

BottomLine

THE VOICE OF INDEPENDENT RETAILERS // VOL. 25, NO. 10 // OCTOBER 2014



Thanksgiving is a time to reflect,
give thanks, and help those who
are less fortunate

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BottomLine



THE VOICE OF INDEPENDENT RETAILERS
VOL. 25, NO.10 // OCTOBER 2014

features



RECAP: AFPD'S 16TH ANNUAL HOLIDAY FOOD AND BEVERAGE SHOW

This year's Holiday Food and Beverage show highlighted many of the new products that will hit the shelves just in time for the holiday season.



FEATURE STORY //

PROPER PLANNING HELPS RETAILERS AVOID HOLIDAY HASSLES

It's still far too early for most people to start thinking about the holidays, but it's prime time for retailers to be thinking about the end-of-the-year shopping rush.



SOME VALUABLE LESSONS FROM THE LATE ROBIN WILLIAMS ESTATE PLAN

In August, we tragically lost an entertainer who played a host of memorable roles and provided laughter to many of us and many others as well. Most of the time when I write about celebrities and their estate plans it is to point out something they may have done wrong, but today I am pleased to report that I am able to discuss one who may have done things right.



chairman's message

PAT LAVECCHIA // AFPD CHAIRMAN

A Few Bad Apples Shouldn't Ruin the Bunch

Another year has come and gone and the holiday season is upon us. I really enjoy this time of year as the colors change all around us. The AFPD Holiday Food and Beverage Shows in Novi and Grand Rapids Michigan were a success and we are looking into bringing back the Ohio tradeshow to the Cleveland area in 2015, so stay tuned. There are so many holiday items out there these days, you need to stay on your toes and make sure you order what you need beforehand.

The election season is here again and we encourage everyone to vote, but please make sure you vote for someone who supports our industry. Regulations nowadays are becoming onerous and government is always looking for more fees. How about focusing on the bad actors in the industry and putting them out of business instead of more regulations that punish all of us!

Speaking of bad apples, I have read reports about gas stations and some convenience stores selling products like Cloud 9 and other synthetic drugs similar to K2 (synthetic marijuana). These bad operators who sell these dangerous products knowingly should be ashamed of themselves and put out of business. For years, the large majority of small business owners have done all we can to help and serve the communities we do business in. To see a few lowlifes cause harm to the industry by selling certain products or cheating on taxes or things of that nature is a slap in the face to all of us who have been working in this industry for the past 50 years.

I am proud to be a service station dealer and I am proud of our industry, but a few bad operators are making us all look bad. Even worse, I know a convenience store owner was indicted in New York for working with ISIS. The falling profit margins and growth in competition are bad enough as is and now we face public relations nightmares like this? I know I am probably preaching to the choir since most of these bad operators would never even pay membership dues to be a part of a professional trade association like AFPD, but this still frustrates me. If you are aware of a bad operator, I urge you to report him to the local and state officials and even to the AFPD office. We need to take it upon ourselves to clean up our industry!

I am proud of our members and of AFPD, because for 104 years we have been leading the way and we will continue to always do what is right, lawful and ethical. An example of doing what is right, is our annual turkey drive which started in 1980 giving away 17 turkeys because, even as a non-profit, we should still give to others in need. This year, the 34th Annual Turkey Drive, which helps feed thousands of people who are less fortunate than we are, is hoping to donate 6,000 turkeys all throughout Michigan and Ohio. I encourage every member to donate to this great cause and help our fellow human beings. I personally will be giving away some of these turkeys in Cleveland, while others will be doing the same in Columbus, Lansing and the Detroit Metro area. *See page 25 for details.*

Take a few moments and reflect on how blessed we all are in this country and how good this country has been for us. I know my thoughts and prayers will continue for all those less fortunate here in America and overseas. God Bless America, our industry and your families during the holidays! ■

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Recap: AFPD's 16th Annual Holiday Food and Beverage Show

This year's Holiday Food and Beverage show highlighted many of the new products that will hit the shelves just in time for the holiday season. Vendors from around the state lined the aisles talking with close to 1,000 retailers in attendance. From beer to tea and ice cream to fresh produce, there wasn't much that wasn't on display at this year's event. "This show allows our members to see, taste and smell the products that they are thinking of purchasing for their store shelves," said Auday Arabo, president and CEO. "We, once again, had a good turnout of AFPD members and our suppliers were able to display a variety of items." AFPD featured a video from the show where suppliers showed some of the hot items for the Holiday season. You can see the video on our Facebook page.

Additionally, is classic AFPD tradeshow tradition, more than 500 pounds of food was donated to Forgotten Harvest at the end of the show.

Being able to interact with so many distributors in one place is what makes this event so unique and important to retailers. Marketing products, limited edition flavors and cross-promoting items are all topics discussed at the show. With the end-of-year holiday season fast approaching, the 16th Annual Holiday Food and Beverage Show made sure AFPD members are prepared and stocked for the months ahead. ■







petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Preparing For the Winter of 2014/2015

In business you always need to be a step ahead, or you wind up being two steps behind! This is the time to address some of those outdoor maintenance issues; while it's still not freezing outside.

Washing and waxing the fuel pumps is a good idea at this time of year. They'll be easier to clean all winter. And a last minute paint job on the curbing and pump islands is a good idea.

In my travels around the states I have noticed a significant number of identification sign lights not working. In addition, the backlit price signs and reader boards have lights out. Perhaps you haven't noticed this because of the long, summer daylight hours. And because you begin and end your day while it's still light outside you missed these maintenance issues. Now is the time to get those ID signs and price signs properly and completely illuminated. Your signs are the most economical way of advertising; don't squander the opportunity! In fact, in Michigan, price signs designed to be backlit must be backlit to the same intensity as the price numerals, or you are subject to a violation of state law.

Furthermore, it's cheaper to have the signs, canopy, and all outdoor lights replaced now, before the cold weather sets-in and the maintenance contractors need more time to perform the job.

Washing windows on the outside and power-washing your canopy is a lot easier and safer now than it will be when the cold weather approaches.

There is still time left for last minute seal-coating of the asphalt portions of your driveway and parking lot before the weather gets too cold.



Paint the fill covers for your fuel deliveries with the appropriate color codes and tank capacities before freezing weather begins. Ask your supplier for the paint, or perhaps your supplier's drivers will do the job for you. It helps the transport driver's to have "fills" properly identified.

Another important compliance issue is the quarterly underground storage tank class "B" inspection report requirement. It's a whole lot easier to check spill buckets in sumps and spill containment boxes under fuel dispensers when the weather isn't freezing. Just a reminder that these inspection reports are required quarterly, and you should keep a copy on file to show an inspector when he visits your site. You need not send the completed report to any state agency, but you are required to correct any non-compliance issues noted on the report.

Lastly, while not necessarily a winter issue, be sure you are complying with the new Michigan minimum wage regulations. The minimum hourly rate in Ohio is \$7.95 and in Michigan the minimum hourly rate is now \$8.15. Check your payroll program and be sure you are in compliance. Furthermore, consult with your accountant to determine a method for increasing revenue or reducing employee hours to address this increase in pay rate costs. ■

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communications corner

VANESSA DENHA-GARMO // FOUNDER, DENHA MEDIA AND COMMUNICATIONS

Snap it, Record it and Share it

With the advancements in technology today, it is pretty easy for anyone to create a quick video and share on social media.

We had our Denha Media Group intern Rachel do just that at this year's AFPD Holiday Food and Beverage Show in Novi. Many of you probably saw the two of us together interviewing suppliers about products to push during the Holiday season.

We recorded and edited the piece right on an iPad. It was simple, easy and quick. We actually did this in real time and right at the show.

We posted on Facebook while still at the Suburban Collection Showplace. As of mid-September we have had 14 people share the video which is exactly what we wanted — shares that create a bigger audience.

Social media gives every business and person the ability to market their services and products. With Apple and the like, companies are constantly creating more user-friendly products; you can get pretty sophisticated in some of your video pieces.

If you have not already, please “like” the AFPD Facebook Page and share the video with your contacts.

There is limited editing ability on an iPad but it serves our purposes at times.

Using video is a great way to share a quick marketing message with an audience.

U.S. Ice has piggy backed on a national campaign called the Ice Bucket Challenge and has created their own viral success for another cause www.helpiraq.org. They are using this opportunity to not only market their company which is brilliant but they are being charitable as well giving money to the cause for everyone who posts a video with the U.S. Ice Bucket challenge.

You can create videos on Smart Phones as well, which U.S. Ice did at the Stride for Seminarians Walk at the Detroit Zoo for the Alex&Gabby Mansour Memorial Fund. Many people participated in the U.S. Ice challenge and created a video asking others to support the persecuted Christians in Iraq.



You can also create a simple video with just photos and music. I actually did just that for my 10 year wedding anniversary. It was just for fun and for my FB friends and family but it is a great way to practice doing such videos. You could start with something simple and then get a little more elaborate and promote your business.

Research shows that people pay more attention to social media posts if videos and photos are included. That is the reason Twitter added this option and Instagram added video options. Also FB changed their video feature to play as soon as you scroll on the post and you don't even have to click play.

Videos should be short and engaging. Use short clips and music to keep a person's attention.

This past month, we piggy backed another story for a client and helped high school students create a video asking Pope Francis to visit their school. This campaign was started in Detroit and Loyola High School Students from Detroit wanted to participate. So while other students wrote letters, we helped Loyola create a video using the iPad.

Using our contacts, we sent the video to the media including to the Vatican Correspondent for EWTN. We shared the video on Facebook, Twitter and other social media sites.

I added the video to our Denha Media Group Facebook page and did a one day boost. Within days, we had 3 shares and reached more than 6,000 people.

Tell your story by snapping photos, capturing a quick video and sharing it on social media.

There is a captive audience out there that could turn into customers. ■



CVS Pulls Last of Tobacco Items a Month Early, Plans Name Change

The nation's No. 2 drugstore operator has finally kicked the habit

■ BY PETER FROST // CHICAGO TRIBUNE

CVS plans to announce Wednesday that it has pulled all remaining cigarettes, cigars, smokeless tobacco and other tobacco products from each of its 7,700 pharmacies nationwide.

In doing so, the company, long known as CVS Caremark Corp., announced plans to rebrand as CVS Health, a clear nod to the broader role it hopes to play in the health care market.

The move to go tobacco-free, coming a month earlier than planned, carries a substantial risk to CVS' bottom line, but it also holds the potential for a long-term competitive advantage over its peers, particularly Deerfield, Illinois-based Walgreen Co., the nation's largest pharmacy retailer.

"We believe this reflects our broader health care commitment," said Larry Merlo, the company's chief executive officer. "What this says about CVS is that we're a pharmacy innovation company that is at the forefront of a changing health care landscape, and it helps us to play a bigger role in health care."

The company, the first major pharmacy to undertake such a ban, first announced the plans in February 2014.

CVS estimates that it will forgo about \$1.5 billion in annual tobacco sales and an additional \$500 million in associated purchases from people who visit pharmacies primarily to buy

cigarettes or chewing tobacco.

But, Merlo said, getting out of tobacco clears up a "contradiction" and removes a "growing obstacle" for the company as it pushes deeper into health care.

Eliminating tobacco already has helped with some negotiations, he said.

CVS, based in Woonsocket, R.I., leads the nation with about 900 walk-in clinics, which are staffed to treat minor ailments, administer vaccines and help patients manage chronic illnesses like hypertension and diabetes.

It also has been seeking more partnerships with hospitals, health systems and physicians to manage the health care of groups of patients.

In some cases, such arrangements, which are being adopted by Medicare, Medicaid and private insurers, call for groups of providers to share in savings they're able to produce by keeping patients healthier and their health care costs low.

A care network in which patients would be directed into a pharmacy where they could buy cigarettes while picking up their prescription began to make less sense for some health system executives, said Dr. Troy Brennan, CVS' chief medical officer.

"This shows them we're in health care to stay and we're really serious about managing patient

care and population health," Brennan said.

Like CVS, Walgreen for years has faced criticism from health and advocacy groups over its policy of selling tobacco products. It also is transforming into a more health care-focused company.

"We believe that if the goal is to truly reduce tobacco use in America, then the most effective thing retail pharmacies can do is address the root causes and help smokers quit," Walgreen said in a statement. "A retail pharmacy ban on tobacco sales would have little to no significant impact on actually reducing the use of tobacco."

Both Walgreen and CVS have smoking-cessation programs.

Still, about 18 percent of American adults smoke, a number that hasn't moved significantly in a decade.

Groups including the Campaign for Tobacco-Free Kids and American Lung Association praised CVS' decision and called on other retailers to follow suit.

"We feel it's a very important move for a retail pharmacy to take tobacco out of their stores," said Harold Wimmer, the national president and chief executive officer of the American Lung Association. "We feel this gives us another opportunity to go back to other retail pharmacies and encourage them to do the same." ■



ANNOUNCEMENT // PRAIRIE FARMS PROMOTES GARY DAVIS TO NATIONAL SALES MANAGER



AFPD Board member and MGA's Associate Member Prairie Farms Dairy promoted Gary Davis to National Sales Manager, effective October 1. Davis and his wife, Sharon, will move to the greater Saint Louis, Missouri, area. Prairie Farms, along with its joint ventures and subsidiaries, have 36 manufacturing facilities around the United States and will do over \$3 billion in sales in 2014.

Davis has served as Prairie Farms Dairy Regional Sales Manager & General Manager since January 2006. In that position, he was responsible for Prairie Farm's sales and marketing team for the Michigan/Northern Ohio region, which includes nine distribution centers/sales offices in addition to a high-volume manufacturing facility. As part of the

National Sales Management team, Davis worked to coordinate sales across all classes of trades throughout the U.S.

Davis had a 20 year career with Tom Davis & Sons Dairy Company, working his way up to President when the company was sold to Prairie Farms Dairy in 2004, at which time he became the regional sales manager charged with introducing the Prairie Farms brand to Michigan.

From 1984 to 1989, Davis was an Advisor/Shareholder in Ashby's Sterling Ice Cream Company, a subsidiary of Tom Davis & Sons. ■

ANNOUNCEMENT //

Busch's Fresh Food Market Announces Mike Brooks to President & CEO, John Busch to Chairman

Busch's Fresh Food Market, the family-owned Michigan grocer known for its blend of quality items, personal service and the wholesomeness of a local neighborhood market, has announced Mike Brooks as President and CEO. John Busch, who has led the company for the past 31 years, assumes the role of Chairman. Busch's Board of Directors recently voted on and approved these leadership changes as part of the company's succession plan strategy.

As President and CEO, Brooks will be responsible for the oversight of the organization. Prior to joining Busch's, Brooks was President and COO for iControl, a SaaS technology company based in Burtonsville, MD. He has spent more than 25 years in various executive positions including roles leading strategy, operations, analytics, human resources and merchandising at both Delhaize America and Supervalu.

John Busch joined the Ann Arbor-based privately held independent supermarket chain in 1983 after his father Joe, who co-founded the company in 1975 with Charlie Mattis, retired. Under Busch's leadership, the family-owned and operated grocery store expanded from two locations to 15 throughout Southeast Michigan.

"In the Board of Directors' consideration for Busch's next president and CEO, it was Mike's extensive experience and keen understanding of the retail grocery industry that made him the standout candidate for the position," said Busch. "To ensure a seamless transition, we knew we needed a dynamic team builder and solid visionary leader and we are confident that we have found that in Mike."



MIKE BROOKS

Brooks holds a bachelor degree in Business Administration from Union Institute and University of Cincinnati, OH, and a Master of Science degree in Organizational Leadership from College of Mount St. Joseph in Cincinnati, OH. A native of Ohio, Brooks and his family have relocated to Brighton, Michigan.

"I am excited and honored for this opportunity and look forward to working with the Busch's team," said Brooks. "Having experienced many different formats and sized organizations over my career, I was impressed by Busch's reputation of being that local neighborhood market that focuses on quality and personal service, and I am committed to building on that already strong foundation for our customers, associates and stakeholders."

ABOUT BUSCH'S FRESH FOOD MARKET

Established in 1975, Busch's Fresh Food Market is a family-owned Michigan grocer that blends the best of today's freshness, selection and quality with the personal service and wholesomeness of a neighborhood grocer. Busch's features a broad array of foods with an emphasis on local Michigan products, fresh produce, made-from-scratch deli and bakery items, USDA Choice meat, seafood and an extensive beer and wine collection. Learn more at www.buschs.com. ■



ALERT //

We Card Preps Retailers for New Requirements

New FDA regulations on the horizon and 40-plus states now forbid e-cigarette sales to minors

For today's 18-year olds, there has always been "We Card." The iconic yellow and red logo "UNDER 18, NO TOBACCO: WE CARD" is everywhere at the nation's tobacco-selling retailers and has been for 18 years running.

September was We Card Awareness Month and retailers looked to We Card to stay current on their responsible retailing efforts to identify and prevent not just tobacco but e-cigarettes and other age-restricted product sales to minors.

In just a year's time, the number of states restricting the sale of e-cigarette or vaping products to minors has nearly doubled. More than 40 states now require retailers to deny underage sales. Following behind the states is the FDA, which has proposed "deeming" e-cigarettes and other products it does not currently regulate as falling within its tobacco product regulations — eventually requiring retailers to "card" customers under 27 years old and deny underage sales.

"We're ready to handle this new wave of retail requirements and deliver the employee training, the in-store tools, signage and awareness-building efforts necessary so retailers can comply with the law," said Doug Anderson, president of We Card.

Retailers might be a little ahead in their preparation for the recent wave of new and coming laws since We Card and NACS adopted a policy to encourage retailers to

treat e-cigarettes as an age-restricted product, even though every state and FDA have not done so yet.

"We Card is prepping retailers for the responsible retailing of tobacco, e-cigarettes and any new age-restricted product category just as we had hoped when we launched it some 18 years ago. It is a staple of the industry, and a significant resource that retailers have used to dramatically reduce youth access to tobacco," said NACS Senior Vice President of Government Relations Lyle Beckwith.

During September, We Card Awareness Month, awareness efforts were launched that tie in with the availability of 2015 We Card materials. Labor Day to New Year's Eve is We Card's busiest time of the year as retailers order the coming year's Age-of-Purchase Calendar and a variety of other point-of-sale tools and signage to equip their stores. We Card employee training is a primary offering, especially the award-winning e-learning for frontline retail employees. We Card's eLearning Center offers Internet-based training while some retail chains license the e-learning

and deploy it internally.

FDA has completed more than 324,000 retailer compliance checks since 2010 — at a rate of approximately 100,000 for the past three years. FDA has issued official guidance for Tobacco Retailer Training Programs and We Card's e-learning training not only matches this federal curriculum but exceeds it with retail-focused emphasis on customer service, role-playing and interactive gaming — earning the training an American Business Awards 2013 Bronze Stevie® Award as a Best Training Site.

For more information, visit www.wecard.org. ■

We Card
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NBWA AND FINTECH ANNOUNCE STRATEGIC PARTNERSHIP GROUPS AIM TO INCREASE ELECTRONIC PAYMENTS IN THE BEER INDUSTRY

■ BY NBWA

The National Beer Wholesalers Association (NBWA) and Fintech today announced a strategic partnership aimed at growing the number of beer industry payments conducted via electronic funds transfer (EFT).

As part of the partnership, NBWA member companies are eligible for discounts on their annual fees paid to Fintech and will enjoy quarterly rebates on new business they refer. Additionally, NBWA member companies who join Fintech in the future will enjoy discounts on their initial subscription costs. Qualified distributors also will benefit from rate locks on their transaction fees. Finally, as Fintech expands its already significant data services, the two organizations will work together closely to generate industry data.

"For years NBWA has been promoting the use of EFT as a way to meet retailer needs," said NBWA's Senior Director of State & Industry Affairs Dave Christman. "Through this partnership, we're hopeful distributors will increase the amount of electronic payments they collect to the mutual benefit of their business as well as their retailers."

Fintech, a leader in providing electronic data and payments to the alcohol industry, has been a strong advocate of the NBWA and a regular participant at the association's annual convention and trade show. Fintech currently provides service to more than 300,000 retailer-distributor relationships nationwide and is the only EFT provider that is compliant and available for use in all 50 states. With more than 2,300 alcohol distributors utilizing Fintech's system nationwide, the potential benefits of this partnership are limitless.

"I believe this strategic partnership demonstrates a mutual commitment to providing the beverage alcohol community enhanced data and services that will assist in the creation of a 100 percent electronically-paying customer base, which will in turn aid industry growth and streamline efficiency for both distributors and their retailers," said Fintech CEO Scott Riley. "We couldn't be more excited at the opportunity to work with such a great organization." ■

The Ancient Origins of Beer — And Straws

■ BY JAY R. BROOKS // CONTRA COSTA TIMES



The exact origins of beer will forever be a mystery.

Our earliest relatives, back in the Paleolithic period, were hunters and gatherers. They foraged for food and scavenged or hunted meat. It wasn't until the Neolithic period, some 10,000 or so years ago, that people began to realize they didn't necessarily have to search for their food or even chase after it but instead could grow it themselves.

Their nomadic tribes became sedentary. They began farming and keeping livestock. They made pottery, built crude houses and organized themselves into more formalized groups in the Fertile Crescent, a region in the Middle East. It was the birthplace of the civilization we know today. And soon there was beer.

BEER OR BREAD?

For a long time, most historians and archeologists assumed that the

catalyst for those early civilizations was the discovery of bread-making. In the 1950s, Jonathan Sauer, a botanist at the University of Wisconsin, began questioning that theory and suggested instead that "it was a thirst for beer that turned early humans from foragers into farmers."

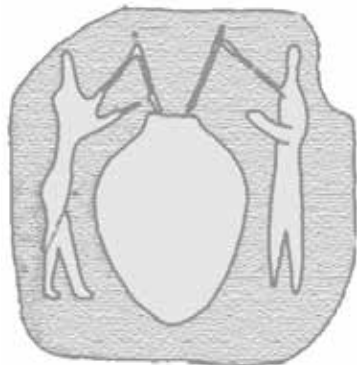
Sauer thought it was simply too difficult to gather wild barley seeds "if the only reward was a bit of bread." If you're going to do all that backbreaking, time-consuming work, he wrote, you're going want the payoff to be something more grand — like beer. His theory: A bowl of precious wild barley was accidentally left out in the rain, where the combination of moisture and the wild yeasts in the air caused the seeds to ferment, producing a rudimentary beer.

You would expect that whatever method was first used would be relatively simple. Beer fermentation is a low-tech art, with little time



investment for production. Bread, on the other hand, requires finely ground grain, much kneading and shaping of loaves, and a large, well-designed oven for baking.

PROOF IN THE POTTERY



Scientists know that beer was brewed in the Middle East millennia ago because they have found calcium oxalate — a chemical in beerstone, a scale found in brewery vats — inside pottery fermentation vessels at Godin Tepe in the Zagros Mountains, which is part of Iran today. The pottery dates back to the late fourth millennium B.C.

In addition, a stamp seal from Tepe Gawra, a 4000 B.C. site near Mosul, Iraq, shows two figures drinking beer together, using straws and sitting around a tall container. And a site believed to be a commercial brewery was discovered at Hierakonpolis, near Luxor, Egypt. The world's earliest written recipe, a Sumerian cuneiform tablet from 1800 B.C., describes the brewing of beer.

By then, there were at least a dozen types of beer available, and possibly as many as 20 — including beer with a head, beer without a head, dark beer, good dark beer, pale beer, red beer, red-brown beer, three-fold beer and strong beer. In some cases, the difference in the

styles had to do with the grains used: barley, emmer (wheat) or a mixture of the two.

By this time, beer had become a vital part of society. So much so, that mankind's oldest existing set of laws, the Code of Hammurabi, set fair prices for beer and specified harsh penalties for bars and brewers. A brewer who diluted his beer could be drowned in his own vat, for example, and a tavern owner who overcharged patrons could be put to death.

GOLDEN STRAWS

By 2100 B.C., images of those drinking straws began appearing on artifacts ranging from a seal found near the Sumerian city of Ur to a fancy gold straw found in the tomb of Puabi, a lady from the city of Ur. The lower classes probably used straws made from reeds.

Straws were used to bypass barley hulls and other debris in the cloudy, unfiltered beer. It also has been suggested that a crust developed on the surface of the “hek” — the Egyptian word for beer — and the straws helped penetrate it.

We see signs of ancient brewing in other artifacts as well. Brewing was so important in ancient Egypt, for example, a new hieroglyph was created to designate

the new specialty occupation of “brewer.”

We see the great strides and innovations our culture has made in brewing — kegging, bottling, refrigeration, filtering and especially hops have made beer tastier today. But the social aspects of beer as a communal beverage and social lubricant have never been improved upon.

Frankly, I miss the straws. Imagine going to your local bar, finding a tall, thin vat of your favorite beer and taking an open seat nearby. Then you pull out your personal straw, maybe 3 or 4 feet long, and dip it into the beer. You nod to your fellow drinkers and sip deeply. Ahh. Now that's civilized. ■



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Proper Planning Helps Retailers Avoid Holiday Hassles

■ BY RACHEL FREEMAN

It's still far too early for most people to start thinking about the holidays, but it's prime time for retailers to be thinking about the end-of-the-year shopping rush.

Store owners not only have to get a head start on planning for the holiday crunch but also need to learn how best to market the various specialty products that are only available during the Thanksgiving-through-New Year holiday season.

AFPD's recent 16th annual Holiday Food & Beverage Show gave retailers and vendors from across Michigan a sneak peek at this year's hottest holiday items.

Almost 1,000 AFPD members and countless vendors from across the region attended the show, which took place September 9 and 10 at the Suburban Collection Showplace in Novi, Michigan.

While the holidays certainly are the most wonderful time of the year, things can get hectic. However, there are a number of steps you can take to avoid much of the seasonal stress and make sure you enjoy the holidays as much as your customers.

The number one item on every retailer's list should be *lead time*—it's important to think ahead and place your orders *now*. Some orders require more time to fill than others, so it's essential that you check with your distributor on what kind of lead time you need for different holiday items.

"We started doing fall sets right after Labor Day," said Allan Girvin, director of sales and marketing at Heeren Brothers Produce in Grand Rapids. "Produce delivery is a little different from the grocery department; we're looking at turn-around in terms of days, not weeks. Everything is brought in much quicker.

"We work with retailers every week to make sure they have the right mix of products in the stores at the right time."

Alcoholic beverages peak in popularity at the holidays, so decide now about what you plan to have in stock. Retailers should place their orders at least four to six weeks in advance, suggested Mike Cavin, sales director of National Wine & Spirits of Michigan.

Some, however, think you should have placed your orders long ago to escape holiday headaches.

Retailers' lead time should be several months in advance, said Zach Carter, sales manager of wholesaler H.T. Hackney Co. He added, "We start ordering for Christmas in July."

One of the best ways to increase sales during the holiday season is to package different products together. Experts say a successful cross-merchandising plan can bump up your overall sales by 12 to 17 percent.

As a result, it's important to know your products and determine what products pair well with other products to ensure a winning combination. For example, particular

cognacs and cigars go better together than others, while a roasted turkey pairs nicely with Belgian wheat ales.

“Lead with beer,” recommended Chris Hamspon, owner of Amport Distributing LLC. “There is a biological, organic connection between food and beer.”

Consumers traditionally do a lot of wine pairings, but recent trends have seen a shift to pairings with beer. Ham goes well with a Belgian tripel-style beer.

Also, keep in mind what ingredients your customers will need to make their holiday dishes and treats. Such common items as flour, sugar and chocolate chips can be packaged together as an eye-catcher. Making it easier for your customers to find all of their baking needs together is a marketing tool.

Displaying products properly doesn’t require rearranging your entire store, but take this opportunity to properly use your space to capture your customer’s attention. Above all, displays should be attractive, neat and organized.

This is another opportunity for retailers to cross-market products since customers prefer a one-stop shop to buy all their holiday essentials.

In order to maximize exposure, displays should be assembled four to six weeks ahead of time.

“Make sure you have the right mix of products as the seasons change,” said Girvin. “Work with the merchandiser in your produce department to make sure your department is appropriate for the season.”

Andy Cox, a sales representative for National Wine & Spirits, suggested you have your display ready at least 30 days in advance. This allows your customers to think about what they will be serving at their holiday parties.

“We can have display pieces sent out within days after a request is put in,” said Cox.

It’s also important to stay ahead of seasonal trends. For instance, pumpkin-flavored items should already be on the shelves and in displays.

“Another sales-boosting strategy is to offer plenty of in-store demonstrations”, said Jim Johnson, chairman and CEO of Unique Pak in Chicago.

“If you think a particular product, such as pumpkin spice vodka, is going to be a huge hit this season, have a sales representative come in and give your customers a chance to try the product,” Johnson said.

“Not only will this give your customers a chance to try something new, it will set your store apart from other grocers and small convenience stores.

“And don’t forget to offer last-minute Christmas gifts. Even the early bird Christmas shoppers sometimes need to buy a last minute-gift for a friend or family member. Give them a chance to buy it in your store.”

It’s also common sense to designate a special part in your store for gift items.

“Gift sets are a big deal in Michigan” said Cavin. “Retailers should try to place these kinds of items in one part of the store to minimize clutter and allow customers to easily find the items they are looking for.

“If you have any uncertainty about what to order, work with your distributor to decide which products fit best. It’s better to have the right gift items than the most gift items.” ■

THE HOLIDAY BOTTOM LINE

LEAD TIME

- Think ahead; for next year, start ordering holiday items as early as June or July.
- Have the products you know your customers will want.
- Determine which holiday items you’re excited to have this year. Your customers will be excited about them, too.

CROSS-MERCHANDISE YOUR PRODUCTS

- Figure which products pair well with big-dinner items such as turkey and ham.
- Select everyday items for proper pairing with seasonal holiday items.
- Keep in mind the recent trend toward beer and try new combinations that typically went with wine products in the past.

DISPLAYS

- Make sure product displays are neat, organized and visually appealing.
- Take the extra step and offer demonstrations of the products you are featuring. Consumers eat with their eyes, so having an eye-catching display or demonstration will help them decide which items will be a big hit at their party.
- Know your display products. Customers will enjoy it when you share your knowledge about them.

GET SOCIAL

- If you are already using social media, advertise your latest deals.
- Interact with customers about what they would like to see this holiday season.
- Spotlight different holiday products weekly to keep customers up to date, giving them options.

Rachel Freeman is a writer for Denha Media & Communications.

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"Being with family and having dinner with them. Seeing everyone happy."

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"Gathering with friends and family over wonderful food and great drinks."

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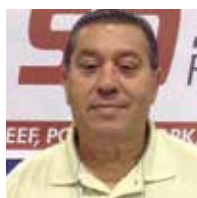
"Driving down the road and seeing the white snow with no lights on."

MATT MCKERNAN
iDRINK PRODUCTS



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U.S. ICE



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Employees Are Gateway to Customer Satisfaction at Ric's

■ BY AMANDA M.

The personal touch is so important at the five Ric's Food Center locations that employees hand-count each bottle and can returned for the deposit by every customer.

"We see it as one more point of contact with our customers," said Tom Baumann, vice president of operations for the small Michigan chain. "Rather than using reverse vending machines, we have an employee count the bottles while customers are shopping and hand them a slip with a smile. It's a dirty job, but we see it as customer service."

Ric's Food Center was founded in 1977 by Richard Woodruff in Mt. Pleasant, Mich. Son Andy Woodruff now serves as president of the operation, which now also has stores in Interlochen, Ithaca, Hemlock and Rockford.

Baumann said customer relations is the key to Ric's thriving in a competitive market.

"Most of our success is due to the people in our stores," he said. "We work very hard at hiring the right people, who are happy and enjoy other people. It's really paid a dividend."

"Our department managers stay with us 10 to 20 years. That never happens in a grocery business."

Top-quality products also appeal to the public. Baumann said Ric's award-winning meat department brings customers through Ric's front door instead of shopping at a Walmart.



"We just take care of people," he said. "We help our customers make decisions, place special orders, feature our very own bratwurst and offer unique items."

"When you're competing with Meijer, who pushes dry goods, you have to adopt a different strategy. We expanded our produce, meat and deli departments and condensed our dry grocery. We've condensed aisles and gave more space to fresh departments. That's what customers are into right now: fresh departments, ready-to-go items and hot food items."

Baumann spoke highly of the Heeren Brothers distributor program provided by AFPD, which has proven very successful.

"Heeren Brothers is a distributor in Grand Rapids who provides fresh, competitively priced produce," Baumann said. "We are very happy with Heeren. They're on the AFPD rebate program and also offer a very strong merchandising support program. We've had a few stores with new department managers who are learning on the job; Heeren's merchandising support helped immensely."

Ric's Food Center joined AFPD a year ago and is still exploring the benefits offered by the group. Of special interest to Baumann was AFPD's Holiday Food & Beverage Show in Novi.

"Our Mt. Pleasant location is in a university town, so we always want to stay on top of the newest liquors, beers and wines that are the latest craze," he said. "And our Rockford location is known in the Southwestern Michigan as a 'craft beer go-to store.' For that reason, we're going to attend (the holiday show) and see what's new in the craft beers and make new contacts. We have to be up on the trends to stay competitive."

As online reviews attest, customers appreciate Ric's Food Center as much as employees appreciate them.

Among the electronic praise heaped on Ric's are such comments as "Best butcher shop and meats in Mt. Pleasant!!" from Marshall Jackson, and "I buy all my meat there, it is the best" from Sherry Wohlscheld. ■

Amanda M. is a writer for Denha Media & Communications.

RETAILER: RIC'S FOOD CENTER

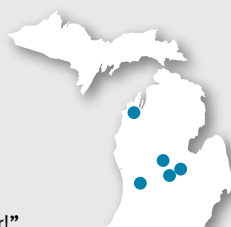
Location: Interlochen, Ithaca, Hemlock, Mt. Pleasant and Rockford, Michigan

Founded: 1977

Employees: 208

AFPD Member Since: 2013

Slogan: "We are proud to be your neighborhood grocer!"





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Longtime Member Plans to Get More Involved

■ BY MICHAEL STECKOWSKI

Since 1981, Discount Drinks Etc. has been a fixture in Wyandotte, Michigan.

Owner Patrick Hand describes his store as a “unique beverage retailer” that offers a wide variety of liquor, beer, microbrews, wine and soft drinks. Besides serving casual customers, the store gives quotes for weddings and special occasions.

Discount Drinks Etc. also provides equipment rentals and operates a Beer Club for brew aficionados. Club members receive a weekly email on the featured beer of the week and discount rewards after they purchase 10 six packs.

As store owner, Hand oversees 20 employees and shoulders plenty of obligations and responsibilities. While it takes up a lot of his time, he loves his store and what he does.

“This is one of the funnest businesses you can be in,” Hand said. “It’s obviously a lot of work, but it’s the age-old story—I don’t have to answer to anyone except myself. Being an independent business owner is the best part of it, but the industry itself is fun. It’s always changing, always exciting, and there is lots of opportunity.”

Hand said being a member of AFPD has been beneficial to his business.

“AFPD has been very supportive with the different types of buys and with all the programs they have,” said Hand, who has been an AFPD member for almost 20 years. “They take care of the lobbying and political part that I don’t have time for. They keep an eye out for us



OWNER PATRICK HAND

on things that we need help being protected by. They do a nice job of doing that for us.”

Discount Drinks Etc. is open seven days a week, and during this interview Hand gave the impression that he was in the middle of something and had plenty more to do with the rest of his day. When asked how his store would be different if he weren’t a member of AFPD, he revealed he actually had considered dropping out this year. But then he decided he would get more involved instead to see how the system works.

“I was thinking, ‘Are they doing enough for me? Are they doing the things that I want them to do? Should I drop? Should I stay?’” Hand said. “So I’m staying, and I’m trying to get more involved. I’d like to go to some of the meetings and see how things work a little bit closer.”

That isn’t the only aspect of AFPD that Hand wishes to get more involved with. The AFPD puts on trade shows and special networking events for all the members every year. Hand said he would like to meet more members of the “Voice of Independent Retailers” since he has been a part of it for nearly two decades.

“The shows are great, but I don’t know as many people as I would like to know,” he admitted. “I’m not as involved as I would like to be at this point, but I’m trying to do more than that midway through my career. I think the people who are involved are great. The trade shows are a great way to get everybody together, see different products, promote the companies within the AFPD and let everyone get to know each other.” ■

Michael Steckowski is a writer for Denha Media & Communications.

RETAILER: DISCOUNT DRINKS ETC

Locations: Wyandotte, Michigan

Founded: 1981

Employees: 20

AFPD member since: 1984

Slogan: “Unique Beverage Retailer”



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NAME OF STORE: _____

STORE LOCATION: (If Multiple Locations attach Store List)

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CITY: _____ STATE: _____ ZIP: _____

* 10% discount subject to minimum premiums. Members with questions call the AFPD office at 1-800-666-6233
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Friendship With Powerful People Fueled Owner's Fight Against Big Oil

■ BY AMANDA M.

Although he spent most of his life as the humble owner and operator of service stations in Ohio, John Price got to know more than his share of high and mighty people.

And they got the exact same treatment as his everyday customers: fast and efficient service.

For years, Price noted, his business was the “service station of choice” for all tournament cars provided to golfers at the PGA's Memorial Tournament in Dublin, Ohio. Every summer, Dave Thomas—founder of the Wendy's restaurant chain—would lead the fleet of celebrities who fueled their tournament cars at Price's full-service gas station.

But rubbing elbows with famous people didn't affect how Price got along with his normal clientele.

“I loved being with customers,” he recalled. “One of the things we did at our full-service stations was always offering to take people home and to work when their car needed maintenance. And then we would pick them back up when their car was ready.”

Price, 70, grew up working in gas stations and took over his father's lease of a Union 76 in Westerville, Ohio, in 1970 and operated it for another 22 years. He also owned and operated a number of other gas stations in Ohio until retiring from the business in 2006.

His determination to provide “above and beyond” customer service, coupled with his sincerity, turned his customers into lifelong friends. And because some of them were politically powerful, he enlisted their help in efforts to challenge abusive oil companies.

“Back when he was a state senator, I put the car of Ohio Governor John Kasich up on the car lift and asked him to listen to my complaints about the oil companies,” Price recalled with a chuckle. “The governor got his tires put back on only after he heard me.”

Price said the oil companies' abusive business practices often left gas stations with little or no profit.

“When you were leasing a gas station and started making a little bit of money, the oil companies would find a way to raise your overhead,” he said. “The main thing was raising gas prices. I would read a magazine



about how the gas companies were making a 2-4% profit increase while we retailers just kept losing money. And we're the ones who had to face the customers as prices went up and up!

“Then we had to pay the credit card fee. It's certainly bad when you charge 3% over cost for gas and had to pay a 12 cent fee on a credit card purchase. You actually lost money every time a customer bought a gallon of gas.

“It's fun running a service station when you care for people, but the oil companies did not make for a happy operation.”

Price was an AFPD member, and he saluted the trade group for its help in the fight against the oil companies. Another ally was Kasich, who was elected to Congress in the 1980s and became chairman of the House Budget Committee in 1995.

“The governor and I would go to Washington, D.C., every year to meet with Congress and make our case against the oil companies,” he said. “But we were fighting an uphill battle, our fight against BP and Shell was a very brutal battle. Money-wise, we could not compete.”

Price, now a deputy auditor with the Franklin County Auditors Office, urged all independent retailers to become AFPD members.

“You need all the help you can get,” he said. “And the AFPD helps you buy right. Whatever can help you buy better is going to be a better help to you.” ■

Amanda M. is a writer for Denha Media & Communications.



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From Intern to Valued Team Member

■ BY RACHEL FREEMAN

For Maegan Hesano, working at AFPD has been much more than a job; it has been a learning experience. Hesano started as an advertising and journalism intern but has worked in every department.

“Maegan was such an enthusiastic and helpful intern,” said Vanessa Denha Garmo of Denha Media Group, AFPD’s public relations agency. “She has been a valued part of the team from day one. She understands the association’s services and is always eager to learn.”

In April of this past year, Hesano graduated from Oakland University with a degree in communications and a minor in advertising journalism. She was promoted to the event coordinator in August.

With the event season underway, Hesano now has anything but spare time. “After the Holiday Food and Beverage show, I began planning the trade show in Grand Rapids,” she said. Now, Hesano is busy planning AFPD’s Turkey Drive which takes place this November and the Annual Trade Dinner and Ball held every February.

Hesano says the key to a successful event is organization and being able to troubleshoot possible challenges as early as possible. For example, she started planning for the holiday-themed September tradeshow in June. “Such long-range planning is not uncommon for an event of this caliber,” she said.

She loves to see the outcome of the events she plans, especially when the events go smoothly and people can’t wait to attend. “I love to see the pay-off of all the hard work and planning that goes into an event,” she said. The Holiday Food and Beverage show was a success; attendees were excited to be there. It is such a fun, laid back and welcoming atmosphere.”

The planning and execution of events at the level



AFPD produces, is intensive and time consuming. Hesano explained she is always up for the challenge, however.

The Annual Trade Dinner and Ball for instance, attracts more than a 1,000 guests and includes an elaborate cocktail hour and an evening of entertainment.

There are many skills one must possess as an Event Coordinator; organizational skills, the ability to multi-task, and excellent teamwork skills. “I couldn’t have picked up everything so quick if it wasn’t for my co-workers,” she said. She credits them for helping her every step of the way. Her fellow team members have made Hesano feel welcome into the AFPD family. She adds “it was easier to learn with a team because teamwork is everything at AFPD”.

As a young professional in an industry where members have been around for decades, Hesano knows how lucky she is to be around so many people with a vast knowledge about the retail industry. “What can’t you learn from these wise people?” says Hesano. In an industry where families pass down their places of business to the next generation; it’s crucial to pass down that knowledge as well. ■

Rachel Freeman is a writer for Denha Media & Communications.

AFPD'S ANNUAL *High Five* TURKEY DRIVE

Every year, the AFPD Turkey Drive Committee pledges to put a turkey on the Thanksgiving table of more than 6,000 families throughout Michigan and Ohio that may not otherwise enjoy this special meal.

Since 1980, AFPD and its members have provided thanksgiving turkeys to needy families and each year the list of charitable groups asking for turkeys grows. There are more requests than we could ever fill. We need your help!

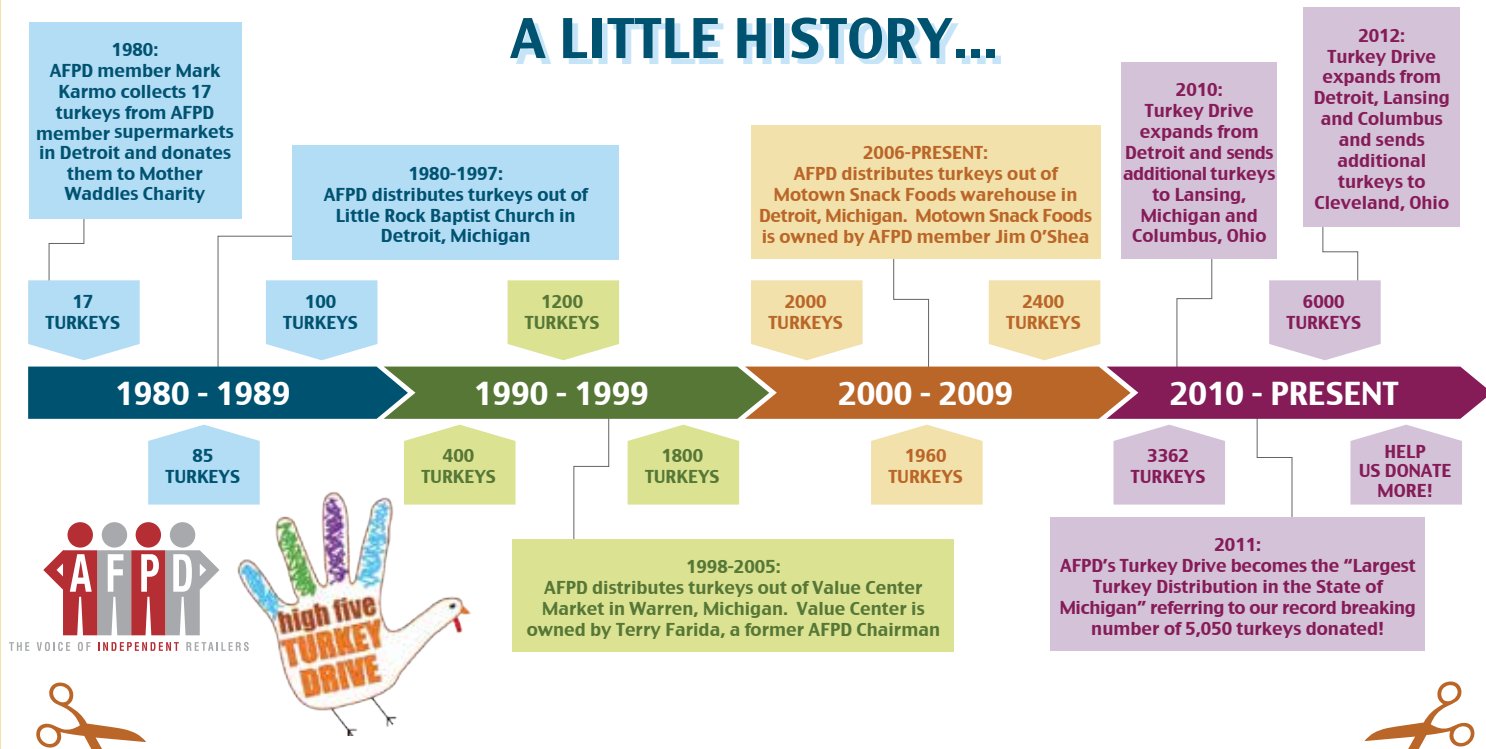
Thanksgiving is a time to reflect, give thanks, and help those who are less fortunate. We are asking you to pitch in. A \$300 donation to the AFPD Turkey Drive will provide turkeys for 20

families. When you consider that each turkey serves about 12 people, that equals enough Thanksgiving turkey for 240 people. You can also donate food items (canned, boxed or bottled) or other products such as clothing or household items, above and beyond – or in lieu of – your monetary donation.

It is truly heartwarming to be a part of the AFPD Annual Turkey Drive. To donate, please complete the form attached and mail to AFPD.

This is a charitable event and all donations are tax deductible! Please see your tax advisor for guidance on your specific tax situation. Receipt available upon request.

A LITTLE HISTORY...



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All donations are tax deductible.

- ☐ Please use my donation for the **MI Drive**
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I will provide Thanksgiving turkeys for:

- ☐ 10 families at \$150 ☐ 250 families at \$3,750
☐ 20 families at \$300 ☐ 500 families at \$7,500
☐ 40 families at \$600 ☐ Other (food or products; please call for information on where to send these items)
☐ 100 families at \$1,500

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michigan lottery

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New \$30 Ticket Features Record \$4 Million Instant Game Top Prizes

The Michigan Lottery's instant games are popular with players because they offer a wide range of prizes and prices. To help maintain a high level of player interest, we evaluate our current game offerings and develop new games on an ongoing basis. This proactive approach, based on extensive research, found that players were interested in an instant game beyond the \$20 price point. That led to the creation of our first \$30 instant game, \$2,000,000 CASH, which launched in February 2015.

Player response has been strong and the \$2,000,000 CASH game continues to be a top performer in our portfolio. Much of the credit for that success is attributable to our retail partners. Retailer efforts in promoting and selling this game to players were instrumental in its success. With a \$2 million top prize still remaining, along with 34 \$10,000 prizes, we expect strong sales to continue for this game.

We plan to build on the success of that game, with our next \$30 game, \$100,000,000 Diamonds. This new game gives players more than 30 opportunities to win on each ticket, with two top prizes of \$4 million, the biggest ever for a Michigan Lottery instant game. The game also features more than 150 prizes of \$4,000, and \$2.8 million in prizes ranging from \$30 to \$500.

We know Lottery players enjoy visiting their favorite retailers and purchasing an instant ticket that provides a chance to win millions, and we expect \$100,000,000 Diamonds and its aggressive prize structure to be attractive to players and to perform strongly.

INSTANT TICKETS // PULL TAB TICKETS

NEW INSTANT TICKETS:

On sale September 30, 2014:

- \$100,000,000 Diamonds \$30 (IG # 699)
- Magic Number Bingo \$5 (IG # 704)

INSTANT GAMES SET TO EXPIRE:

Expiring October 6, 2014:

- Cash for Life \$10 (IG # 647)
- Cash for Life \$5 (IG # 646)
- Cash for Life \$2 (IG # 645)
- Crown Jewel 7's \$2 (IG # 628)
- Doubling Red Bingo \$2 (IG # 623)
- Cash for Life \$1 (IG # 644)

NEW PULL TAB TICKETS:

On sale October 6, 2014:

- Cash Bash \$1 (MI # 526)
- Cherry Twist \$.50 (MI # 525)

No pull tab games are scheduled to expire in October.

TICKET ACTIVATION:

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

HOLIDAY INSTANTS FROM THE MICHIGAN LOTTERY COMING SOON

The Michigan Lottery's holiday-themed instant games offer retailers extra sales opportunities during the lucrative holiday shopping season. This season's games once again offer shoppers a wide range of prizes and prices suitable for stocking stuffers or individual gifts.

This season's games are:

- Winter Green: \$10 ticket with top prizes of \$500,000
- Surprise Package: \$5 ticket with top prizes of \$300,000
- Holiday Luck: \$2 ticket with top prizes of \$30,000
- Holiday Cash: \$1 ticket with top prizes of \$3,000

Holiday-themed instant tickets go on-sale on October 28, 2014.

About 95 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players and commissions to retailers. In fiscal year 2013, the contribution to schools totaled \$734.3 million. Since its inception in 1972, the Lottery has contributed over \$18 billion to Michigan's public education. ■

\$5



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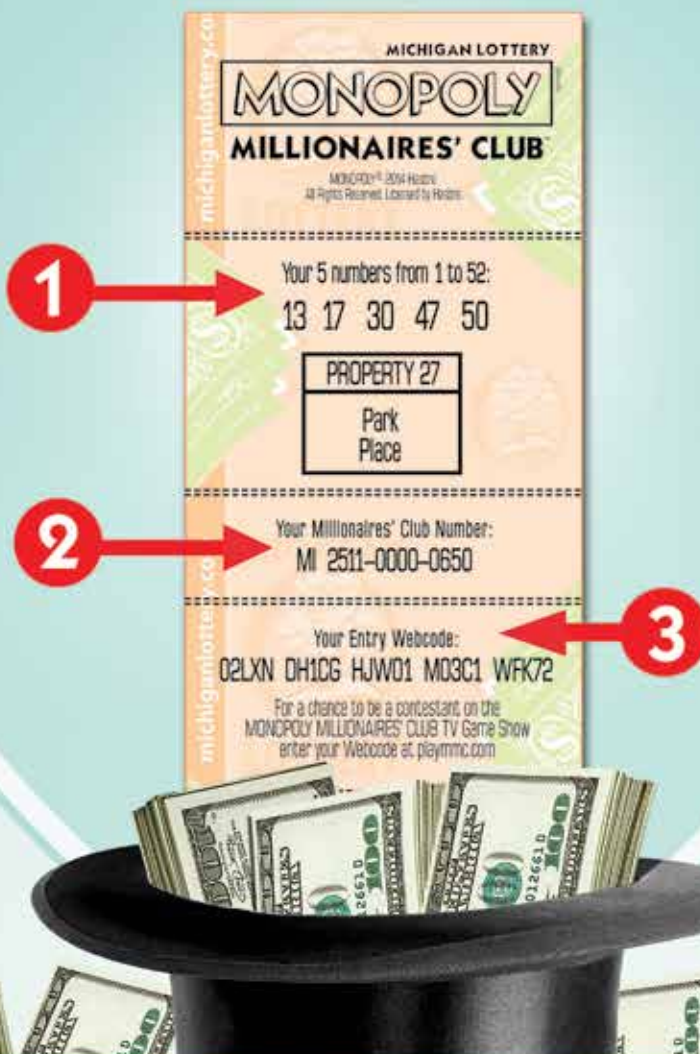
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Every Friday at 11:15 p.m. ET a drawing is held for the Top Prize, plus nine other cash prizes ranging from \$5 to \$100,000.

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When the Top Prize is won, a second drawing occurs for the \$1 million Millionaires' Club Prizes. At least 10, and possibly hundreds, of \$1 million Millionaires' Club Prizes will be awarded nationally when a Top Prize is won!



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Players receive a MONOPOLY Property each time they purchase a ticket. Properties are tracked and Property Sets are formed in each player's account by entering the Webcode found on each ticket. The Property Sets are used to earn entries into drawings for a chance to win a trip to Las Vegas and a chance to become a contestant on the MONOPOLY MILLIONAIRES' CLUB TV Game Show with a top prize of up to \$1,000,000!

Visit playmmc.com for more details.

In addition to the regular sales and redemption commissions, Michigan Lottery retailers will receive a payment of \$50,000 on valid Top Prize winning tickets and \$5,000 on \$1 million Millionaires' Club Prize winning tickets purchased at their retail location and redeemed for payment.

Odds of winning: \$5: 1 in 17; \$7: 1 in 48; \$10: 1 in 82; \$20: 1 in 250; \$25: 1 in 449; \$250: 1 in 6,732; \$500: 1 in 11,469; \$20,000: 1 in 309,664; \$100,000: 1 in 2,695,218; Top Prize: 1 in 72,770,880. Overall odds of winning: 1 in 10. Odds of winning a Millionaires' Club prize depend on the total number of tickets sold by participating lotteries during the week in which the Top Prize was won. A minimum of ten (10) \$1,000,000 prizes will be awarded for each Millionaires' Club drawing. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.



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ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

AFPD Has Been Busy Responding to Ohio Issues

A number of issues have come up since my last report and AFPD has been busy responding to these issues. First the Cuyahoga County Government, Cleveland area, heard testimony on a proposed law that would establish a fuel quality testing program in Cuyahoga County and would also establish a Weights and Measures office within County Government. AFPD provided both oral and written testimony to both proposals. On the issue of fuel quality testing, this has been around for at least the last 25 years. It's been proposed by County Auditors Association on a state wide level several times and has never passed. The only county that has adopted a program is Summit County because like Cuyahoga they have a county government. The other 86 Ohio Counties would need a state law to adopt such a program. AFPD testified that we do not oppose a fuel quality testing program for octane as long as the county pays for it and samples are sent to certified labs for 100% accuracy as the hand held machines are only about 60% accurate. If there are disparities then where do you check, with the driver of the tanker that delivered the fuel, the terminal the fuel came from or the refinery gate. The proponents have dredge up the old line that Ohio is one of only four states that doesn't have a program, when in fact only about 14 states actually have an active program. There are numerous laws on the books that are ignored or no longer active in cities and states all across the country. While we don't oppose we believe this would be a waste of taxpayer dollars. On the Weights and Measures issue, most cities, including Cleveland have their own Weights and Measures programs and adding another layer of bureaucracy would only be repetitive and of no value. Further hearings are scheduled on this and we'll keep you updated.



AFPD also met with numerous other groups in Ohio to talk about a proposal being considered in Youngstown and Mahoning County. They are looking for a considerable hike in tobacco taxes to fund an Arts program in the County. Again, these taxes are regressive and eventually will not be able to fund the programs they were intended to fund, who then pays for the program. Tobacco is always an easy target to go after and a hard one to defend but AFPD will work in concert with other groups to oppose this tax increase.

AFPD met with Senator Bill Coley to discuss possibility of increase in commission on lottery sales and other changes that may be needed in the future. The Senator was not in favor of an increase in commission, even a very small increase, because he said as lottery sales increase you collect more money. We pointed out that our cost have risen more than lottery sales and not all outlets that sell lottery tickets have seen a huge increase and we haven't had a raise in over 19 years. We will continue to work on this with other legislators but AFPD members when you have a chance should mention this to your legislators.

The Ohio Senate had planned to be in session this month but cancelled the sessions and won't be in until after the November elections for a "lame duck" session. This leaves very little time to move bills prior to end of year, which means all bills would have to be reintroduced in the new general assembly beginning next years.

Nothing new on election front as Republican Governor John Kasich continues to enjoy a 17 point lead and it looks as if Republicans across the board will sweep Ohio in November. AFPD urges all members to vote, don't take anything for granted, we need to support those that support our industry. ■

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ohio liquor

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

Sunday Sales Regulations

For many Ohio consumers, Sunday is the biggest shopping day of the week. Ohio's liquor laws have allowed for the sales of alcohol on Sunday for many years, and many businesses take advantage of that opportunity to better serve their customers. However, there are certain factors that determine where, and to whom, it can be sold. Retail permit holders need to be aware of the regulations and know for certain what alcohol products their permits authorize them to sell on Sundays.

The first determining factor for Sunday sales is whether the permit business location is "wet" for Sunday sales through local option election. It's a mistake for a permit holder to assume that they can sell on Sundays just because another nearby business does. Local option elections can authorize an entire voting precinct to be "wet" or just one business, at a specific location, by what is known as a "site specific" vote. When a precinct or specific location is voted "wet," retail permit holders who can already sell beer and intoxicating liquor can apply for a D-6 permit to sell those products on Sunday.

Selling beer on Sundays is a little different.

There is no additional permit like the D-6 for wine, low-proof and spirits. There are two factors that determine whether a business can sell beer on Sundays. The first factor is the date on which the application to sell beer Monday through Saturday was originally submitted to the Division. If it was submitted on or before April 15, 1982, then the permit holder can sell beer on Sundays. If the beer permit has been transferred over the years, the Division traces it back to its original holder's application date. The other factor is the status of the voting precinct in which the permit holder's business is located or the status of a permit holder's specific address. If the precinct or specific address has been voted "wet" for the sale of intoxicating liquor on Sundays, then beer can be sold on Sundays by those who can sell beer during the week.

Please always read your permit. If you have a D-6 allowing you to sell intoxicating liquor on Sundays, it will say so on your permit. If you are not authorized to sell beer on Sundays, your permit will say "no beer" on Sundays. We know this can get confusing for you and your employees. Let the Division help you understand your permit privileges and/or assist you in obtaining the privileges you desire. We want you to get the correct information and help instead of a risking a citation. There is some good information on our website at www.com.ohio.gov/liqr and our staff is ready and willing to speak to permit holders to assist in any way we can. ■



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This rebate for incremental growth is only for customers purchasing north of \$4k per week as of 12/31/14 (take last 13wks avg purchases of 2014 to validate).

Promotions are **IN ADDITION TO THE 2% REBATE** already being tracked for current AFPD members!

These programs valid 1/1/14 through 12/31/14 ONLY.

* **REBATES ARE APPLIED TO INCREMENTAL SALES (2014 over 2013) ONLY.** Please see your Liberty USA representative for all qualification details & other program information.



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BWC Announces Mandatory Group Sponsor Training Dates

2014 Group Rating Annual Safety Training

As a group-experience or group-retrospective rating program sponsor for the January 1, 2014 public rating year or July 1, 2014 private rating year, your organization is required to attend annual training as per OAC 4123-17-68.

You may select the one training date most convenient to you. The training will be presented from the BWC Auditorium at 30 W. Spring Street in Columbus (9:30 a.m. to 12:00 p.m.) and broadcast to BWC service offices in Canton, Garfield Heights, Governor's Hill, Toledo, Lima, Mansfield, Youngstown, Cambridge, Dayton and Portsmouth.

TRAINING DATES ARE:

- Monday, October 27, 2014
- Wednesday, October 29, 2014
- Monday, November 3, 2014

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

Advanced registration is requested. Questions regarding the training may be directed to safetygroup-rating@bwc.state.oh.us.

TO REGISTER:

1. Go to <https://www.bwclearningcenter.com>.

2. Enter your Login ID and Password**, Click Log In.
3. Click here for Course Catalog.
4. Enter keyword 'Group Rating Sponsor Training' for your desired training date and location and Click Search.
5. Click the course title in which you would like to enroll.
6. Click the location for the date you wish to attend.
7. Click Enroll.
8. Mouse up and click on Home to return to your Homepage

For assistance with registering please contact BWC at (800) OHIOBWC. If you any have further questions please contact your CareWorks Consultants Program Manager at (800) 837-3200. ■



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



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Some Valuable Lessons From The Late Robin Williams Estate Plan

■ BY RANDALL A. DENHA, ESQ.*

In August, we tragically lost an entertainer who played a host of memorable roles and provided laughter to many of us. Most of the time when I write about celebrities and their estate plans it is to point out something they may have done wrong, but today I am pleased to report that I am able to discuss one who may have done things right. Several reports indicate that Robin Williams may have used a revocable trust as his primary vehicle to transfer his assets at death.

There are a number of reasons a revocable trust may be the perfect estate planning tool, but primary among them is privacy: a revocable trust is a private document that normally will be unavailable to the public, an important consideration for a public figure. In contrast, consider the numerous cases where only a will existed, such as the late Phillip Seymour Hoffman or James Gandolfini, among others, whose wills and dispositions from their large estates were on public display. A will is a public document, filed with the court in a probate proceeding, and as such is available to the public; a trust is not automatically subject to probate or court jurisdiction. If a client—say a celebrity, an athlete, or even a resident of a small town full of nosy neighbors—ever has a need for privacy, the revocable trust is the preferred instrument.

A revocable trust can also reduce (but not eliminate) the possibility of intra-family drama



surrounding the estate plan. A revocable trust avoids a probate proceeding, without which no notice to family members and heirs is necessary. Only the named beneficiaries need to get notice of the distribution from a trust, unlike in probate where all defined heirs, along with named beneficiaries, are required to receive notice. This means that a child or someone else who intentionally may have been excluded as a beneficiary will receive notice and will be an interested party in a court-supervised probate proceeding. It is still possible to bring action to determine the validity of a trust, or to contest distributions from a trust, but a party who might wish to press such claims may never even receive notice that the trust exists.

Just because Robin Williams appeared to use a revocable trust instead of a will as his primary estate planning vehicle doesn't mean his estate plan was perfect, but it does mean he was able to ensure that the division of his assets will remain private.

One caveat: revocable trusts are only helpful if you have actually transferred your assets to the trust. In many jurisdictions if you have more than a minimum threshold, say \$20,000 in assets titled in your own name, and not in the name a trust or a designated beneficiary or in common ownership with another person, a probate proceeding will be necessary even if a revocable trust exists. ■

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

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NOVEMBER 20 & 21, 2014

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publishers statement

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