAR FOOD CENTER



"It's changed it 150%. We are more efficient, quicker in delivering ice to our accounts and the computer world has advanced so much in the last 20 years that it's improved our business a lot. Delivering-wise, things are ten times faster and more efficient in getting the product to the customer."

— **RAY YALDO** // U.S. ICE



"It's the core of our business and all we do is build technology for our companies to help them expedite and make their daily tasks for efficient. So our goal is to automate any tedious tasks that they may do, where they can use their employees doing those tasks, maybe we can automate them to make those employee's time more valuable in other areas."

— **BLAKE GEORGE** // BMG MEDIA



"We're in the digital age and everybody is using text messaging, notifications and emails to contact customers and keep customers engaged and inform them of different opportunities for their business. It's as simple as notifying a customer that their appointment is today at 10 o'clock, as opposed to

having a person call, you can get a notification on your phone. Smart phones have really changed the way businesses can contact their customers."

— **GREGORY GARLAND** // DTE ENERGY



"We've been really going into the digital realm of social media. We are definitely going into that direction and a little bit away from some of the tradition media. We have found the importance of making sure everything we do on our website is compatible with a mobile phone. So, our locator, our eStore, everything like that,

we know that our consumers are on their phones making their purchases and trying to locate the product. That's really, for us, what we're trying to focus on and change a little bit in our ways."

— **DAWN BIRCH** // FAYGO



"Technology is the most amazing thing if you know how to use it. I have a website that interacts with an ordering system and everything in the warehouse. So, if someone looks on the website and if the item is out of stock, it means for sure we don't have it. So it updates as we put in orders. I can log in from my tablet or iPhone right now and tell you how many orders we shipped out today, who the orders were for and what they bought."

— **CHRIS TOMA** // SOCKS GALORE WHOLESALE



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Will it be Bellino in the House?

Joe Bellino Jr.'s exposure to the political arena came early in life while spending time with his grandfather, Nick Bellino. "He had this friend named Ray Kehres," recalled Bellino. "I often saw them at dinner together. They would talk, laugh, have a glass of wine, eat and when they were done, shake hands and depart. I had no idea who he was but I knew he was held in high esteem by the rest of the family."

The young Bellino discovered years later that Kehres was a long-time political figure who served in the Michigan legislature when the state had a part-time legislature. "Grandpa wasn't school-book wise, but he knew how to get things done and knowing Ray was part of the equation."

The elder Bellino knew how to have a voice at the table and Joe Bellino wants the same for the food retail industry. "If we, in our industry, do not have a handful of public servants we can call on to help us, what do we have?," he asked. "We are a ship with a rudder, but no sail."

Bellino, is running for the Michigan State House in the 17th district, which covers the North-Eastern section of Monroe County and three areas of Wayne, Flat Rock, Rockwood and Sumpter Township.

"Years on the AFD, then AFD board and on my alma mater, Monroe County Community College Board of Trustees, has given me insight into how Lansing works and what needs to be done to keep our state growing," said Bellino.

There are several state issues Bellino believes need to be addressed. "I think our archaic way that we fund schools is abysmal," he said. "It is nothing short of 'separate but equal,' and believe me, it isn't!"

His solution includes what he calls a more equal way to fund schools across the board is needed, K-12 and Colleges. "We need to keep our state progressing with job growth, fair taxation and a regulatory environment that is fair to all," said Bellino. "We need to be able to count too. Our long-term liabilities are a burden on our children and grandchildren. And finally, like Nick Bellino's friend, Ray, we need a part time legislature again. They work less than 90 days in Lansing, yes 90. On Monday and Fridays the town is a ghost town. Why, you may ask? No Lobbyists are there!!!"

Bellino, 58, believes term limits are giving lobbyist



more power. "I am hoping to be a breath of fresh air. I feel like a lot of people, like the man in the movie Network. He opened the window and said, 'I'm mad as hell, and i'm not gonna take this anymore'. People are mad, upset, frustrated and disillusioned with the way the state is run."

Bellino's biggest support comes from family and longtime friends. With his wife of 24 years – Peggy – by his side the two are going door-to-door. "A Catholic School teacher, she is a great spiritual conscience," he said. "My local party is behind me 100%. Randy Richardville is on my team and backs me to the max. A ton of local business leaders have given to my campaign."

Bellino's opponent on the Democratic side comes from a political background – Bill Lavoy's father was a prosecutor then a judge. His wife is the Monroe City Clerk and his sister had two unsuccessful runs for judge. "I think citizens are tired of life-long politicians," said Bellino. "I plan to do what our founding fathers intended – spend some time in public service then go back to my job. That is my plan."

Unlike his opponent who is planning on running for state senate when his house time is done, Bellino said, "I will not be doing that. I will serve and get the hell out."

He expects his race to cause some stir inside the AFD membership. "I am running for my store and all our businesses," said Bellino. "I am running for the principles of smaller less intrusive government and fair taxes. We have too many members of the house and Senate who just represent big box people. We have to have another voice in Lansing. My opponent is taking big bucks from unions and lobbyist who really don't give a darn about us independent business owners. We need Joe Bellino in the house." ■



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■ BY KRIS HARRIS

When a company has an opportunity to be an industry first, it can start a ripple effect that can have a lasting impact on the industry for years to come. Such is the case with Fisher Printing. The Chicago-based company was founded by Willard “Pete” Fisher who turned a hobby into a business that revolutionized advertising. “My Grandfather started the business in 1933,” said Chris Fisher, co-owner and national sales director. “He bought an old sheet-fed printing press and pulled it apart; it was more or less a hobby and something to keep him busy.”

At the time, grocery stores didn’t have the advertising flyers or inserts that are common today. “He noticed that; and once he got the press up and running, he went to his local grocery store and said, ‘hey what do you think about stuffing these little pieces of paper in all the grocery bags that are going out of here that would feature a sale item or items for next week, to bring people back into your store next week?’” said Fisher.

As the story goes, the store owner said it sounded like a great idea, but he couldn’t pay for the ads. “So my Grandfather Pete said to him ‘don’t worry about it, you start paying me when you see an increase in sales,’” Fisher said. And just like that, the first ripple began.

With the success of these initial ads, the next step was to print them and distribute them to homes the week before the sale. However, back then, there weren’t the databases of addresses that we have today. “There was no form of distribution back then,” explained Fisher. “So my father, Thomas, now the second



generation of Fisher printing, drove up and down every single street in Chicago and wrote down all of the addresses. You could not go to a mailing house and buy all of the addresses. We had to develop our own. “

The evolution of these ads eventually led to the conventional grocery flyer we see today, but it was not yet part of the general distribution method we have with today’s newspapers. “We then started to print a more conventional type of grocery flyer and used a Chesire label, that had the consumers address on it, and mailed them out through the U.S. Post Office,” Fisher said. “I like to say we actually invented the inserts for the grocery store business back in 1933 with those bag stuffers.”

As the company grew over the years, it expanded in 1981 and opened a location in Los Angeles, California, to provide direct services in the west-coast areas. Between the two locations, Fisher Printing has been able to extend its reach and provide service to independent retailers throughout the country.

The company saw the benefits of connecting with the consumer, in a personalized way, and created what’s become one of the company’s most successful programs. “Every single week we send out somewhere around 10,000 postcards with our New Neighbor Program,” said Fisher. “With this program, we’ll pull data from a list that shows us how many people moved in around any given store. Those cards are printed with their name, welcoming them to the neighborhood, with a coupon on the back from the grocer. When people move into a neighborhood they are going to start building their shopping pattern and once they build that pattern it’s going to be like that almost forever.”

In step with the dramatic shift to the digital age, the company offers retailers an all-encompassing service that crosses multiple marketing platforms. From traditional print ads to digital coupons and from store signage to social media management, Fisher Printing’s Print and Digital Solutions Rebate Program with APFD fulfills a store’s needs from A-to-Z. “When people get to the store, they want to see the items called out in a nice display,” said Fisher. “We have a great digital department that actually takes all of the items out of the ad and reproduces them into window banners and shelf talkers and hang tags. It’s a turn-key product. Everything thing looks really good because it’s

SUPPLIER: FISHER PRINTING

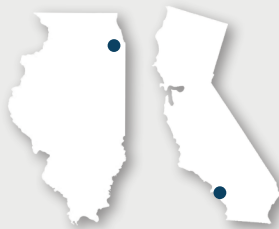
Location: Chicago, Illinois & Los Angeles, California

Founded: 1993

Employees: 300

APFD Member Since: 2012

Slogan: “Be where your customers are. Wherever your customers are, we’re going to be able to reach out to them and get them.”



the same imagery that we use inside the ad. Everything is coordinated.”

With the mobility of smart devices and mobile phones, reaching customers in various ways is not only a good idea, but becoming a necessity. “My daughter’s generation is more on their phones and iPads, so you really need a full marketing program with everything from print to digital to capture the audience,” said Fisher. “There are so many stores that we see that just cannot get their brain around doing something other than the print.”

In order to help retailers understand the complexity of Fisher Printing’s Digital Supermarketing Program, the company created a YouTube video title “Digital SUPER Marketing”.

The connection Fisher Printing has had with the consumer over the years comes from the strong relationship it had with independent retailers. “Throughout our history we have relied on the independent grocer and independent stores,” said Fisher. “We put a tremendous amount of money into the infrastructure and talent in place, to make sure we are helping the independent grocer. And by working through the AFPD, they have put us in touch with each other.”

Fisher credits his membership with AFPD for expanding the company’s connection with retailers deeper into the Mid-West. “I would not know of all the stores out in the Michigan area because our business is in Chicago,” said Fisher. “But by working through the AFPD, we can reach out to them and share all the products that we have. By not being a part of AFPD, we would not be exposed to them and they probably wouldn’t be exposed to us. The networking that has put us together has been really, really good.” ■

Kris Harris is a writer for Denha Media & Communications.



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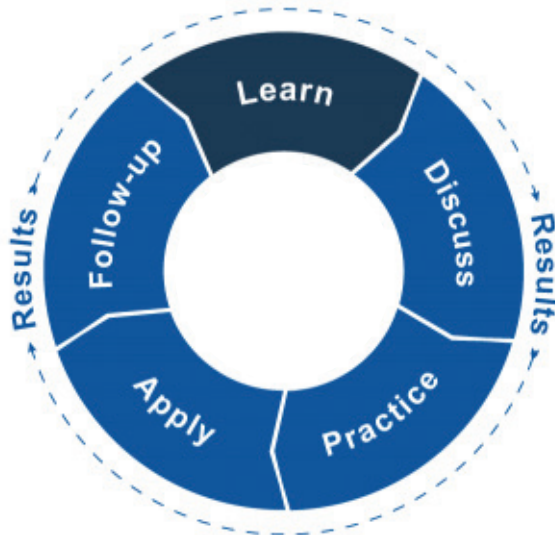
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Payroll Reporting

In keeping with the theme of payroll true-up and reporting, it seems a good time to reiterate what the BWC guidelines are for corporate officer minimum and maximum wages.

PAYROLL REPORTING FOR CORPORATE OFFICERS

A corporate officer by definition is an employee of a corporation, with the exception of a volunteer corporate officer of a non-profit organization. Effective September 29, 2015, BWC will no longer require nonprofits to have workers' compensation coverage for their volunteer corporate officers. In turn, this means nonprofits will no longer need to pay premiums for these individuals.

We consider corporate officers employees of the corporation and as such they are covered under the workers' compensation policy as any other employee. Corporate officers include the president, vice president, secretary, treasurer and any other executive officers, which are specified in, and empowered by, the charter or empowered by regularly adopted bylaws of the corporation.

Persons who are elected or appointed, empowered by the directors and perform duties for the corporation also must be covered. Wages are subject to a minimum and maximum, which is based on the statewide average weekly wage calculated annually by the Ohio Department of Job and Family Services.

Report the payroll of corporate officers under the manual classification that appropriately describes their duties.

Corporate officers of Subchapter S corporations must report a reasonable wage for the services they perform. If an officer of a subchapter corporation has regular duties or performs services for the corporation, the officer's salary (if any) is reportable to the maximum. Minimum/Maximum payroll reporting requirements

If the officer's regular earnings are less than this maximum, then his or her portion of ordinary income should be included (added to their regular earnings) up to the maximum. Do not deduct net losses.

MINIMUM AND MAXIMUM PAYROLL REPORTING REQUIREMENTS

The following individuals are subject to a minimum and maximum payroll reporting requirement:

- Active executive officers of a corporation
- Note: Officers are considered active if they are engaged in any work on behalf of the corporation;
- Employers listed below who choose elective coverage (because they are not required to carry workers' compensation insurance).
 - Sole proprietors
 - Partnership
 - Family farm corporate officers
 - Limited liability company acting as a partnership
 - Limited liability company acting as a sole proprietor
 - Individual incorporated as a corporation (with no employees)

Notes: Ministers covered under a religious organization's policy

are not subject to the minimum and maximum reporting requirement, and should report their actual earnings.

Non-officer board members are not subject to the officer minimum/maximum rules.

Individuals in any of the categories above must report a minimum and maximum payroll based on the state average weekly wage (SAWW). The Ohio Department of Job and Family Services determines the SAWW effective January 1st of each year. Effective July 1, 2006, these individuals must report minimum wages equal to 50% of the SAWW up to a maximum of 15% of the SAWW.

Effective policy year July 1, 2015, BWC will apply the SAWW that is in effect as of the beginning date of the policy year to the entire policy year. This will allow employers to report payroll using the same minimum and maximum reporting requirements for the entire policy year. For example, for policy year July 1, 2015, to June 30, 2016, BWC will apply the SAWW that was in place as of January 1, 2015. For Policy year July 1, 2016, to July 1, 2017, BWC will apply the SAWW that will become effective as of January 1, 2016.

If an officer has reportable earnings of more than the maximum during a calendar year, the maximum must be reported regardless of which semiannual period they were earned. Corporate officers subject to both the construction industry limitation and the corporate officers' maximum should use the lesser of the two limitations. ■



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www.michigan.gov/WelfareFraud

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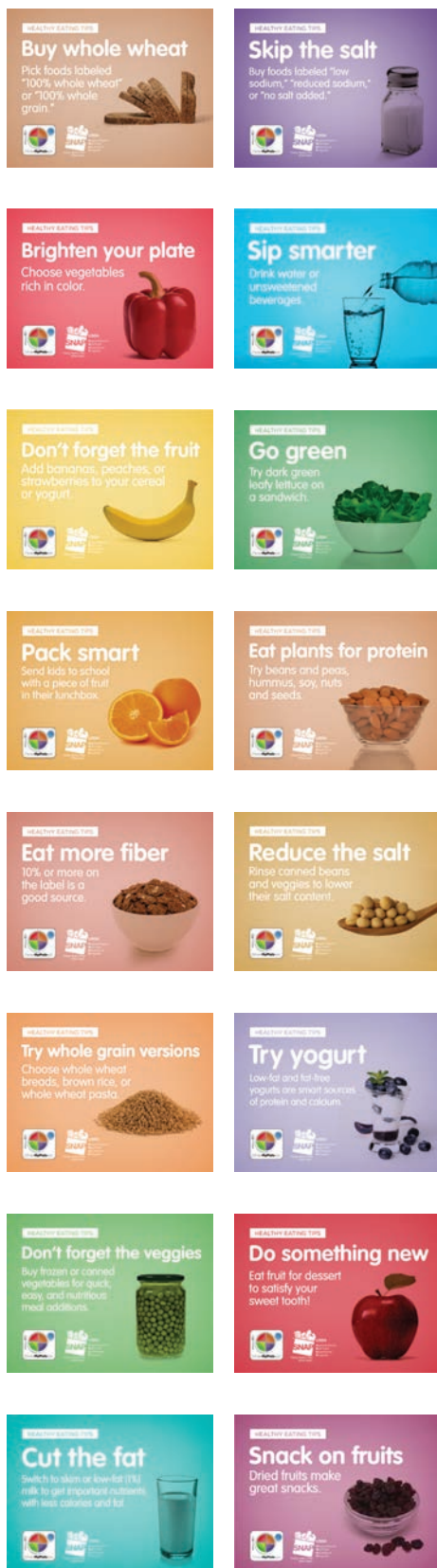
- Eligible food
- Eligible beverages
- Seeds for growing food



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MDHHS PUB 0196 Rev. 2/16



Proposed Snap Rule Will Harm Convenience Stores

NACS cautions that prohibiting convenience stores from accepting SNAP benefits will negatively affect not only retailers but their customers and communities

■ BY NACS ONLINE

The U.S. Department of Agriculture (USDA) wants retailers who accept food stamps to stock more food choices, a move that could harm tens of thousands of smaller stores, like convenience stores, currently in the program, Washington Free Beacon reports. Earlier this year, the USDA unveiled a proposed rule change to the Supplemental Nutrition Assistance Program (SNAP) that would mandate authorized retailers to have seven varieties of foods in four staple food groups on a regular basis, with at least six units per variety on the shelves.

“For small retailers there is limited space on shelves and coolers, and the proposed regulation would mandate that we have 168 single ingredient staple foods on display on shelves at all times,” said Anna Ready, NACS director of government relations.

“They changed the underlying definition of staple foods to exclude foods that have multiple ingredients so that a mixed fruit cup or can of chicken noodle soup could no longer be counted towards a retailer’s stocking requirements,” Ready said. “This is extremely onerous for small format retailers with limited storage space and it would be very costly to change supply and delivery, or even remodel a store, to comply with this.”

The rule would also change the definition of a retail food store to accept SNAP. “A store would no longer be

considered a retail food store if 15% or more of your total food sales are of foods that are heated or cooked on site. That provision alone pushes out 47,000 convenience stores immediately of the 106,531 convenience stores that participate in SNAP,” Ready said.

Ready agreed that there should be more healthful options for beneficiaries, but she also pointed out that it’s also important to ensure that convenience stores and other small format retailers are eligible to stay in the program. “Convenience stores play a fundamental role in SNAP because often times we are the most convenient place—in terms of both locations and hours of operation—for a beneficiary to easily access food for their family,” she said. “If a majority of convenience stores are pushed out of SNAP, which our data indicates would be the case if the proposed rule goes into effect, this will ultimately hurt the beneficiaries who rely on us.”

However, the USDA said that the rule change is about helping lower-income residents. “This rule has always been about increasing access and choices of healthier food for low-income Americans,” said a USDA spokesperson. “It is disappointing to see some take a position against increasing healthier food options for our low-income Americans.”

The comment period for the proposed rule closed in May. Now the agency is analyzing those comments as it prepares to finalize the rule. ■



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2016 WIC Vendor Conference

■ BY ED DICHOZA // WIC DIVISION -
VENDOR MANAGEMENT & OPERATIONS

Vendor Management and Operations will be hosting the Inaugural WIC Vendor Conference on August 11, 2016, at the Radisson Downtown – Lansing. The conference program is scheduled from 9:30 a.m. to 3:30 p.m. Our goal is to enhance the WIC Program/WIC vendor relationship with various stakeholders by providing attendees with topic-specific information and transparency of State and Federal policies.

This 1-day conference will feature information sessions, discussions and presentations relevant to WIC stakeholders and anyone involved with the delivery of food benefits to WIC participants. WIC Vendor and Operations staff will be available to answer questions from your membership and lunch will also be provided. Attendance at this conference is free, and will also allow WIC authorized vendors to fulfil their current contract period training requirement.

You may register for the conference by visiting this website, events.mphi.org/WIC-vendor-conference or via email to eandreg@mphi.org or by calling (517) 324-8330. ■



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Attendance at this conference will count toward your WIC training requirement. Open to the first 400 registrants. Limit 2 attendees per store.

Questions or concerns? Call (517) 335-9156.

Please Visit events.mphi.org/WIC-Vendor-Conference for more information on...

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- ✓ Maps
- ✓ Hotel accommodations
- ✓ Agenda
- ✓ Registration
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The Double-Speak of Big Banks

What the largest financial institutions won't reveal about swipe fees

■ BY NACS ONLINE

George Orwell's 1984 novel has nothing on banks these days in terms of double-speak, wrote Lyle Beckwith, NACS senior vice president of government relations, in a blog posted to The Hill. "The banks don't like an amendment to the Dodd-Frank financial-regulation law that opens up to competition to what had been a rigged market," he wrote.

MasterCard and Visa dominate the credit and debit card market, allowing these two giant companies to "price-fix swipe fees for their member banks at horrendously high levels. That's bad for merchants, especially small ones; they take such a huge hit on swipe fees that they can't expand and hire as much, which of course hurts the entire economy. Swipe fees have come out of nowhere to become many merchants' second-largest operating cost, after only labor," Beckwith said.

The Durbin Amendment, signed into law in 2010 and directs the Federal Reserve to ensure debit interchange fees are "reasonable and proportional" to the costs incurred, says that debit cards at least should be open to competition and that banks that won't compete must at least charge no more than a reasonable profit—what the Federal Reserve generously determined to be about a quarter on every transaction.

"Yet the banks' costs of doing this business are so small that they are still gobbling up an average 500% profit on each transaction, according to figures the banks themselves report to the Fed," Beckwith wrote. "This is what banks are whining about. We merchants—and, in fact, most businesses—can only envy profit margins that extreme."

One example of bank double-speak is the claim that lower profits from swipe fees has meant fewer free checking accounts.

But the American Bankers Association found that "free-checking accounts have actually risen since reform, from 53% of consumers to 61% now. In fact, debit reform saved consumers \$6 billion in its first full year alone, according to the most authoritative study of reform so far. Yet Americans still pay far higher swipe fees on debit and credit cards than much of the rest of the world," Beckwith said.

Now U.S. Rep. Jeb Hensarling, chairman of the House Financial Services Committee, wants to repeal Dodd-Frank. "Repealing the only significant reform so far of the broken swipe-fee market isn't going to create a free market. It would simply let banks return to fixing prices utterly unchecked by competition. That is so far from Americans' traditional notion of free markets that no amount of double-speak can disguise it," concluded Beckwith. ■

Better Made wins gold medals at national snack competition in New York

■ KRISTIN PIERCE // DETROIT WXYZ

Better Made competed in The Chip Festival in New York and came back with two gold medals.

The Chip Festival is a national snack competition that included more than two dozen companies. Better Made won best potato stick for its original flavor and

best spice/salt chip for its salt and vinegar.

"We think we make the best chips in the world," says Mark Costello, Vice President of Sales and Marketing at Better Made.

"Kids, they watch us everyday go to work and when they get to see stuff like that on TV, that's pretty awesome," adds Tom Hurley,

Better Made's general manager.

The family-owned business has been in Detroit since 1930 and employees take their job very seriously.

"There's a lot that goes into it, slice thickness to the oil we use, the oil temperature. It gets really intricate," says Costello. "The end result is a perfect chip." ■



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U.S. Bank Equipment Finance for AFPD Members

Gas stations were allowed an extra two years to comply with the new requirements because of the expense of upgrading their equipment

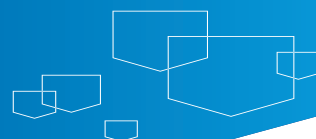
Visa intends to shift the liability for fuel dispensers from card issuers to the merchants on October 1, 2017.

Upgrading a gas pump's payment terminal is more expensive than a typical credit card reader:

- First cost: Replacing the payment terminal itself
- \$16K per terminal (one for each dispenser)
- When payment terminals are replaced, state officials must re-certify the entire pump
- Verify they are dispensing and charging correctly
- Additional time and money
- In some cases, pumps (dispensers) are too old to handle the update and must be replaced.
- 15-20K to replace each dispenser (pump) ■



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Associated Wholesale Grocers And Affiliated Foods Midwest Consolidate

■ BY TERRIE // THE SHELBY REPORT

Associated Wholesale Grocers (AWG) and Affiliated Foods Midwest (AFM) are combining the two cooperatives' distribution businesses, the companies said recently.

"This exciting endeavor is exactly what we need to allow our retailers to compete, grow and be profitable," said AFM President and CEO Martin Arter. "The synergies between our joint cooperatives will help our retailers thrive. Our members benefit with a substantially lower cost of goods. Much credit is due to the vision of both AWG's and AFM's board of directors to see the possibilities of what we could become."

David Smith, president and CEO of AWG, said the consolidation makes sense.

"We are excited about joining

forces and combining the two cooperatives. Expanding our collective distribution areas into several new adjoining states and adding over 800 new member stores will make our unified cooperatives stronger together, leveraging not only the additional scale and buying power but also employing and implementing the best practices of each that have been developed over the 80 to 90 years that our respective cooperatives have been in business," Smith said.

"Combining our distribution center networks and support infrastructure will allow us to more effectively serve our growing numbers of independent member-retailers.

"This unified business will further strengthen our relationship with the vendor community, reduce operating expenses and subsequent cost of goods, and

enhance our ability to support and serve our growing membership," Smith added.

As proposed, the members of both cooperatives going forward would be members of a larger AWG. AWG is a retailer-owned cooperative supplying members who operate more than 3,000 stores in 30 states. AFM is a retailer-owned cooperative supplying members that operate more than 800 stores in 15 states.

The boards of directors of each company unanimously approved the alliance and while it is still subject to certain conditions, including the approval by AFM shareholders, it is expected to close later this year. ■



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(Alcohol issues) (517) 351-6200
- Bellanca & LaBarge (313) 882-1100
- Cummings, McClorey, Davis & Acho, PLC (734) 261-2400
- Denha & Associates, PLLC (248) 265-4100
- Foster Swift Collins & Smith PC (Labor & Employment Law)
..... (248) 539-9919
- Hammoud & Dakhallah (313) 551-3038
- Kecskes, Silver & Gadd, PC (734) 354-8600
- Kullen & Kassab, PC. (258) 538-2200
- Lumpe & Raber Law Offices. (614) 221-5212
- Mekani, Orow, Mekani, Shallal & Hindo, PC (248) 223-9830
- Pepple & Waggoner, Ltd. (216) 520-0088
- Sullivan, Ward, Asher & Patton, PC ... (248) 746-0700

LIQUOR SHELF TAGS

- Saxon, Inc. (248) 398-2000

LOTTERY

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

MILK, DAIRY & CHEESE PRODUCTS

- Lipari Foods, Inc.** (586) 447-3500
- Sherwood Food Distributors** **M IL**
..... (313) 659-7300
- Dairymens** **O** (216) 214-7342
- Prairie Farms Dairy Co.** **M** ... (248) 399-6300
- Country Fresh 1-800-748-0480
- Dairy Fresh Foods (313) 295-6300

OFFICE SUPPLIES & PRODUCTS

- Office Depot** (248) 231-7198

PAPER PRODUCTS & PACKAGING SUPPLIES

- American Paper & Supply (248) 787-8393
- Bunzl USA. (810) 714-1400
- Joshen Paper & Packaging (216) 441-5600

PAYROLL SERVICES & MORE

- Heartland Payment Systems** . (530) 953-9489
- Trion Solutions, Inc. (248) 971-1030

PIZZA SUPPLIERS

- Hunt Brothers Pizza (615) 259-2629

PHOTOGRAPHY

- Wilson Sarkis Photography (248) 865-1528

POINT OF SALE & RETAIL TECHNOLOGY

- BMC-Business Machines Company. ... (517) 485-1732
- C Mart Technologies (916) 396-5794
- Great Lakes Data Systems. ... (248) 356-4100 ext. 107
- Reward Geek (248) 268-9000
- RSA America LLC (312) 471-6700

PRINTING, PUBLISHING & SIGNAGE

- Fisher Printing** (708) 598-1500
- Huron Web Offset Printing. (519) 845-0821
- Michigan Logos (517) 337-2267
- Pace Custom Printing. (248) 563-7702

PRODUCE DISTRIBUTORS

- Heeren Brothers Produce** **M** ... (616) 452-2101
- Anthony Marano Company (773) 321-7500

PROPANE



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

REAL ESTATE



Sell Your Business Program... 1-800-666-6233

NAI Farberman (Commercial Real Estate) ... (248) 351-4386

Signature Associates... (248) 359-3838

The Saleh Group ... (614) 500-8500

REFRIGERATION SOLUTIONS (COMMERCIAL)



SRC Refrigeration... 1-800-521-0398

Phoenix Refrigeration ... (248) 344-2980

RW International ... (586) 920-2796

RETAIL FIXTURES & DISPLAYS

Display Max... (810) 494-0400

Retail Sign Systems... (616) 863-6600

Tyler Supply Company 3611 ... (269) 345-2121

REVERSE VENDING MACHINES & SERVICE

Kansmacker... (517) 374-8807

UBCR, LLC... (248) 529-2605

SECURITY, SURVEILLANCE & MORE

Central Alarm Signal ... (313) 864-8900

Jarcom ... 1-800-369-0374

SODA POP, WATER, JUICES & OTHER BEVERAGES



Monster Energy Company... 1-800-666-6233



Lipton Rebate Program/Pepsi Beverages

..... Detroit ☐ 1-800-368-9945

..... Howell ☐ 1-800-878-8239

..... Pontiac ☐ (248) 334-3512

..... Cleveland ☐ (216) 252-7377

..... Twinsburg ☐ (330) 963-5300



Coca-Cola Refreshments (Metro Detroit Program)

..... Metro Detroit ☐ (313) 868-2008

..... Belleville ☐ (734) 397-2700

..... Port Huron ☐ (810) 982-8501

..... Cleveland ☐ (216) 690-2653



Faygo Beverages, Inc. ☐... (313) 925-1600

Absopure Water Co. 1-800-334-1064

Dr. Pepper Snapple Group/7UP ... (313) 937-3500

Intrastate Distributors (IDI) ... (313) 892-3000

LXR Biotech, LLC ... (248) 836-4373

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



**Detroit Chemical & Paper Supply /
1st Impressions ... (586) 558-8805**



Socks Galore Wholesale ... (248) 545-7625



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

Luxury Linens USA... (773) 868-9393

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) GLEANER

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!





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 DRIVES

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 101ST 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

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