

# BottomLine

THE VOICE OF INDEPENDENT RETAILERS // VOL. 25, NO. 11 // NOVEMBER 2014



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Holiday Season

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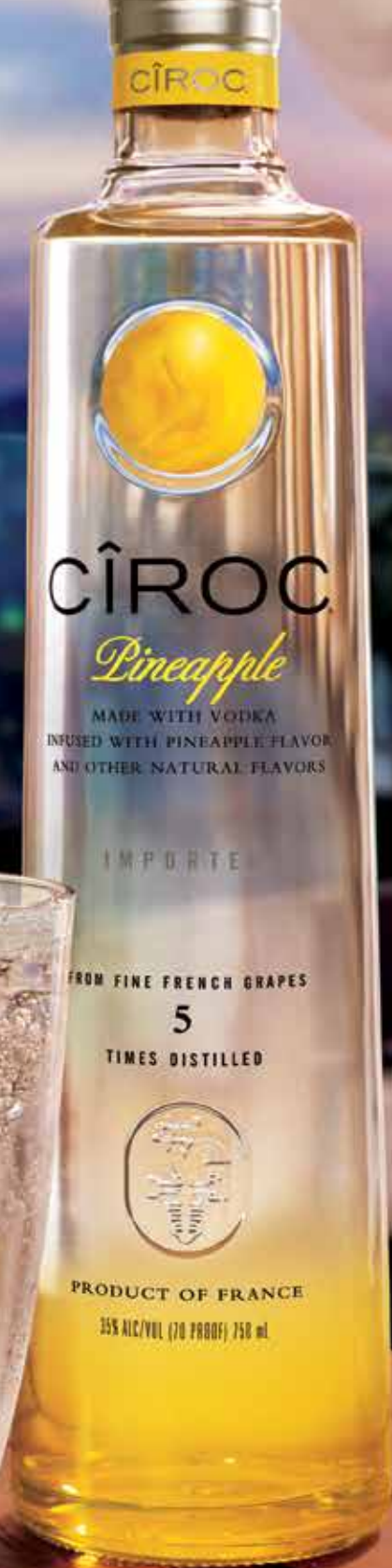
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# BottomLine



THE VOICE OF INDEPENDENT RETAILERS  
VOL. 25, NO. 11 // NOVEMBER 2014

## features



### COVER STORY //

#### TOASTING THE HOLIDAY SEASON

"Ninety-percent of your holiday products should be in your store by November 1," said Faye Shamoun, area manager, Heaven Hill Distilleries. "Your eggnogs, Hypnotic Sparkle, holiday seasonal beverages, gift sets, glassware...should all be in your store. We sell more around Thanksgiving than we do Christmas sometimes! The holidays start early; people start going to parties, and what better way to go to a party than to bring in a bottle with a gift set."



### IN MEMORIAL //

#### HOLOCAUST SURVIVOR, ALEX KARP: A LASTING LEGACY

A survivor of five Nazi German concentration camps, Alex Karp overcame the most extreme hardship to leave a legacy of triumphs, most notably as one of the founders of the Holocaust Memorial Center and a founding partner of Sherwood Food Distributors.



### SAFETY SENSE //

#### IMPORTANT CHANGES TO OSHA'S RECORD-KEEPING RULE

The Occupational Safety and Health Administration (OSHA) has recently announced changes to both reporting and record-keeping guidelines effective January 1, 2015



# president's message

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

## Thanksgiving and Getting

What are you thankful for this Thanksgiving? We all have so much to be thankful for and so much we take for granted in the daily rat race. Take some time every day and slow things down and think about all the blessings you have.

This time of the year, AFPD is focused on our Annual "High Five" Turkey Drive. Thirty four years ago, we started this drive by donating 17 turkeys. Our board of directors have always emphasized that even though AFPD is a non-profit, we need to do our part in helping other non-profits feed people in need. This year, we are trying to raise enough money for 6,000 turkeys which would feed over 60,000 people. However, we need your help more than ever. Turkey prices have gone up once again and we have fewer people donating this year. Please consider donating to the AFPD Turkey Drive and help feed someone who is less fortunate. Our drive donates turkeys in the Detroit Metro, Lansing, Cleveland and Columbus areas.

AFPD is also embarking on a new venture to benefit our Michigan members. Many of our liquor store members have contacted us upset about the Michigan Liquor Control Commission discontinuing their quarterly liquor price book. These prices will only be available online starting next year. AFPD has decided to publish the MLCC price book ourselves and distribute it to our members as another vendor benefit. Only AFPD members will receive this quarterly price book, so please let all your friends and colleagues in the industry know about this new benefit. Once again, AFPD has responded to what our members ask of us. The key is communication. We need to know what you would like us to do and what would make your lives easier.

In Ohio, AFPD is working on some amazing enhancements to our Liberty USA rebate program which will now give current Liberty USA customers the ability to receive even more chain rebates from more than ten major manufacturers. This is the first add-on program of its kind and could not be done without AFPD. Stay tuned for more information regarding these new rebates from Liberty USA.

Another opportunity for grocers and supermarkets in Michigan and Ohio is access to low interest loans using federal dollars through the Healthy Food Financing Initiative (HFFI). If you are in an underserved community and would like to remodel your store or build a new store in an underserved area, we can connect you with people to fund your project. We already have a few members who are utilizing HFFI funding to the tune of over ten million dollars. These are loans, not grants, but these have given many people across the country access to funds outside the normal banking channels. Hundreds of independent retailers have used HFFI to open, remodel or expand their grocery stores. AFPD has been working to bring these funds to Michigan and Ohio for the past few years and is very excited we have projects that have been funded! If you are interested, please call me and I will connect you with the right people.

We have so much to be thankful for. Remember to share your blessings with others. AFPD wishes you and your families a very happy and safe Thanksgiving. God bless! ■

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NAME OF STORE: \_\_\_\_\_

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# petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

## Expanding by Co-Branding

**A**s motorists' lives get busier you may want to consider adding more "offerings" to the number of available products and services at your location.

Food service can definitely increase profits, but a thorough analysis is a requirement before you "pull the trigger" and commit to adding any food service. Depending on the food service you offer labor costs will increase, you will need additional space and equipment, and food spoilage factors all need to be considered.

Check out the demographics around your site to determine what products you want to offer. Ask your customers what's missing from the neighborhood. Will you be catering to the morning rush crowd, the lunch time bunch, or the coming home from work customer? Who are the employers around your site? Factories, small shops, schools, retail stores, or offices? These are all factors that you must evaluate before making any investment.

You need a long-term business plan, with enough flexibility to make some changes on-the-fly, when necessary.

I'm a big advocate of "checklists". Not because I want to check up on my employees, but rather to make their job easier. They always get interrupted when performing some procedure and the checklist helps them pick up where they left off. And, by having checklists, a replacement employee can know what to do when a regularly scheduled employee can't make it in. You also need checklists for routine tasks that are performed weekly and monthly. This applies to you also; have a checklist for month-end reports. You'll get a more comprehensive report from your accountant.



Financially separate your "added" offerings from the rest of your business. Allocate employee payroll, rent and utilities by business sector so you can calculate profitability of the added offering. Don't let your present business financially support the added sector. Do your best to segregate the income and expenses for each category.

Ask your employees for suggestions to expand the menu of your food service sector. Merchandise the business with adequate menus and signage. Consider neighborhood couponing and fliers for pump island and walk-in customers. Develop combinations at a discounted price. Make changes on a monthly basis, even if you just "rotate" the combo specials from month to month.

Lastly, analyze the opportunity for catering locally. More and more businesses conduct "working lunches" at meetings to be more efficient and save money. This is a niche market that can be both profitable and promotional. ■

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# communications corner

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

## How You Communicate Defines Your Character and Customer Base

**O**ften business conversations focus on big problems or big ideas when we really need to focus on the little things that really count and define who we are and the success of our business.

How you communicate does define character and determines your customer base.

We all know that service is the golden key to success. The late Mike George once told me in an interview that not only did they make service to their clients a high priority but determined what vendors they would deal with based on their communication and service with Melody Farms.

Here are 7 Communication Tips that could make or break business:

### MAKE NOTE OF IT

Keep a note pad handy or your Smart Device near by to write down important dates, times and messages. If you make an appointment with someone on the phone, document it immediately. Nothing is more offensive than forgetting you had a meeting with someone. You are sending the message: you are not important enough or I don't really care.

### EVALUATE YOUR SCHEDULE

We all get busy and things come up at the last minute. Once you realize you have a scheduling conflict, resolve it. Cancel an appointment in a timely manner. Do not wait to the last minute.

### THE GOLDEN RULE WILL MAKE YOU SHINE

It is really simple. Treat people the way you want to be treated. Be kind, courteous and respectful. We all deal

with difficult people including customers or clients. The best message to get out is done by word of mouth. You want the last encounter to prompt that person to recommend you, your service or business to the next person; same is true for your neighborhood customers. People talk.

### STAY COOL

It is easy for many people to lose their temper. Situations can be stressful and people difficult. Character is defined by maintaining your composure. Do not give your power to anyone by losing your temper.

### SPEAK TRUTH

I don't care how slick you think you are – the truth always comes out, so speak it always. If you screw up, apologize and make it right. There is no reason to make excuses and lie. People figure things out eventually. Don't undermine someone by lying.

### TIME CHECK

If you have not read Stephen Covey's books, buy them now. He also has a time management grid. Time Management is essential to success. How you manage your time with your clients or customers will affect the bottom line. Be where you are supposed to be when you say you will be there. If you are not going to make it, call. How you manage your time communicates a message to people about who you are and how you operate.

### BE AUTHENTIC

There is no reason to try to change who you are to please anyone. I recently heard an interesting statistic: 25 percent of the people we meet will never like us; 25 percent of the people we meet may not like us but could be persuaded to like us; 25 percent may like us but could be persuaded not to like us; 25 percent like us, will always like us and will always stand by us. There is no reason trying to win everyone over. Just be true to who you are and what you do and the rest will take care of itself. People figure people out and most of us can tell when someone is being fake. ■



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## What Employers Need to Know About Ebola

The right response depends on several factors and there is no one-size-fits-all solution



A. Kevin Troutman and Matthew Korn, of Fisher & Phillips, recently penned an article in *Forbes* offering a few tips for employers to consider on how to respond to several questions relating to the Ebola virus:

- What should employers do when they learn that an employee is planning a trip to West Africa to visit family?
- What if other employees refuse to come to work because they fear that the returning employee may have been exposed to Ebola Virus Disease?
- How can employers prepare in advance for such situations?

“Based on extensive news media coverage of the spread of Ebola in West Africa, and the recent transmission of the virus in the United States, many employers are scrambling to answer these questions. The right response depends on several factors and there is no one-size-fits-all solution,” wrote Troutman and Korn. They suggested that employers can “get out in front of these issues and reduce potential liability” by taking some proactive steps:

### COMMUNICATING

To help reassure employees and customers, companies should prepare managers to: Give employees and customers pertinent information from the CDC and other health organizations; explain steps the company is taking to protect its employees, customers and the general public; and reaffirm that the company takes health and safety very seriously and will take appropriate, lawful action to protect them. Companies should also consider appointing a manager to develop a protocol for handling employee complaints and concerns.

### ASKING EMPLOYEES ABOUT TRAVEL PLANS

If an employee travels to West Africa, or is otherwise potentially exposed to Ebola, employers can — and should — inquire about the employee’s travel plans, whether he/she had contact with anyone who was exposed to Ebola, and whether the employee is experiencing any flu-like symptoms. Employers should be careful, however, to ensure that no inquiry is likely to reveal an employee’s disability, which can lead to liability under the Americans with Disabilities Act (ADA).

Quarantining an exposed employee is also “an increasingly common consideration among employers, particularly where telecommuting is not an option.” Troutman and Korn say that realistically, an employer cannot “quarantine”

an employee, but could place an employee on leave of absence during the 21-day incubation period, to determine whether the employee is infected. However, this option also presents potential liability under the ADA.

“The ADA not only prohibits employers from discriminating against employees who are disabled (being infected with Ebola would likely be considered a disability), it also prohibits discrimination against an employee ‘regarded’ as disabled. So for most employers, this is currently not the best option.”

Meanwhile, if other employees refuse to work because they are afraid of becoming infected with Ebola, this may be a protected work refusal under OSHA’s whistleblower protections or similar state laws. Additionally, if several employees refuse to work and essentially go on strike, their refusal would likely be protected under the National Labor Relations Act. “Therefore, employers must consider whether refusal to work is protected before taking any adverse action, such as termination.”

Troutman and Korn summarize that the Ebola outbreak is an evolving situation and employers need to carefully consider their response, in order to maintain workplace safety and to avoid potential liability under a variety of federal and state laws. Employers should consult their legal counsel to discuss specific situations. ■





## Amex to Provide Assistance for Merchant EMV Adoption

Program will provide small merchants with \$100 to upgrade terminals, starting in February

American Express is boosting efforts to combat fraud with a new \$10 million program aimed at driving U.S. small-merchant adoption of more secure EMV check-out terminals. The program was announced by the president recently, as part of a larger press conference on credit card fraud. In his statement, the president urged members of the payments and retail industries to work together to educate and protect consumers and businesses.

The American Express program will help eligible U.S. small merchants defray the cost of new payment terminals that accept secure chip-based credit cards. The company will also provide educational resources about new security standards.

American Express has been offering chip-and-pin credit cards internationally for more than 10 years and began issuing EMV-enabled cards on a select basis to U.S. card members last year. The company has since made its

EMV-enabled consumer and small business credit and charge products available to all of its card members upon request.

With its new program, American Express is helping small merchants take steps to ensure that their customers feel secure when they use their credit card to pay. As part of the program, scheduled for launch in February 2015, eligible merchants that have upgraded their terminals can request a one-time \$100 reimbursement from American Express by visiting [www.americanexpress.com/fightfraud](http://www.americanexpress.com/fightfraud). American Express has committed to providing up to \$10 million in reimbursements to U.S. small merchants that submit a request by April 30, 2015. To qualify for a reimbursement, a U.S. small merchant must have less than \$3 million in annual American Express charge volume.

"We know from speaking with our smallest merchants that they are too busy running the day-to-day operations of their businesses



to keep up with the constantly changing fraud landscape," said Anré Williams, president, global merchant services, American Express, in a press release. "That is why we're launching this program to help educate small merchants about point-of-sale security and offset the cost of upgrading their terminals. The program will benefit our small merchants as well as our card members, who can feel secure as they continue to support their local communities and shop small."

To increase small merchants' knowledge about the technology, American Express will be providing educational materials and holding webinars, forums and other events. ■

### NACS APPLAUDS WHITE HOUSE INITIATIVE TO REQUIRE PIN TECHNOLOGY ON CREDIT TRANSACTIONS

The National Association of Convenience Stores (NACS), on behalf of the more than 151,000 convenience stores nationwide, applauds President Obama's announcement this morning of the new BuySecure Initiative instituting the use of both microchip and PIN technology in government-issued credit and debit cards and joining with leading private players to advance the use of this highly secure technology as the industry standard. "NACS has been working for many years to promote the use of PIN technology, which has been successfully employed in Europe for years, resulting in dramatic reductions in fraud to the benefit of merchants and consumers alike," said Lyle Beckwith, NACS senior vice president of government relations.

"PIN technology is the surest and simplest way to ensure card security. Even without the use of chip, requiring a four-digit PIN number on all credit card transactions would immediately eliminate the vast majority of card fraud. We agree with the president that this collaborative initiative has the potential to be a premier example of government leadership in driving positive change, in particular to accelerate the widespread adoption of next-generation payment security tools. NACS will redouble its own efforts to work with the administration, Congress and the industry to make the establishment of the highest possible protections for businesses and consumers in the very near future," said Beckwith. ■



## Traditional Grocers to Lose 3% Market Share by 2018

Traditional supermarkets are losing market share to high-end grocers and dollar stores

BY ASHLEY LUTZ // BUSINESS INSIDER

Traditional supermarkets will see their grocery market share drop from about 40% in 2013 to about 37% in 2018, as shoppers diversify their shopping trips to include retailers such as Wal-Mart,

specialty retailers like Whole Foods, dollar stores and online grocery sites, according to research by investment management firm Jones Lang LaSalle.

While high-end grocers like Whole Foods and cheap retailers like Family Dollar will expand in the coming years, traditional grocery stores like Kroger, Giant Eagle, and Publix could close stores. Supermarkets are hit hard by a few trends, according to the report.

Since the 2008 recession, consumers have been reluctant to pay full price for items. This led to dollar stores expanding their

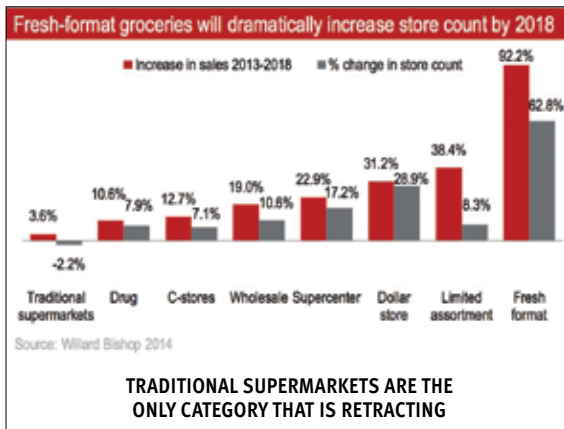
focusing more on healthy eating choices and creatively prepared meals," the analysts write.

This puts grocery stores, which fall somewhere between organic retailers and discounters, in a difficult position. Consumers are also buying groceries from several different places, including online. This gives smaller and specialty retailers an advantage over supermarkets.

Consumers are also becoming less interested in retailers like Wal-Mart and Target, according to a recent note by Goldman Sachs. Instead, "consumers appear more focused on some combination of value and convenience," the analysts write.

The advent of online retailers like Amazon has also contributed to the problems at Wal-Mart and Target, according to the note. Consumers are less likely to make a trip to the stores when they could get free delivery online.

Dollar stores, drug stores, and warehouse clubs "are taking share from broad-assortment retailers," the analysts write. ■



food assortments to include brand names. Meanwhile, those who do want to pay more want the organic, artisanal assortments grocers like Whole Foods have to offer.

"Millennials and Boomers alike are



### Food for thought

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## California Measure First to Eliminate Plastic Bags Statewide

Convenience stores in the state have until July 2016 to stop using plastic bags

In October, California Governor Jerry Brown signed a measure that will phase out single-use plastic bags from California supermarkets, convenience stores, liquor stores and pharmacies.

California is the first state in the nation to enact such a ban at the state level, creating a statewide standard following the 127 cities and counties who have already adopted local bag ordinances.

In signing the measure, Governor Brown said, "We're the first to ban these bags, and we won't be the last." (Hawaii effectively has a statewide ban, but it's because of local ordinances, not state legislation.)

Beginning July 1, 2015, grocery stores and pharmacies will no longer be allowed to provide single-use plastic bags. Stores will offer paper and reusable plastic bags for at least 10 cents each. On



July 1, 2016, the ban will extend to convenience and liquor stores.

Local ordinances are grandfathered in and the state will provide \$2 million in competitive loans to help plastic-bag businesses transition to making reusable bags. A representative for plastic bag industry trade groups warned that the ban

will cost thousands of jobs and enrich grocers collecting 10-cents a bag. Plans are already in the works to launch a petition drive to qualify a referendum to repeal the measure. If the drive collects 504,760 signatures in the next 90 days to qualify the referendum, the new law would be suspended until November 2016. ■

### NGA FILES COMMENTS WITH USDA IN RESPONSE TO MEAT GRINDING LOG PROPOSED RULE

The National Grocers Association (NGA) today submitted comments to the Food Safety and Inspection Service (FSIS) of the U.S. Department of Agriculture (USDA) regarding its proposed rule, released in July of this year, that requires all makers of ground beef, including grocery stores, to keep better sourcing records in order to help the agency and retailers conduct recalls.

Citing the high compliance costs and burdens these regulations would impose on independent supermarkets, NGA expressed concern that many of its members would no longer be able to provide consumers with beef ground freshly in store. Through feedback from its membership, NGA estimated that the proposed rule would cost independent supermarkets more than \$387 million dollars in compliance costs annually.

"Independent retail supermarkets are known for providing high quality service in their meat departments, which often have on-premise butchers who provide value, variety, and service. The proposed rule as currently written places unnecessary new regulatory burdens and costs

onto supermarkets and will particularly impact NGA's members who often differentiate themselves in the marketplace through their meat departments," said Peter J. Larkin, president and CEO of NGA. "We urge FSIS to adopt NGA's recommendations and we look forward to continuing to work with the Agency on this matter."

NGA's members are committed to providing their consumers with high quality meats and ensuring the safety of the food supply. NGA believes that FSIS can make modifications to the proposed rule that will significantly reduce independent retailer compliance costs, while preserving the goal of establishing more effective food safety protocols.

In its comments, NGA outlined several suggestions, such as reducing the amount of data required and reducing the frequency of required record keeping, as well as eliminating the requirement to log customer requested grinds of muscle cuts. NGA also strongly urged the Agency to consider the impact the proposed rule will have on small businesses and to take steps to reduce those burdens. ■



## CVS Pressures Competitors to Go Tobacco Free

Retailer announces plan to charge customers for filling prescriptions at tobacco-selling drugstores

CVS's decision to stop selling tobacco products this year boosted its positive press, if not its sales; the company expects the move will cost about \$2 billion in annual revenue. But the decision was part of a larger play to brand itself as a company focused on health care.

According to an article in the Washington Post, the pharmacy retailer announced another significant step in its anti-tobacco effort: Caremark, the pharmacy benefits management arm of CVS, will soon require "some customers" to make a \$15 co-

payment on prescriptions filled at other pharmacies that still sell tobacco products.

The new plan plays into the company's efforts to strike lucrative partnerships with healthcare systems who value having healthier patients, encouraging CVS customers to fill prescriptions at CVS-owned pharmacies while putting financial pressure on other pharmacies to abandon tobacco sales. Only time will tell if this latest move causes other drugstore retailers to bite the bullet and take tobacco off



**CVSquitsforgood**

the shelves. CVS competitor Walgreens, along with Walmart, have recently made it clear that they have no plans to do so. ■



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# Toasting the Holiday Season

■ BY AMANDA M.

“Ninety-percent of your holiday products should be in your store by November 1,” said Faye Shamoun, area manager, Heaven Hill Distilleries. “Your eggnogs, Hypnotic Sparkle, holiday seasonal beverages, gift sets, glassware... should all be in your store. We sell more around Thanksgiving than we do Christmas sometimes! The holidays start early; people start going to parties, and what better way to go to a party than to bring in a bottle with a gift set.” Faye Shamoun carries a 360-view of consumer purchase. Now working as a supplier, Shamoun also previously owned and operated a convenience store for over 10 years.

Coca-Cola, Prairie Farms, Blue Nectar Spirits and many more suppliers took the time to talk with AFPD, sharing what they will offer their retailers this holiday season. Exclusive limited edition holiday liquors, nonalcoholic beverages that promote parties, and POS displays that effectively cross-merchandise – National Wine & Spirits, and more of your suppliers, share their years of product knowledge with AFPD retailers to guarantee a successful 2014 holiday season.

“Key holiday items should always be displayed front and center,” said Shamoun. “I always start my fall season with fresh mums, scarecrows, pumpkins and a big bushel of Michigan apples to display Fulton’s Harvest Apple Pie and Fulton’s Harvest Pumpkin Pie Cream Liquors. I think customers gravitate toward displays when they are seasonals.”

“November – we begin switching gears. Keep your display but now you should start to add more brands,” advised Shamoun. “Evan Williams Peppermint Chocolate Eggnog, Evan Williams Original Eggnog, both with bourbon whiskey, and Christian Brothers Holiday Eggnog, with brandy, are excellent at generating ‘impulse purchases’ – be sure to position on the floor or at the counter to maximize purchase potential.”

Blue Nectar Spirits, Michigan & Indiana state manager, Marco Zanetti reaffirms to retailers that “cross-merchandising is very important. Try to brand Blue Nectar Tequila with other Michigan companies. McClure’s Bloody Mary Mixer, a Michigan company, makes a great merchandising pair with Blue Nectar Tequila for mixing up a bloody mary tequila cocktail.” Zanetti also explained Blue Nectar is 100% Michigan owned and operated. “It’s important for our economy to increase local product awareness. We ask retailers to support local, and you, the retailer, can do that by cross-merchandising local Michigan products.”

And tequila is not just for the summer time. “Blue Nectar Special Reserve, our top-shelf aged, oaky and rich tequila, should be pushed to your bourbon and whiskey customer. Tequila season is still here, not just when it’s 80 degrees,” said Zanetti.

Miniature Blue Nectar Tequila 50ml shot-size bottles are a holiday favorite. The Michigan state minimum price has also reduced on this product from \$3.99 to \$2.99. “An excellent impulse buy, but most stores do not keep them



at arms length because of theft,” said Zanetti. “But, Blue Nectar does offer display units. We encourage retailers to use the point of sale displays we provide as a company and get creative!”

Zanetti wants retailers to know that “your local rep can help. Every store is different. We work with retailers individually to ensure they have the best possible information and POS to be successful with each brand. Call your local rep – that is what we’re here for.”

Little people are a big part of our holiday season too and suppliers have taken extra effort to make nonalcoholic holiday beverages extra special and fancy for a fun holiday. “St. Julian Sparkling Juice’s look just like a champagne bottle! Very big seller at Thanksgiving, Christmas and family gatherings,” said Nancy Metry, National Wines & Spirits of Michigan. St. Julian Sparkling Juice’s are available in raspberry, peach, grape, wild berry, sparkling apple and are promoted well with very colorful displays. “Primary colors – you want to use color schemes geared toward kids, not burgundy and deep reds that you would use to promote a wine for an adult demographic. Choosing the right color scheme is very important,” Metry emphasized.

“I love dressing up a display with big, colorful Christmas lights, candy canes, treats and balloons. Bring the Christmas colors into your children-geared display and be sure placement is where parents are looking for children items – the snack and chip aisle are excellent.”

Sprite Cranberry and Sprite Cranberry Zero returns this holiday season by popular demand, available only till the end of the year. “Berry” cheer can enhance your nonalcoholic beverage display, as well as serve as a great pairing with vodkas and light rums.

Prairie Farms ‘guarantees’ to boost your seasonal sales with rich and delicious Prairie Farms Egg nog and flavorful Prairie Farms Holiday Milk. Customers eagerly anticipate the arrival of Prairie Farms Holiday Milk each year – available in four unique, rich and creamy flavors: red velvet, pumpkin spice, chocolate mint and new snickerdoodle. Supplies are limited.

Veritas Distributors is offering AFPD retailers a holiday special of \$120 per case. Sam Awdish is the general manager with Veritas Distributors and is AFPD retailers’ point of contact. “We carry a great mix of brands of interest for the holiday season,” said Awdish. “Bakon Vodka, the country’s first bacon-infused vodka,

is the perfect vodka for the perfect bloody mary. We encourage retailers to cross-merchandise Bakon alongside their best selling bloody mary mix.” And the smoky, savory bacon flavor is not subtle, it’s meant to be tasted in a mixed drink!

Journeyman Distillery is one of Michigan’s leading craft distilleries. “They try to purchase all of their raw material from local Michigan farmers. They offer several whiskies that they age in their barrelhouse along with gin, vodka and rum. Journeyman Bourbon retails for \$49.95,” said Awdish.

Zim’s Vodka has advertised aggressively in print with Hour Magazine and dBusiness, along with product placement in several motion pictures from summer 2014. Zim’s Polish Potato Vodkas are gluten-free and offer two types for great visibility. Supporting your customers by providing products that fit their health needs make them ‘feel good’ about the products they are buying. “Zim’s Fifty-Nine has a retail price of \$33.99, and we will have a holiday feature price of just under \$30. The premium packaging makes this a great choice to feature for holiday parties, hostess gifts and general gift giving,” said Awdish, Veritas Distributors.

Shrubs in your drink? McClary Bros. handcrafted delicious drinking vinegars, are made in Detroit with local Michigan grown fruits and vegetables – organic and all natural flavors. Blood Orange & Michigan Honey, Michigan Apple Pie, Michigan Basil, Detroit Fig Leaf and additional drinking vinegars are all supplied by Veritas Distributors for AFPD retailers.

Brown-Forman Beverage Company is more excited for bourbon season than your customers. “Our reps just did a ‘Best Woodford Manhattan’ competition, so delicious we had to pick two winners!” said Megan Eagan, Brown-Forman.

“October is a big month for whiskey and all through the holiday season. Bourbons sales pick up, along with whiskeys.” Jack Daniel’s Tennessee Fire blended with red hot cinnamon liqueur, Southern Comfort Gingerbread and Jack Daniel’s Winter Jack with an inviting blend of warm apple cider, orange peel, cinnamon and clove are Brown-Forman’s holiday edition liquors available this season.

AFPD strongly encourages retailers to talk with their suppliers and representatives this holiday season. Suppliers carry years of product knowledge, hands-on experience, and many, retain previous business ownership. Toast in this holiday season by gaining your highest potential sales and customer loyalty. ■



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



## All Natural Premium Blends



### New premium mixes designed for discriminating consumers

- Healthier, all natural snacks with nutritional value



### Deliciously addictive, instinctively good snacking blends

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Dark Chocolate, Premium Pecans



### Clean packaging, natural branding that delivers a healthy message to consumers

- No trans fats, no cholesterol



### Unpriced packaging allows for optimum profit margins



A new premium brand from Kar's Nuts  
Ask your route sales representative for details!



ask the member



## How Should You Best Promote Holiday Beverages During the Holiday Season?

"Retailers should change their displays in front of the counters every season and not just rely on the usual shelving spots. Look for that Season's specialty items to promote."

FAYE GAPPY-SHAMOUN  
HEAVEN HILL DISTILLERIES INC.

"Thematic displays. Use Christmas trees, candy canes or other holiday themes to help with product promotion. We provide a Christmas tree display to help the retailer with merchandising."

BOB HALSTEAD  
PEPSI BEVERAGES COMPANY

"People are looking for luxury and are willing to spend a little bit more for holiday products. Don't underestimate their ability to buy a finer selection."

JERRY HAYES  
BLACK HEATH BEVERAGE CO.

"Promote home usage. So, that when they buy the spirit, they have a recipe or unique way to use to it."

LISA HEBERT  
REMY COINTREAU USA

"Cross Merchandising Holiday Beverages with Snacks is always successful. Best practice with three (P's) Price, Placement, & POS material helps the movement. I would also look for mixers to help promote beverages during the holiday season and keep in mind we provide in-store sampling of our flavors that retailers can take advantage of."

ORLANDO WOODS  
FAYGO BEVERAGES INC.

"I believe the best way to promote holiday beverages can be simplified into a 3 step approach. First, make sure you do not run out of inventory. Second, have creative displays which showcase brands and drink ideas, and finally train your staff to be knowledgeable about the brands."

GEORGE W. ZRINYI  
BEAM SUNTORY INC.

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## Dearborn Farm Market Gives Back to the Community

■ BY RACHEL FREEMAN



**D**earborn Farm Market has been a cornerstone of the community for many reasons since 1983. One of the biggest reasons is that owner Art Hughes and his family know the importance of giving back to the residents of Dearborn, Michigan.

Just as essential to Dearborn Farm Market's success is Hughes' devotion to offering fresh and affordable produce and deli items.

No stranger to the produce industry, Hughes has been working in retail since he was a boy, starting with the Chatham's Super Market chain. A quarter of a century later, he decided to open his own market, which has become Dearborn's go-to place for top-quality produce and deli meats.

Dearborn Farm Market may be small at 6,000 square feet, but it has enjoyed gigantic success. The store operates with 45 to 50 employees at any time.

"Our employees use this as a stepping stone while going through high school or college," Hughes said. "It's a good thing to let them have the knowledge of the store."

Over the years, Hughes has seen many children of former employees come back to work for him.

The market doesn't just offer its employees a chance to prosper, but it also provides opportunities

for others. Every spring, the store sells hot dogs and takes donations for the Muscular Dystrophy Association, raising \$6,000 for the cause last year.

"When I first went into business, my wife and I said, 'If we're successful, who are we going to work with?' It was when Jerry Lewis hosted the annual MDA telethon. We love the children, so we joined up and have been with them ever since," he Hughes.

Hughes also opens his doors to local residents. Elementary schools make field trips to his market to get a first-hand look at a retail operation. While giving a tour of the store, Hughes tells the children the importance of healthy eating. To help the message sink in, he provides apples to the visiting youngsters.

"We have a lot of fun," he said, "and it's very educational for them."

Hughes has seen a lot of changes in the industry over the years.

"The industry is totally updated as far as product availability, quality and the introduction to many organic products," Hughes said. He recalled when all the produce came in "naked," but pre-made fresh salads are now the norm.

Owning a small store has its advantages, and being a part of AFPD is a tremendous help, he said.

Hughes said he has been able to stay competitive through the use of AFPD's Milk Rebate and coupon programs. He also checks his competitors' prices and sales every week in order to stay on top of the competition. However, he still makes sure his staff is knowledgeable about the products they sell.

"We train our staff to know the products very well," said Hughes.

Dearborn Farm Market is all about serving the public, and Hughes is proud that his customers know him by name. He attributes that constant contact as a big part of why he has been so successful.

Hughes also genuinely cares for the neighborhood. It's not just the place where his store is located. He works with the neighborhood association, local churches and schools.

Thanks to the vision of Art Hughes, his store isn't just a place to buy fresh produce. It's a place for community. ■

*Rachel Freeman is a writer for Denha Media & Communications.*



### RETAILER: DEARBORN FARM MARKET

**Location:** Dearborn, Michigan

**Founded:** 1983

**Employees:** 45-50

**AFPD Member Since:** 1992

**Slogan:** "Dearborn Farm Market specializes in fresh produce, meat and deli products. We're the neighborhood store that saves you more."



# 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!

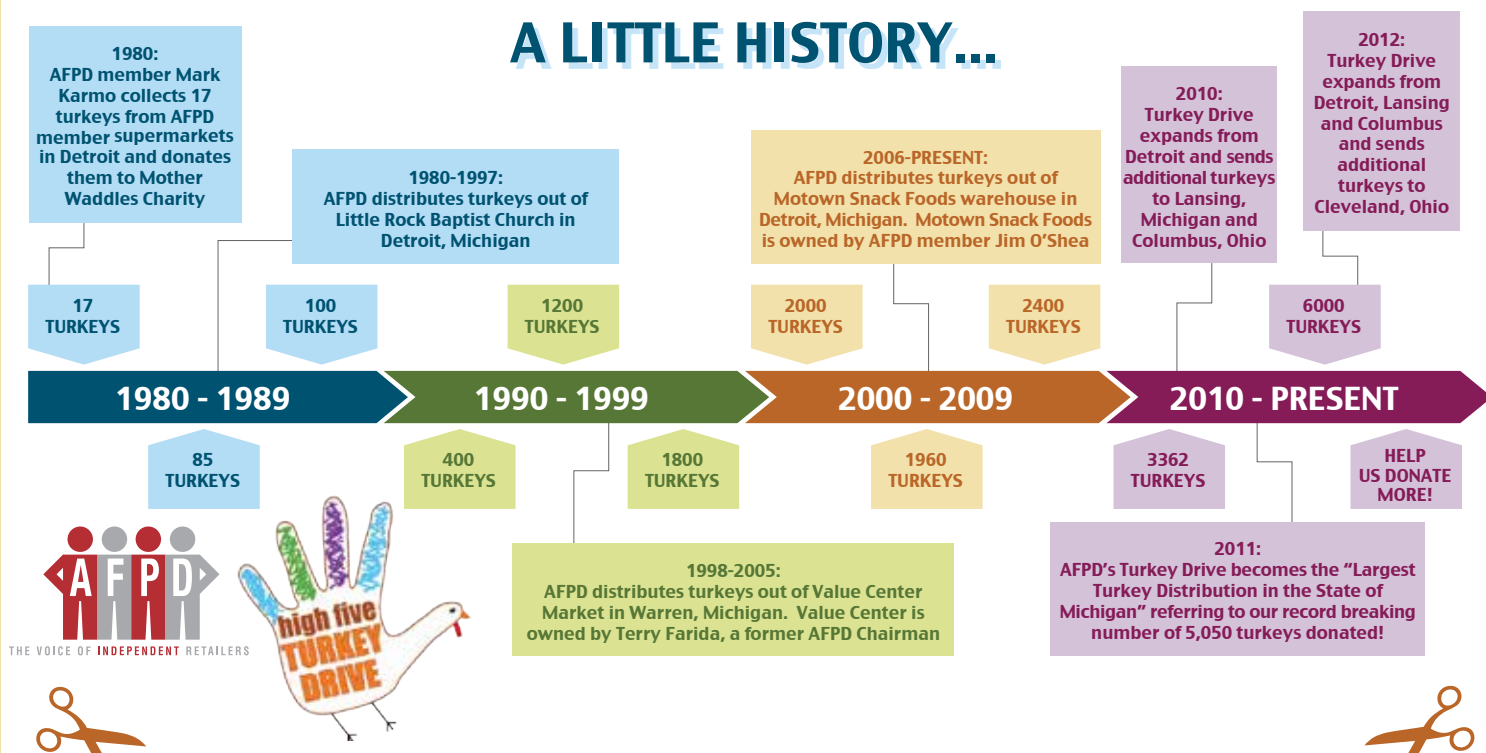
Thanksgiving is a time to reflect, give thanks, and help those who are less fortunate. We are asking you to pitch in. A \$300 donation to the AFPD Turkey Drive will provide turkeys for 20

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...



**YES, I want to provide Thanksgiving dinners to families in need!**

*All donations are tax deductible.*

- ☐ Please use my donation for the **MI Drive**  
☐ Please use my donation for the **OH Drive**

*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

NAME: \_\_\_\_\_  
 BUSINESS: \_\_\_\_\_  
 ADDRESS: \_\_\_\_\_  
 CITY: \_\_\_\_\_  
 ST: \_\_\_\_\_ ZIP: \_\_\_\_\_  
 PHONE: \_\_\_\_\_  
 EMAIL: \_\_\_\_\_

### PAYMENT OPTIONS:

**Online:** [www.AFPDonline.org](http://www.AFPDonline.org) → Events → Turkey Drive

**By Check:** Make check payable to "AFPD"

**By Credit Card:** ☐ MC ☐ Visa ☐ AMEX ☐ Discover

CARD NUMBER: \_\_\_\_\_

EXP: \_\_\_\_\_ V-CODE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

*Return this form to:*

**AFPD Turkey Drive**  
**5779 West Maple Rd.**  
**West Bloomfield, MI 48322**



## Humble Beginnings: Growth Over 35 Years of Good Business

■ BY MICHAEL STECZKOWSKI

**R**ich Eid has owned Rich's Mini Mart in Parma, Ohio since 1976. The family owned and operated gasoline and convenience store started out as a small garage, but Eid saw the potential in something much bigger. So after his first decade of business, the mini mart was erected in 1986 and quickly became a welcomed addition. After a complete rebuild, renovation and expansion in 2002, the store is now over 2,600 square feet in size, fully equipped, open 24 hours a day, and always ready for the masses.

Rich's Mini Mart has 12 "Valero" gas pumps and in addition to offering up the usual fare of snacks and sodas, they feature a full selection of wine and beer. And to keep up with the modern times and social media, the store has a Twitter (@Richsminimart) and Facebook page.

Eid, who has 15 employees working under him, says he has been an AFPD member "since around 1990." Rich's Mini Mart has been a mainstay in the second largest city of Cuyahoga County for a very long time. And the North Royalton resident is quite pleased with how the Voice of Independent Retailers has been able to help his business over the last 24 years and pointed out some of the reasons why.

"They keep me informed of all the latest news and updates with government issues and we get rebates from all the vendors," said Eid, who used to own four gas stations in Parma. "They keep us up to par with the



latest regulations and keep us informed with just about everything. And if we have any issues we call them and they are right there to answer us right away. That is what is good about it."

Another benefit of being a member of the AFPD, he says, is that he can rely on help from fellow members that he has become friends with; something that is very synonymous and a common theme among those that are part of the AFPD family. Coincidentally, the motto of the City of Parma is "progress through partnerships," which rings true in regard to the friendships he has made through AFPD.

"I have a couple of friends through the AFPD and any issues or any questions I can call them," Eid explained. "If they can't answer I can get them at their home office and they will talk with me there."

After 38 years of business, it's quite obvious that Eid still enjoys working with the community that he has long been a part of and is grateful for the relationships he has built with not only the customers who reside in Parma, but with his current and former employees.

"Me and my family enjoy working with customers," he said. "We treat our employees here like family. Some have been here for 15 years. Even the ones that have left they come back and patronize us again and they say 'you are the best boss I've ever had.'" ■

*Michael Steczkowski is a writer for Denha Media & Communications.*

### RETAILER: RICH'S MINI MART

**Location:** Parma, Ohio

**Founded:** 1976

**Employees:** 15

**AFPD member since:** 1999

**Slogan:** "Family owned and operated gasoline and convenience store"





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**\$2 OFF** rebate per case\*

• **MARTIN'S & FLAVOR MILL**

**CHIPS: 3% Rebate** on  
select items\*



• **PAPER ROLLS NOW:**

**5% Rebate** on all products\*

**INCREMENTAL GROWTH REBATE PROMO** for non-cigarette/non-tobacco.

- 5% increase in units receives a .50% additional rebate
- 10% increase in units receives a 1.00% additional rebate
- 15% increase in units receives a 1.50% additional rebate
- 20% increase in units receives a 2.00% additional rebate

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 AFDP 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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## Holocaust Survivor, Alex Karp – A Lasting Legacy

■ BY AMANDA M.

A survivor of five Nazi German concentration camps, Alex Karp overcame the most extreme hardship to leave a legacy of triumphs, most notably as one of the founders of the Holocaust Memorial Center and a founding partner of Sherwood Food Distributors.

“We were both in the meat business and decided to start a partnership in 1969,” said co-founding business partner Earl Ishbia, CEO of Sherwood Food Distributors and a devoted friend for more than 45 years. “You’ve heard of Two Men And A Truck. Well Alex and I were two men and a beat-up station wagon. We got it done from the ground level. We worked very long hours to make a success out of the business.”

Earl Ishbia reflected on the beginning days of Sherwood. “There was a need for a wholesale meat distribution company in the Detroit area to serve the independent supermarkets at the time,” he said. “We just sold pork and then, over the years, added poultry and beef. Our company kept growing, and we wanted to become a full protein distributor, processed meats, frozen foods – today, we have now added dairy and eggs.”

Today, Sherwood is a nationwide supply chain distributor with six branch locations, operating a fleet of 250 trucks across the country.

“At the same time we were adding additional product commodities, we did acquisitions,” said Ishbia. “First in Flint in 1978, and then Kalamazoo, followed by Indiana, Detroit, Cleveland and Chicago. We also added Kentucky, Atlanta and most recently Miami. They were small distributors, but we incorporated them into our network. We have built sales to \$1.8 billion for this year and have built the company to the point where we sell 20 million pounds of meat each week. We are always looking for new opportunities and new markets.”

Ishbia’s five sons have joined the family-owned business and all serve in senior management positions. Gary Karp, Alex Karp’s son, serves as Executive Vice President of Corporate Affairs and General Counsel for Sherwood. He also is President of the Holocaust Memorial Center in Farmington Hills, Michigan.

Alex Karp passed away on September 8, 2014. Gary and David Karp, his two sons, spoke at his funeral, which was attended by more than 1,000 people.

“The legacy my Dad leaves behind is overwhelming to me,” said Gary Karp. “What always struck me was his innate ability to just know things. I’d never ask, but he always knew when I had a need.”

“My Dad’s life was remarkable. He was extraordinarily generous. He strongly believed in community service and support,” said David Karp. “A private person who committed himself to the welfare of others. Unschooled yet wise and insightful; headstrong, but with the softest heart you could ever find.”

“We should all be so blessed to influence as many people as he has,” said Gary Karp. Alex Karp’s funeral took place on September 10, 2014, and can be viewed at [www.IraKaufman.com](http://www.IraKaufman.com). ■

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

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# michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

## Michigan Lottery Builds Player Loyalty, Repeat Business with Players Club

**F**or nearly a decade, the Michigan Lottery's rewards program – now known as the Players Club – has provided additional value to players with incentives that encourage ticket sales. Launched in July 2005, this program has been updated several times to meet the changing needs of our players and reinforce and expand interest and participation in Lottery games.

Today, about 630,000 of our shared customers are

Players Club members. Research shows these members are some of the most loyal and active Lottery players. Many members visit our Players Club website daily to enter non-winning ticket codes and earn points. Those points may be redeemed for rewards, such as once-in-a-lifetime experiences and a chance to compete for \$1 million on the \$1,000,000 Play it Again game show.

The Players Club and its rewards benefit our retail partners. The most popular reward among Players Club members are coupons for free play for various Lottery games. These coupons range in value from \$2 to \$6, depending on the game. They are available to members once each month and typically sell out in 24 hours, or less.

### INSTANT TICKETS // PULL TAB TICKETS

#### NEW INSTANT TICKETS:

On sale October 28, 2014:

- Winner Green \$10 (IG # 708)
- Surprise Package \$5 IG # 707)
- Holiday Luck \$2 (IG # 706)
- Holiday Cash \$1 (IG # 705)

#### INSTANT GAMES SET TO EXPIRE:

Expiring December 1, 2014

- Red Hot Wild Time \$2 (IG # 627)
- \$500,000 Money Maker \$10 (IG # 645)
- Slingo \$5 (IG # 653)

#### NEW PULL TAB TICKETS:

On sale November 4, 2014:

- Winner Time Cash \$1 (MI # 541)

#### PULL TAB GAMES SET TO EXPIRE:

Expiring December 1, 2014

- Red Hot 7s \$2 (MI # 589)

Expiring December 15, 2014

- Cash Madness \$2 (MI # 502)
- Hit \$50 \$1 (MI # 503)
- Detroit Tigers \$2 (MI # 514)
- Red Hot Reels \$5 (MI # 593)

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

Players visit retailers to make initial ticket purchases, and these free play coupons prompt them to make a return visit to a Lottery retailer. Along with the repeat business, retailers earn their standard commission for redeeming these coupons and they also count towards their incentive goals.

The Lottery also offers players a chance to earn free play coupons by playing interactive versions of some of their favorite games. Currently, Cashword, Bingo and Diamond Wild Time players may enter non-winning ticket codes and play an interactive game online for a chance to win Players Club points or free play coupons. Retailers also earn a commission on those coupons and receive credit towards incentive goals.

In the 2014 fiscal year, players received a total of \$1.1 million in free play coupons, boosting retailer visits and sales for retailers.

Looking forward, our team is committed to further enhancing and improving the Players Club program to continue building player loyalty and repeat business that helps Lottery retailers' bottom lines.

### MAKING MORE AND MORE MILLIONAIRES WITH MONOPOLY MILLIONAIRES' CLUB

The Michigan Lottery is excited to be part of the MONOPOLY MILLIONAIRES' CLUB, a new multi-state game that is available in more than 20 states. Player interest is expected to be strong for the new game that offers three chances to become a millionaire with each \$5 ticket.

In addition to weekly drawings that could create a number of millionaires, MONOPOLY MILLIONAIRES' CLUB also features a second chance game that will award lucky players with a trip to Las Vegas and an opportunity to compete for \$1 million on a nationally syndicated game show. Players must collect Monopoly property sets to earn entries into the second chance drawing, which is expected to encourage players to visit retail locations to purchase tickets each week.

The top prize for MONOPOLY MILLIONAIRES' CLUB begins at \$15 million and may grow to \$25 million. Each time the top prize is won, there will be a minimum of 10 \$1 million winners. Once the top prize amount reaches \$25 million, all additional prize money goes to fund more \$1 million prizes, helping the game fulfill its goal of "making more and more millionaires."

For additional information, please visit the Lottery's Web site at [www.michiganlottery.com](http://www.michiganlottery.com). ■

\$5



## MAKING MORE & MORE MILLIONAIRES • 3 WAYS TO BECOME A MILLIONAIRE •

### **\$15 Million Up to \$25 Million Top Prize!**

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.

### **\$1 Million Millionaires' Club Prize!**

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!

**1** →

Your 5 numbers from 1 to 52:

13 17 30 47 50

PROPERTY 27

Park  
Place

**2** →

Your Millionaires' Club Number:

MI 2511-0000-0650

**3** ←

Your Entry Webcode:

02LXN DH10G HJW01 M03C1 WFK72

For a chance to be a contestant on the  
MONOPOLY MILLIONAIRES' CLUB TV Game Show  
enter your Webcode at [playmmc.com](http://playmmc.com)

### **Win Up to \$1 Million on the TV Game Show!**

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](http://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 Addresses Ohio Member Concerns

As the Ohio General Assembly continues its pre-election recess a number of issues are still in play. We start with the Ohio Lottery; AFPD held another meeting with Senator Bill Coley on the lottery. Coley is in leadership and is likely to sponsor any lottery legislation. While he continues to oppose an increase in commission he told AFPD that he is working on some ideas that he says will dramatically increase lottery sales. He believes the lottery commission has been remiss in not implementing much needed changes. The Senator says with adoption of his plan our members could see significant increase in sales.

More hearings were held in Cuyahoga County on Fuel Quality Testing and ATM laws, AFPD once again provided testimony reiterating its position that while we don't oppose testing, we believe it's a "solution in search of a problem". We still insist that any testing be done at a certified lab with 100% accuracy and that no cost be assigned to our members. We also oppose any annual fee for operating ATM machines. Once again we believe this is over-kill. AFPD will continue to attend meetings of the Cuyahoga County Government on these two important issues.

The city of Youngstown in Mahoning County and the city of Cleveland still are pushing for an increase in tobacco taxes to fund arts programs. The Cleveland Plain Dealer had an op-ed in favor of these proposals. AFPD, working with a number of other associations, is opposed to these tax increases. The tax is regressive and eventually will not fund the programs which then will have to be funded out of general revenue. Again AFPD will continue to work in opposing these taxes.



The proponents of a bottle bill, which would require a 5 to 10 cent refund on all bottles sold in Ohio, are back at it as they have submitted signatures to Secretary of State to put the issue before the Ohio General Assembly to pass a bill putting this on statewide ballot. Failure of the General Assembly to act would then give proponents time to collect more signatures to go directly to ballot, either in May of next year or November. First though, the signatures must be verified by Secretary of State. This issue was soundly defeated in the 80's at the ballot box. AFPD will join with many others in opposing this very bad idea.

Lastly the Republican sweep of all statewide offices and the continued control in huge numbers of the General Assembly is still very likely as polls show Republican Governor John Kasich with anywhere from 15 to 30 point leads. The only real race in Ohio was who would be next speaker of House and that appears to have been decided also, with Representative Cliff Rosenberger seemingly in command. ■



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# ohio liquor

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

## Liquor Control Offers Special Holiday Items

The Division of Liquor Control is anticipating another successful holiday season this year with specialty gift items and products, which are perfect for the fall season, a long-standing tradition for the liquor industry. Each year at this time, the Division's Agency Operations Section partners with suppliers to make a variety of these gift-giving ideas available for Ohio consumers.

November and December are always important months for the Division, likely accounting for almost 20% of sales for the entire year. Fall and the holidays always bring out new options. This year, we are seeing growth in the unflavored vodkas like the Tito's and New Amsterdam brands, while bourbons and craft spirits continue to be hot selling items.

Suppliers submitted products in July that were made especially for the holidays. After reviewing these products, the Division selected items that include a range of brands and prices that have the potential to appeal to Ohio consumers celebrating the holiday season.

For the 2014 holiday season, 58 holiday gift packs, totaling 28,183 cases of different types and brands of spirituous liquor, were selected for sale in Ohio's contract liquor agencies. These value-added gift packs include not only the particular brand of liquor, but also contain distinctive accessories and other collectables such as glasses, snifters, shakers, flasks, and decanters. Prices for all the holiday items range from approximately \$10 to \$90. The distribution of holiday gift products to our contract liquor agencies is determined based on past sales of these types of items and special requests for particular products.

The Division seeks to offer a diverse selection of holiday products that meet and exceed the needs of all our customers, continuing its holiday tradition of providing Ohio's adult consuming public a variety of seasonal products and a high level of customer service.

With all the celebrations that are part of the holiday season, it is critical that all businesses selling alcohol practice safe, legal and responsible sales. Educate and train your employees to prevent sales to anyone who is intoxicated or underage. Make a commitment to taking proactive measures to help make this a safe holiday season for everyone. Please visit our website at [www.com.ohio.gov/liqr](http://www.com.ohio.gov/liqr) for a list of new products, holiday products and social responsibility resources. ■





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## Important Changes to OSHA's Recordkeeping Rule

The Occupational Safety and Health Administration (OSHA) has recently announced changes to both reporting and recordkeeping guidelines effective January 1, 2015

As of January 1, 2015, all employers covered by the Occupational Safety and Health Act must report:

- All work-related fatalities within 8 hours.
- All work-related inpatient hospitalizations, any amputation or loss of an eye within 24 hours.
- Employers can report to OSHA by:
  1. Calling OSHA's free and confidential number at 1-800-321-OSHA (6742).
  2. Calling their closest OSHA Area Office during normal business hours.
  3. Using the new online form that will soon be available.

Only fatalities occurring within 30 days of the work-related incident must be reported to OSHA. Further, for an inpatient hospitalization, amputation or loss of an eye, these incidents must be reported to OSHA only if they occur within 24 hours of the work-related incident. Previously work-related fatalities and hospitalization of 3 or more employees required reporting.

OSHA has also updated the Recordkeeping Rule. Employers with ten or fewer employees at all times during the previous calendar year are still exempt from routinely keeping OSHA injury and illness records unless

OSHA or Bureau of Labor Statistics (BLS) asks them to do so. However, the rule updates the list of industries that are exempt from the requirement to keep OSHA injury and illness records due to relatively low occupational injury and illness rates.

Some injuries and illnesses that occur in company parking lots are clearly caused by work conditions or activities -- e.g., being struck by a car while painting parking space indicators on the pavement of the lot, slipping on ice permitted to accumulate in the lot by the employer -- and by their nature point to conditions that could be corrected to improve workplace safety and health. Interestingly enough, if an employee is injured in an accident while traveling in a motor vehicle in the employer's parking lot it is not recordable.

Some cases may be covered by workers' compensation but are not recordable; other cases may be OSHA recordable but are not covered by workers' compensation. Cases should be

evaluated solely on the basis of the OSHA requirements and definitions. Just because an employer declines to certify a claim it does not release them from responsibility of recording the claim if it meets OSHA's recordkeeping guidelines.

### WHAT IS RECORDABLE UNDER OSHA'S RECORDKEEPING REGULATION?

- Covered employers must record all work-related fatalities.
- Covered employers must record all work-related injuries and illnesses that result in days away from work, restricted work or transfer to another job, loss of consciousness or medical treatment beyond first aid (see OSHA's definition of first aid on their Recordkeeping page or contact RiskControl360.) In addition, employers must record significant work-related injuries or illnesses diagnoses by a physician or other licensed





health care professional, even if it does not result in death, days away from work, restricted work or job transfer, medical treatment beyond first aid, or loss of consciousness. Injuries include cases such as, but not limited to, a cut, fracture, sprain, or amputation.

- Illnesses include both acute and chronic illnesses, such as, but not limited to, a skin disease (i.e. contact dermatitis), respiratory disorder (i.e. occupational asthma, pneumoconiosis), or poisoning (i.e. lead poisoning, solvent intoxication).

OSHA's definition of work-related injuries, illnesses and fatalities are those in which an event or exposure in the work environment either caused or contributed to the condition. In addition, if an event or exposure in the work environment significantly aggravated a pre-existing injury or illness, this is also considered work-related.

The employer is to account for weekends, holidays, and other days during which the employee was unable to work because of a work-related injury or illness during a period in which the employee was not scheduled to work. The rule requires the employer to count the number of calendar days the employee was unable to work or transferred because of the work-related injury or illness, regardless of whether or not the employee would have been scheduled to work on those calendar days up to a maximum of 180 days for any injury.

The employers listed below are newly required to keep records. For a complete list of all employers required to keep

records, or exempt employers contact RiskControl360 or go to OSHA's Recordkeeping page at: [www.osha.gov](http://www.osha.gov). ■

## EMPLOYERS REQUIRED TO KEEP RECORDS



NAICS CODE	TITLE OF NAICS CODE
3118	Bakeries and tortilla manufacturing
4411	Automobile dealers
4413	Automotive parts, accessories, and tire stores
4441	Building material and supplies dealers
4452	Specialty food stores
4453	Beer, wine, and liquor stores
4539	Other miscellaneous store retailers
4543	Direct selling establishments
5311	Lessors of real estate
5313	Activities related to real estate
5322	Consumer goods rental
5324	Commercial and industrial machinery and equipment rental and leasing
5419	Other professional, scientific, and technical services
5612	Facilities support services
5617	Services to buildings and dwellings
5619	Other support services
6219	Other ambulatory health care services
6241	Individual and family services
6242	Community food and housing, and emergency and other relief services
7111	Performing arts companies
7113	Promoters of performing arts, sports, and similar events
7121	Museums, historical sites, and similar institutions
7139	Other amusement and recreation industries
7223	Special food services
8129	Other personal services



## Considerations Before Making Gifts to the Grandchildren

■ BY RANDALL A. DENHA, ESQ.\*

Grandparents often are particularly generous to grandchildren as they see their family's legacy continuing on to a new generation. In many cases, grandparents feel they have ample resources and their children or grandchildren may be struggling financially. Some grandparents also don't feel it's right that children and grandchildren should need to wait for an inheritance, when they have more than they need.

Helping out family members can raise a number of legal issues involving taxes and eligibility for public benefits, as well as questions of fairness among family members. Here are six issues grandparents should consider before making gifts to family members:

### IS IT REALLY A GIFT?

Does the grandparent expect anything in return, for example that the funds be repaid or that the money is an advance on the grandchild's eventual inheritance? If it's "yes," this should be made clear, preferably in writing, whether in a letter that goes with the check or, in the case of a loan, a formal promissory note.

### IS EVERYONE BEING TREATED EQUALLY?

Not all grandchildren have the same financial needs, and grandparents don't feel equally close to all of their grandchildren. While it's the grandparent's money and she can do what she wants with it, if she's not treating all of

her grandchildren equally, she might want to consider whether unequal generosity will create resentment within the family. They may help out some children and grandchildren more than others based on need, with the expectation that this will be kept private. But they treat all of their children equally in their estate plan.

### BEWARE TAXABLE GIFTS

Two grandparents together can give up to \$28,000 per recipient per year with no reporting requirement. And there's no limit or reporting requirement for payments made directly to medical and educational institutions for health care expenses and tuition for others.

### 529 PLANS

Many grandparents want to help pay higher education tuition for grandchildren. But not all grandchildren are the same age, making it difficult to make sure that they all receive the same grand-parental assistance. A great solution is to fund 529 accounts for each grandchild. These are special accounts that grow tax deferred, the income and growth never taxed as long as the funds are used for higher education expenses.

### DON'T BE TOO GENEROUS

Grandparents need to make sure that they keep enough money to pay for their own needs. Too many large gifts can quickly deplete a lifetime of scrimping

and saving. It won't do the family much good if a grandparent is just scraping by because he's done too much to support his children or grandchildren.

### BEWARE THE NEED FOR LONG-TERM CARE

Grandparents need to consider the possibility of needing care, whether at home, in assisted living or in a nursing home, all of which can be quite expensive. In addition, those seniors who can't afford to pay for such care from their own funds need to be aware that any gift can make them ineligible for Medicaid benefits for the following five years.

There are even more issues to consider that may involve specific family situations. In some instances, grandparents may want to consider "incentive" trusts, which provide that the funds will be distributed when grandchildren reach certain milestones, such as graduation from college or holding down a job for a period of time. Communication with the middle generation can be key to making certain that gifts achieve the best results for all concerned.

Talk to your attorney about devising the best plan for yourself and for your grandchildren. ■

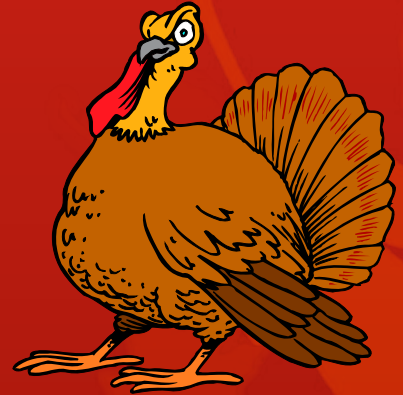
*\*Randall A. Denha, JD, LL.M., is the Principal and Founder of the law firm of Denha & Associates, PLLC with offices in Birmingham, MI and West Bloomfield, MI.*



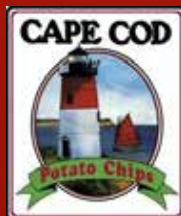
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## ASSOCIATIONS

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Grocery Manufacturers Association ... (202) 639-5900  
International Food Service Distributors Association ..... (703) 532-9400  
Local Business Network ..... (248) 620-6320  
National Association of Convenience Stores (NACS) ..... (703) 684-3600  
National Grocers Association ..... (202) 624-5300  
Neighborhood Market Association ... (619) 464-8485  
Western Michigan University Food Marketing Program ..... (269) 3887-2132

## ATM

ATM of America, Inc. .... (248) 932-5400

## BAKED GOODS DISTRIBUTORS

Great Lakes Baking Co. .... (313) 865-6360  
Michigan Baking Co. - Hearth Oven Bakers ..... (313) 875-7246

## BANKING, INVESTING & CONSULTING

American Capital & Money Center *(Credit Union)* ..... (310) 550-9494  
Bank of Michigan ..... (248) 865-1300  
Huntington Bank ..... (248) 626-3970

## BEER MANUFACTURERS

Anheuser-Busch, Inc. .... (614) 781-0508  
Frankenmuth Brewery ..... (989) 262-8300

## BEER DISTRIBUTORS

Amport Distributing, LLC ..... (517) 423-6727  
Eastown Distributors ..... (313) 867-6900  
Great Lakes Beverage Company ..... (313) 865-3900  
Powers Distributing Company ..... (248) 393-3700

## BOOKKEEPING/ACCOUNTING CPA

Alkamano & Associates ..... (248) 865-8500  
Karla Atchoo & Associates ..... (248) 851-1662  
Marcoin/EK Williams & Co. .... (614) 837-7928  
UHY-MI ..... (248) 355-1040

## BUSINESS COMMUNICATIONS/PUBLIC RELATIONS

Denha Media Group ..... (248) 702-8687  
Clear Rate Communications ..... (248) 556-4537

## C-STORE & TOBACCO DISTRIBUTORS

Liberty USA ..... (412) 461-2700  
A&S Distributor ..... (216) 346-1995  
Capital Sales Company ..... (248) 542-4400  
H.T. Hackney-Grand Rapids ..... 1-800-874-5550  
S. Abraham & Sons ..... (616) 453-6358  
Seaway Cash N' Carry ..... (216) 361-5757  
Team Sledd ..... (304) 243-1820  
United Custom Distribution ..... (248) 356-7300

## CELLULAR PHONES & MOBILE MARKETING

Mousetrap Group ..... (248) 547-2800

## CHECK CASHING SYSTEMS

Secure Check Cashing ..... 1-800-344-9915

## CHICKEN SUPPLIERS

Taylor Freezer ..... (734) 525-2535

## CHIPS, SNACKS & CANDY

Great Lakes Potato Chips ... (231) 421-8040  
 Better Made Snack Foods (313) 925-4774  
Frito-Lay, Inc. .... 1-800-359-5914  
Kar's Nut Products Company ..... (248) 588-1903  
Motown Snacks *(Jays, Cape Cod, Tom's, Archway, Stella D'oro)* ... (313) 931-3205  
Nicks Chips ..... (586) 619-7023  
Snyder's-Lance, Inc. .... (616) 401-0258  
Uncle Ray's Potato Chips & Snacks ... 1-800-800-3286

## COFFEE DISTRIBUTORS

Folgers (717) 468-2515

## CREDIT CARD PROCESSING

WorldPay ..... (773) 571-6327  
Petroleum Card Services ..... 1-866-427-7297

## DELI & MEAT MANUFACTURERS & DISTRIBUTORS

Sherwood Food Distributors . (313) 659-7300  
Alexander & Hornung, Inc. .... (586) 771-9880  
Dairy Fresh Foods ..... (313) 295-6300  
Lipari Foods ..... (586) 447-3500  
Natural Choice Foods ..... (616) 822-4613  
Weeks Food Corp. .... (586) 727-3535  
Wolverine Packing Company ..... (313) 259-7500

## ENERGY, LIGHTING & UTILITIES

AmeriFirst Energy *(Gene Dickow)* ..... (248) 521-5000  
Better Cost Savings ..... (914) 937-7171  
DTE Energy ..... 1-800-477-4747  
DTE Your Energy Savings ..... 1-855-234-7335  
Intergrys Energy Services ..... (734) 761-2075  
Volunteer Energy ..... (734) 355-5350  
Walker-Miller Energy Services ..... (313) 366-8535

## FOOD EQUIPMENT, MACHINERY, DISPLAYS, KIOSKS & FIXTURES

Culinary Products ..... (989) 754-2457

## FOOD RESCUE / FOOD BANKS

Forgotten Harvest ..... (248) 967-1500  
Gleaners Community Food Bank ..... (313) 923-3535  
Greater Lansing Food Bank ..... (517) 908-3690

## GAS STATION MAINTENANCE

Oscar W Larson Co. .... (248) 620-0070  
RW Mercer Co. .... (517) 787-2960

## GASOLINE WHOLESALE

Atlas Oil Company ..... 1-800-878-2000  
Central Ohio Petroleum Marketers ... (614) 889-1860  
CFX Management ..... (937) 426-6670  
Gilligan Oil Co. of Columbus, Inc. ... 1-800-355-9342  
High Pointe Oil Company ..... (248) 474-0900  
Obie Oil, Inc. .... (937) 275-9966  
R&R Takhar Operations, Inc. .... (937) 665-0881

## GREETING CARDS

Leanin' Tree ..... 1-800-556-7819 ext. 4183

## GROCERY WHOLESALE & DISTRIBUTORS

D&B Grocers Wholesale .... (734) 513-1715  
Cateraid, Inc. .... (517) 546-8217  
Central Grocers ..... (815) 553-8856  
George Enterprises, Inc. .... (248) 851-6990  
Great North Foods ..... (989) 356-2281  
International Wholesale ..... (248) 353-8800  
Jerusalem Foods ..... (313) 846-1701  
Kehe Distributors ..... 1-800-886-0700  
Savorfull, LLC ..... (313) 875-3733  
SpartanNash ..... (616) 878-2248  
SUPERVALU Midwest Region ..... (262) 942-3387  
Value Wholesale Distributors ..... (248) 967-2900

## HOTELS, CONVENTION CENTERS & BANQUET HALLS

Petruszello's ..... (248) 879-1000  
Shenandoah Country Club ..... (248) 683-6363  
Suburban Collection Showplace ..... (248) 348-5600

## ICE CREAM SUPPLIERS

Nestle DSD ..... (248) 425-8332  
 Arctic Express *(Nestle Ice Cream)* .. 1-866-347-3657  
 Prairie Farms Ice Cream Program *(Large Format)* ..... 1-800-399-6970 ext. 200  
Country Fresh ..... 1-800-748-0480

## ICE PRODUCTS



U.S. Ice Corp. .... (313) 862-3344  
Arctic Glacier, Inc. .... 1-800-327-2920  
Home City Ice ..... 1-800-759-4411  
Taylor Ice Co. .... (313) 295-8576



## INSURANCE SERVICES: COMMERCIAL

-  CareWorks  ... 1-800-837-3200 ext. 7188
-  Conifer Insurance Co. .... (248) 262-5988
-  Bassam & Associates/Village Insurance Group (Conifer)..... (330) 342-0347
-  Cox Specialty Markets (Conifer) .. 1-800-648-0357
- Globe Midwest/Adjusters International..... 1-800-445-1554
- Insurance Advisors, Inc. .... (248) 363-5746
- Mackinaw Administrators LLC..... (810) 220-9960
- USTI/Lyndall Insurance ..... (440) 247-3750

## INSURANCE SERVICES: HEALTH & LIFE

-  BCBS of Michigan  ..... 1-800-666-6233
- LifeSecure Insurance Company..... (810) 220-7703
- Rocky Husaynu & Associates..... (248) 851-2227

## INVENTORY SERVICES

- Target Inventory..... (586) 718-4695

## LEGAL SERVICES

-  Bellanca & LaBarge, Attorneys and Counselors  ..... (313) 882-1100
-  Pepple & Waggoner, Ltd.  . (216) 520-0088
-  Willingham & Cote, PC   
(Alcohol Issues) ..... (517) 351-6200
- 1-800-Law-Firm..... (248) 565-2067
- Bufalino and Palazzolo PC..... (586) 415-1200
- Cummings, McClorey, Davis & Aho PLC .. (734) 261-2400
- Denha & Associates..... (248) 265-4100
- Jappaya Law, PC..... (248) 626-6800
- Kitch Attorneys & Counselors ..... (586) 493-4427
- Lumpe & Raber ..... (614) 221-5212
- Mekani, Orow, Mekani, Shallal & Hindo, PC ..... (248) 223-9830
- Porritt, Kecskes, Silver & Gadd, PC.... (734) 354-8600

## LOTTERY

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

## MILK, DAIRY & CHEESE PRODUCTS

-  Dairymens  ..... (216) 214-7342
-  Prairie Farms Dairy Co.  .. (248) 399-6300
- Country Fresh..... 1-800-748-0480


## MISCELLANEOUS

- Grocery Heros (online shopping program) ... (419) 764-8564
- Midwest Medical Center ..... (313) 581-2600
- W3R Consulting (Business & IT consulting) .. (248) 358-1002

## MONEY ORDERS/MONEY TRANSFER/BILL PAYMENT

-  MoneyGram International MI (517) 292-1434  
..... OH (614) 306-1375
- Western Union..... (734) 206-2605

## NON-FOOD DISTRIBUTORS & MANUFACTURERS

-  Hi-Way Distributing ..... (330) 645-6633
- AJM Packaging Corporation (Paper Products)..... (248) 901-0040
- Bright Accessories..... (832) 779-1246
- Socks Galore Wholesale ..... (248) 545-7625

## OFFICE SUPPLIES & PRODUCTS

-  Office Depot ..... (248) 231-7198

## PAYROLL SERVICES & MORE

- Group Management Services (GMS) ... (614) 754-5276

## PIZZA SUPPLIERS

- Hunt Brothers Pizza..... (615) 259-2629

## POINT OF SALE

- BMC - Business Machines Specialist .. (517) 485-1732
- Caretek Total Business Concepts .... 1-866-593-6100
- Delta Swiss Technologies ..... 1-877-289-2151
- Great Lakes Data Systems... (248) 356-4100 ext. 107

## 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
- The MP Group ..... (740) 513-3200

## PRODUCE DISTRIBUTORS

-  Heeren Brothers Produce ... (616) 452-2101

## PROPANE

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

## REFRIGERATION & REFRIGERATION SOLUTIONS

- Arneg USA ..... (336) 596-1494
- Phoenix Refrigeration ..... (248) 344-2980
- Running Right ..... (248) 884-1704

## SECURITY, SURVEILLANCE & MORE

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

## SHELF TAGS/LABELS/MARKETING

- DBC America (promotional models) ..... (734) 624-3100
- iScanZone ..... (248) 470-3717
- JAYD Tags ..... (248) 730-2403

## SODA POP, WATER, JUICES & OTHER BEVERAGES

-  Monster Energy Company... (586) 566-6460
-  Pepsi Beverages .... Detroit  1-800-368-9945  
..... Howell  1-800-878-8239  
..... Pontiac  (248) 334-3512  
..... Cleveland  (216) 252-7377  
..... Twinsburg  (330) 963-5300
-  Intrastate Distributors  (Arizona Beverages)  
..... (313) 892-3000
- 7UP Bottling Group ..... (313) 937-3500
- Absopure Water Co. .... 1-800-334-1064
- Canada Dry Bottling Co..... (517) 322-2133
- Coca-Cola Refreshments  
..... Belleville  (734) 397-2700  
..... Metro Detroit  (313) 868-2008  
..... Port Huron  (810) 982-8501  
..... Cleveland  (216) 690-2653
- Faygo Beverages, Inc. .... (313) 925-1600
- iDrink Products Inc..... (734) 531-6324
- Tropicana Chilled DSD (Naked Juice) .... (816) 509-7853


## SUPPLEMENTS

- InstaBoost ..... (248) 281-0065
- LXR Biotech LLC (Eternal Energy Shot)..... (248) 836-4373

## TOBACCO COMPANIES & PRODUCTS

- Altria Client Services ..... (513) 831-5510
- R J Reynolds ..... (336) 741-0727
- Westside Vapor (e-cigarettes)..... (614) 402-0754

## UNIFORMS, LINENS, WORK WEAR & SUPPLIES

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

## WASTE DISPOSAL & RECYCLING

- National Management Systems ..... (586) 771-0700

## WINE & SPIRITS COMPANIES

- Bacardi Martini U.S.A..... (734) 459-2764
- Beam Suntory, Inc. .... (248) 471-2280
- Black Heath Beverage Group..... (734) 417-5774
- Brown-Forman Beverage Company ... (248) 393-1340
- Cornerstone Wine Distributor ..... (586) 839-2552
- Diageo ..... 1-800-462-6504
- Heaven Hill Distilleries ..... 1-800-348-1783
- KCTS-Awesome Brands ..... (248) 549-0054
- Remy Cointreau USA ..... (248) 347-3731
- Veritas Distributors ..... (586) 977-5799

## WINE & SPIRITS MANUFACTURERS & DISTRIBUTORS

- Lavish Vodka Cocktail ..... (248) 978-5869
- Great Lakes Wine & Spirits ..... (313) 867-0521
- National Wine & Spirits..... 1-888-697-6424  
..... 1-888-642-4697



## NOVEMBER 20 & 21, 2014

### AFPD "HIGH FIVE" TURKEY DRIVE

As the holiday season approaches, the AFPD turkey drive committee has AFPD 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*

## FEBRUARY 7, 2015

### AFPD'S 99TH ANNUAL TRADE DINNER & BALL

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

*Diamond Center // Suburban Collection Showplace // Novi, MI*

## APRIL 16, 2015

### AFPD'S 31ST ANNUAL INNOVATIONS BUYING SHOW

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

*Shenandoah Country Club // West Bloomfield, MI*

## MAY, 2015

### AFPD'S 11TH ANNUAL GOLF OUTING & SCHOLARSHIP LUNCHEON

This outing is a social event where retailers, wholesalers, manufacturers and service providers all come together to have a little competitive fun. Our Ohio Golf Outing allows AFPD to provide scholarships to deserving students. Scholarship recipients have an opportunity to meet and network with sponsors and contributors at the dinner reception following the day on the course.

*Day & location TBA // Cleveland, OH*

## publishers statement

AFPD Bottom Line (USPS #2331; ISSN 0894-3567) is published monthly with one annual special addition by AFPD "The Voice of Independent Retailers", at 5779 West Maple Road, West Bloomfield, MI 48322. Materials contained within AFPD Bottom Line may not be reproduced without permission from AFPD.

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Periodicals postage prices paid at Pontiac, MI and additional mailing offices.

The opinions expressed in this magazine are not necessarily those of AFPD, its board of directors, staff members, or consultants. Bylined articles reflect the opinions of the writer.

POSTMASTER: Send address changes to AFPD Bottom Line, 5779 West Maple Road, West Bloomfield, MI 48322.

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