THE VOICE OF INDEPENDENT RETAILERS // VOL. 25, NO. 12 // DECEMBER 2014

Don't Let Thieves Steal Your Holiday Cheer

AFPD's 34th Annual Turkey Drive Recap

FDA Releases Final Menu Labeling Regulations // PAGE 22

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features



COVER STORY // DON'T LET THIEVES STEAL YOUR HOLIDAY CHEER

In this season of cheer, there's one thing business owners should fear: employee theft. No other form of larceny is worse than employee theft, the single most significant source of inventory shrinkage for a retailer. And no other time of year is worse for theft than the holidays, when 72% of all retail shrink occurs.



MICHIGAN FOOD SAFETY BY THE NUMBERS

The Michigan Department of Agriculture and Rural Development (MDARD) is committed to helping food businesses comply with applicable federal and state food laws to keep their businesses viable and prevent foodborne illness outbreaks.



YEAR END TAX STRATEGIES FOR 2014

With December 31st approaching quickly, there is a short window of opportunity to implement tax strategies for calendar year 2014. You may be wondering how to get started. Are there any deductions or provisions in the tax law that may help you save? And, if so, how would you put these in motion?



chairman's message

PAT LAVECCHIA // AFPD CHAIRMAN

Thank You for the Privilege

t has been a great year for me as AFPD Chairman. The volunteers on the board of directors are amazing people who really care about our industry and their selflessness is admirable. Some of the board members drive two to three hours one way every month to make sure AFPD is working for you. When I was asked to run for the Chairman of the Board, I was hesitant at first because I have chaired a number of boards throughout my career, but I knew I would be

the first petroleum retailer to serve as chairman as well as the first chairman from Ohio in AFPD's 104 year history. I was wondering if I was too old. What we accomplished in 2014 speaks for itself with the enactment of the PAT tax in Ohio as well as defending our industry from bad legislation in Michigan and Ohio. I am very proud of my year as chairman of the board.

After a year as Chairman, I have decided to forgo a second year in office and look forward to helping the next chairman of the board who will be elected in January. We have so many talented people on the AFPD board, I am sure the next chairman will do an amazing job. I will be there to support him or her along with other emeritus directors like Joe Bellino, Jr.

The board of directors also passed new bylaws which will be fully implemented in 2015 where smaller committees have been created which will meet four times a year. These committees consist of a supermarket committee, a petroleum committee, liquor and convenience store committee and a supplier/vendor committee. Members are welcome to attend these committees and voice their ideas and concerns. We are encouraging more involvement from our members at every level of the association. We have a wonderful staff to serve you led by our President and CEO, Auday Arabo.

I am also excited about the rebirth of our Buying Show in Cleveland and other new events in 2015. As a Liberty USA customer, you should take a close look into their new first in the country AFPD chain program. Make sure you talk to your Liberty USA representative!

In Michigan, I am very excited that AFPD will be printing the Michigan Liquor Control Commission guarterly liquor book and sending it to our members in Michigan for free as another membership service. This is just another example of how AFPD responds to the needs of our members.

I would like to thank all the generous sponsors and individual supporters of the 34th Annual AFPD Turkey Drive. Turkey prices went up again and the economy has not bounced back yet, so we understand why many people were not able to sponsor this great cause, the need for turkeys continues to grow. However, I am thankful for what we were able to accomplish and in distributing close to 5,000 turkeys this year. A special thanks to Sherwood foods who handled the logistics for the five deliveries once again.

Let us know how we are doing. Please let us know how we can better serve you. You, the members are the only reason we exist. Whether you have a big or small issue, let us know. AFPD is an association, but what I have learned since our merger in 2005, AFPD is more like a family that truly cares for one another. In that regard, I still think about Fred Dally who's murder remains unsolved. Please keep his family in your prayers and AFPD and all its members will remain in mine. God bless you and God Bless America!

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| Pat LaVecchia | Chairman, Pat's Auto Service | | |
|---------------|--|--|--|
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| Jerry Crete | Convenience/Liquor Store Vice Chair, Ideal Party Stores | | |
| Paul Elhindi | Petroleum/Auto Retail Vice Chair, Lyndhurst Valero | | |
| Bobby Hesano | Supplier Vice Chair, D&B Grocers Wholesale | | |
| Al Chittaro | Treasurer, Faygo Beverages, Inc. | | |
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| Jim Garmo | Vice Chair of Community Relations, Kuzana Enterprises | | |
| John Abbo | Vice Chair of Vendor Program Development, Hartland Mobil | | |

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| Calvin Pattah | Food Pride Supermarket | | |
| Marvin Yono | Alpine Market Place | | |
| | | | |

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|--------------|------------------------------|--|--|
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| Pat Hand | Discount Drinks | | |
| Al Jonna | Picnic Basket/Wine Merchants | | |
| Brian Yaldoo | Hills Fine Wine & Spirits | | |

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| Bill Michailidis | Delaware Market & Cafe |
| Michael Mitchell | Markham Oil |
| Vickie Hobbs | Whitehall Shell |

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| Ron Milburn | Director, Ohio Operations | | |
| Famar Lutz | Multi-Media & Communications Specialist | | |
| la Konja | Bookkeeper/Office Manager | | |
| man Secreto | Membership Liaison | | |
| Kenny Ibrahim | Membership Liaison | | |
| Maegan Hesano | Event Coordinator | | |
| inda Milburn. | Executive Assistant, Ohio | | |
| Anthony Kalogeridis | New Business Development | | |
| Ali Bassam | AFPD Ohio Sales Consultant | | |
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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
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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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petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Year-End Planning Time... is Now

he end of the calendar year is the appropriate time to make plans for the future and review plans implemented in the past. I always suggest that whether you are a family, a small business, or a large business, planning for the future is of utmost importance. The old adage: "No one plans to fail, but many fail to plan" is as true today as it ever was; perhaps even more important.

Schedule a meeting to plan ahead when your situation is stable and you can evaluate without emotion. Then, write down your plans and objectives for the next one, three and five years. Your plans for the near term need to be more specific and measurable while your longer term plans can be more general, but in all cases the objectives need to be measurable.

When the business climate becomes chaotic that's when you need to refer back to your business plan and objectives for guidance. If the plan that was conceived and established during calm, routine times it should serve as your "security blanket" when times are tumultuous. That's the time to use your plan to determine if the decision will lead to your pre-planned objectives and get you back on course.

Now, addressing objectives, is the appropriate time to decide upon or expand alternative profit centers for your gas station operation. For the most part, the refiners have divested themselves of their retail holdings. And the vast majority of industry analysts project continued sparse margins on retail gasoline sales, even as retail and wholesale prices drop. The refiners continue to forecast this trend. And other, non-traditional fuel retailers, continue to enter the marketplace. Every grocery chain seems to have added gas pumps to their offerings, and use gasoline as a



loss-leader to attract customers. The momentum of that trend shows no signs of letting up.

Hence, you need to explore other profit centers for your operation. And if you are lucky enough to already have alternative profit centers that produce more than adequate returns on investment, then figure out how to optimize it to an even greater extent. If you are not complimenting your operation with an alternative profit center, start researching today! Whether it's adding offerings to your C-Store or upgrading your vehicle repair operation, start to evaluate additional products and services and start to promote and sell. Keeping up-to-date products and services for your customer are more important than ever today. Visit and talk to other businesses in your trade area to see what you might be able to cross-merchandise with them. Or, determine what product or service they could possibly outsource to you. Explore any and all unorthodox situations, who knows what may develop!

Then, incorporate those new offerings when planning for the future objectives. That'll give you something to aim for each and every day. And, lastly, share the plans and objectives with your employees so, as a team, you can produce favorable results. Your employees can't help meet your objectives if you keep them out of the loop.

And while you're at it, enjoy the holidays!

We wish you a very Merry Christmas...



and a happy & healthy New Year!



AFPD's 2014 High Five Turkey Drive Would Not be Left Out in the Cold

This year's 34th Annual High Five Turkey Drive distributed turkeys in both Michigan and Ohio. Our Ohio event took place on Thursday, November 20, 2014 with 110 turkeys going to the Columbus area and 400 going to Cleveland.

Our Michigan event took place on Friday, November 21, 2014 with 3,474 turkeys going to the Detroit Metro area and another 565 turkeys delivered to Lansing.

With temperatures that felt more like January, than November, volunteers gathered at Motown Snack Foods in Detroit to make sure the holiday spirit was not iced. Volunteers from DTE Energy, Blue Cross and Blue Shield of Michigan, the University of Detroit Mercy and Motown Snack Foods, D&B Grocers, Prairie Farms, Pepsi Beverages and Diageo, weathered frigid temperatures to help bring warmth to those in need during the holiday season.

The success of the turkey drive is not measured in the amount of goods that it distributes, but in the continued support and spirit of the community to come together and help those around them. Support for this year's event came not only from its volunteers, but also from various AFPD members who provided perishables and non-perishables to help make the drive that much more special.

Items distributed with the turkeys included Orange Crush and Mug Root Beer from Pepsi, Faygo Ginger Ale, Cotton Candy and Candy Apple pop, Kraft dressing from D&B Grocers, winter hats from Socksgalore, and sour cream and egg nog from Prairie Farms Dairy Company.

"Many retailers and other local businesses have given generously to this program," says Auday Arabo, AFPD President & CEO. "This is one way our local independent retailers and suppliers work together with the community to provide needy families with a holiday meal."

The spirit of giving lives in the hearts of those who appreciate what they have by giving of themselves to help those who are less fortunate. No matter the temperature outside, it's the warmth inside that makes the holiday season special and brings groups and organizations together, to make sure they do their part to help make the holidays a special one. ■





▲ CLEVELAND, OHIO TURKEY DRIVE // THURSDAY, NOVEMBER 20, 2014

▼ DETROIT, MICHIGAN TURKEY DRIVE // FRIDAY, NOVEMBER 21, 2014



AFPD'S 34TH ANNUAL High Five TURKEY DRIVE

AFPD warmly thanks these sponsors who provided goods and services to our 2014 Turkey Drive!





Your generosity is truly appreciated and will make a real difference in the lives of individuals and families in need!



AFPD warmly thanks these companies and individuals for their donations toward our 2014 "High Five" Turkey Drive. With your help, we provided close to 5,000 needy families with turkeys for their Thanksgiving dinners!

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ask the member

What is Your Favorite Part of the Holiday Season?

The people quoted below were volunteers at AFPD's 34th Annual Turkey Drive



"My favorite part is the decorating and the snow. Everyone is nice this time of year." KATRINA WILCOX-OWENS

BLUE CROSS BLUE SHIELD OF MICHIGAN



"My favorite part of the holiday season is getting together with family." HEIDI SCHUBRING BLUE CROSS BLUE SHIELD OF MICHIGAN

"Spending time with family and baking."

BLUE CROSS BLUE SHIELD OF MICHIGAN

REBECCA HAGOOD

family and friends." PATTY MILLER





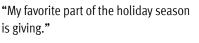
"Family getting together and reminiscing about the old days and the new to come. It's all about family and helping others." **DONNA WINNEGA** BLUE CROSS BLUE SHIELD OF MICHIGAN

"The opportunity to continue traditions with









KEVIN PFAU DTE ENERGY

DTE ENERGY

"Being with family and good food." ANDREA AIELLO DTE ENERGY



"My favorite part of the holiday is spending time with family and friends." **RYAN DEKIMPE** DTE ENERGY











you guys are doing. " SHA NGUYEN DTE ENERGY

"The spirit and the joyfulness that everyone seems to have. A sense of giving in the community. Everyone comes together for the greater good."

LISA RICE DTE ENERGY

"I like giving to people and donating my time. I like seeing the satisfaction of bringing joy to other people."

CHASE ZEBARI UNIVERSITY OF DETROIT MERCY NURSING SCHOOL

"My favorite part of the holiday is to be able to give, and see people smile. Being in Detroit, you don't see that all that much. You want to give as much as you can. You just have to open your heart and treat people like you would want to be treated." IIM O'SHEA

MOTOWN SNACK FOODS

"I like this Turkey Drive a lot. Really, every year, just being able to give back. I love doing this."

JIM RARD O'SHEA MOTOWN SNACK FOODS Coming soon! ANNOUNCING AFPD'S MICHIGAN LIQUOR PRICE BOOS

Beginning in 2015, the Michigan Department of Licensing and Regulatory Affairs/Michigan Liquor Control Commission (LARA/MLCC) will no longer be publishing a print version of their annual Liquor Price Book. *AFPD has decided to publish this book on our own and offer it as a member benefit.*



The book will be published quarterly and mailed to current AFPD members 4 times a year. Your membership must be active and paid-to-date to receive all subsequent editions.

The inaugural issue will be sent out in January 2015 for 1st quarter prices effective February 1, 2015.



Members with questions can call the AFPD office at (800) 666-6233.

afpd year in review

AFPD Bottom Line Magazine Highlights from 2014

BY KRIS HARRIS

As with most years, 2014 kicked off with hope and promise for the months ahead. The start of a new year was much more than the turning of a page; it was about new beginnings. We were ready to apply the lessons we've learned and move forward with strengthened resolve. We knew we would see loved ones go but also have new achievements and friends to help us along the way. Looking back over monthly issues of Bottom Line magazine, 2014 was a good year and a proud year for AFPD.



JANUARY HIGHLIGHTS

Auday Arabo, in his President's Message, exemplified the mindset of AFPD when he described the Dave vs. Goliath battle that continues for members. Great strides continue to be made in the industry. Independent retailers are the ones who built this industry, who will keep it going and who are most in need to have a level playing field. As AFPD's president and CEO, Arabo reminded us, "We need you to spread the word to those who may not be an AFPD member. We need to hear from you in order to make sure you are happy with our work, (and) we need your ideas and support."

The Express Lines section announced that Heeren Brothers, an AFPD-endorsed vendor partner, opened their new \$22-million dollar facility in Alpine Township. The 178,000-square foot, state-of-the-art facility demonstrates the company's commitment to growing in West Michigan.



FEBRUARY HIGHLIGHTS

In his first Chairman's Message, newly elected chairman Pat Lavecchia reminded us he not only is the first from Ohio to hold the post but also the first from the petroleum industry. In his message, Lavecchia noted, "We are all in this together. Whether you own a liquor store, a supermarket or gas station, or a repair shop, we are all independent small-business owners doing our best to put food on the table for our family."

We also heard from Joe Bellino Jr., who passed on the chairman's gavel after two years of service. During his term, AFPD added new programs and training classes, plus made significant headway on a revised Bottle Bill for Michigan. In Bellino's words, "Lansing knows who we are and what we do (and realizes) that AFPD is, in fact, the true voice of independent retailers."



MARCH HIGHLIGHTS

The March issue was the first to spotlight AFPD's Seven Pillars of Service. In each issue thereafter, an article was devoted to the next Pillar of Service. The initial article focused on government relations and how AFPD provides members with up-to-date information on new laws and regulation. AFPD also maintains a comprehensive government affairs program that constantly seeks to influence legislative and regulatory policies affecting retailers on the federal, state and local level.

Also spotlighted was the 98th Annual Trade Dinner & Ball, which nearly 1,000 guests attended at the Suburban Showplace in Novi. Casino tables, live entertainment, TapSnap and Boogie Head machines, a cigar patio and various vendor food and drink stations were just some of the signature features at the event.

afpd year in review



APRIL HIGHLIGHTS

April finally brought a reprieve from the worst winter ever recorded in Michigan and other Midwestern states. The arrival of nicer weather provided a perfect opportunity to offer tips to members who juggle running their business while trying to take a much-deserved vacation. It's not easy to take a break from the day-to-day workload, and it seems impossible for some. However, research shows that vacations can be an avenue for inspiring ideas, devising programs, finding new opportunities, renewing your vision or taking a chance to look at your business from a different perspective.

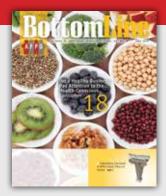
In an ongoing spotlight feature, April's Bottom Line featured an article on Ed Weglarz, AFPD's director of petroleum. His importance and influence on the industry dates back to the 1960s, when he began as a marketing representative for Shell Oil. Weglarz not only continues to fight for AFPD members in Lansing but also has turned his attention to making sure proper training is available across multiple platforms.



MAY HIGHLIGHTS

The AFPD Bottom Line recapped Western Michigan University's 49th annual Food Marketing Conference, which attracted more than 600 industry professionals, students and educators to the Radisson Plaza Hotel & Suites in Kalamazoo. It is the largest annual university-sponsored gathering of food industry professionals. This year's speakers included Frank Gambino, professor of marketing and director of Food & Consumers Package Goods at WMU, and former U.S. Commerce Secretary Carlos Gutierrez, a former head of Kellogg Company.

May also marked the two-year anniversary of the murder of Fred Dally, a former chairman of the AFPD Board. He was the only one of the ten retailers murdered in the Detroit Metro area who was an AFPD member. A \$50,000 reward was posted in hopes that justice finally would be served in the murder, which remains unsolved.



JUNE HIGHLIGHTS

The Chairman's Message announced great news from Ohio, as June marked the last month retailers had to deal with the CAT tax for petroleum sales in the state. As of July 1, the CAT tax remained for all other sales, excluding petroleum; the old tax became the far more equitable PAT tax for all petroleum retailers. This victory meant everyone would pay the same tax rate at one point of collection.

The issue also covered AFPD's 30th annual Innovations Trade Show, which took place April 29-30 at Burton Manor in Livonia. More than 90 booths exhibited the latest products and services the industry has to offer. In what has become an AFPD trade show tradition, more than 5,500 pounds of food was donated to Forgotten Harvest at the show's end.



JULY HIGHLIGHTS

The cover story celebrated the half-century of service that Michael George gave to the independent retail community and made him a business icon. Saying goodbye is never easy, especially when the departed was someone who defined a generation. His passing truly marked the end of era. From humble beginnings with a single milk route in 1950, George built the Melody Farms Dairy Company with his brother, Sharkey, and created a legend.

More than 30 Michigan students were saluted in an article about the sixth annual Joseph D. Sarafa Scholarship Luncheon on June 23 at the Detroit Institute of Arts. Mark Sarafa spoke on behalf of his brother and event namesake, Joseph D. Sarafa, while the keynote speaker was Thom Lipari of Lipari Foods. The AFPD Foundation has distributed over \$600,000 in scholarship funds over the years.

afpd year in review



AUGUST HIGHLIGHTS

This issue spotlighted Vendor Programs, the sixth AFPD Pillar of Service. One of the most significant services that AFPD has developed in recent years has been these rebate program. These programs enable independent retailers to better compete with the big box stores by leveraging strength in numbers to negotiate discounts for members. Members now can choose from more than 40 programs that span across a multitude of products from beverages and snack foods to insurance services and more.

The AFPD Foundation continued it's outreach efforts by providing more scholarships to various groups and organizations. Three \$1,000 scholarships for students from Ohio were awarded at the 10th Annual AFPD/Liberty-USA Golf Outing & Scholarship Dinner. One \$1,000 scholarship was awarded to the Arab American and Chaldean Council and the Chaldean Federation of America, while and an additional \$3,000 in scholarships were granted to Western Michigan University's Food Marketing Program.



SEPTEMBER HIGHLIGHTS

The Express Lines section confirmed what many retailers had been hearing for some time: Michigan was due to enjoy a bumper crop of apples this year. The official crop estimates of 28.74 million bushels for 2014 was in line with 2013's recorded crop size of 30 million bushels. The numbers reinforced the belief of many in the apple industry that the average Michigan apple crop will continue to increase.

The Express Line also reminded us that, despite the internet buzz of digital retailing, consumers still prefer brickand-mortar shopping. Even though digital shopping captures headlines, studies show that physical stores are essential to the shopping experience and remain the customers' preferred choice. As many as 90 percent of all retail sales continue to be transacted in stores. The survey focused on each stage of the shopping experience, including discovery, trial and test, purchase, delivery or pick-up, and returns.



OCTOBER HIGHLIGHTS

The approaching holiday season was the focus of October's cover story, "Proper planning helps retailers avoid holiday hassles." Retailers and vendors at the 16th annual Holiday Food & Beverage Show provided advice on how best to prepare for the months ahead. Lead time, cross-merchandising your products, themed displays and getting social were at the top of everyone's "To Do" list.

AFPD's actions in Ohio were highlighted with quick responses to many recent issues in the state. Among the issues were the fuel-quality testing proposal in Cuyahoga County, the proposed tobacco tax increase in Youngstown and Mahoning County, and discussions with Senator Bill Coley over the possibility of increasing the commission on lottery sales and other changes that are needed in the future.



NOVEMBER HIGHLIGHTS

The Where Are They Now article paid tribute to the passing of Alex Karp, whose remarkable life began as a survivor of five Nazi concentration camps during World War II and ended as a founding partner of Sherwood Food Distributors. Today, Sherwood is a nationwide supply chain distributor with six branch locations, operating a fleet of 250 trucks across the country. Karp believed in community service and support. Although he was a private person, he was extraordinarily generous and was one of the founders of the Holocaust Memorial Center.

The ATM (Ask The Member) feature for November focused on "How best to promote holiday beverages during the holiday season." Suggestions included promoting home usage by providing recipes, thematic displays that tie into the holidays and cross-merchandising with the three P's (price, placement, and POS). Members also were advised to make sure they have a trained and knowledgeable staff and reminded that customers are willing to pay more for items during the holidays.

nothing refreshes like a diet pepsim



Commentary – 2014 Michigan General Election

A Republican freight train roared through Michigan November 4th, the likes of which has not been seen for some time. Republicans for the top statewide offices were swept to victory as voters returned Governor Rick Snyder, Attorney General Bill Schuette and Secretary of State Ruth Johnson to office for another term. Republicans maintained their 5-2 majority on the Michigan Supreme Court as incumbents Brian Zahra and David Viviano won as did newcomer Democrat nominated Richard Bernstein.

The only bright spot, if one can be found for Democrats, was the election of Congressman Gary Peters to the U.S. Senate who despite the Republican tidal wave easily disposed of the Republican candidate Terri Lynn Land.

In the state House and Senate, Republicans achieved even more stunning results. In the Senate, the majority was increased from 26 seats to 27 as Republican candidates for the Senate disposed of all challenges. They actually picked up a seat in the new 20th Senate district where Margaret O'Brien is currently holding on to a razor thin 60 vote lead over Sean McCann. A recount is expected. Over 80,000 votes were cast in this election to give an idea how close the margin is.

Should the O'Brien victory hold, Republicans have the largest majority in the Michigan State Senate since 1954.

In the House, Republicans picked up a total of 4 seats increasing their majority from the current 59 seats to 63. They did this by warding off challenges to incumbents and also defeating two sitting members of the House (Theresa Abed in the 71st and Collene Lamonte in the 91st). Winning candidates in these seats were Tom Barrett in the 71st and former Rep. Holly Hughes in the 91st. It should be noted that the Hughes winning margin over Lamonte currently stands at 58 votes and there will likely be a recount. In addition they flipped two Democrat seats (Segal in the 62nd and Terry Brown in the 84th). Winning candidates were John Bizon in the 62nd and Edward Canfield in the 84th.

These stunning gains in the House and the Senate came despite an all-out effort by Democrats.

Full results of the contested races as well as results for all House and Senate races can be found by visiting our website at www.gcsionline.com. We will be updating this information as the days progress.

TOBACCO //

Opinion Piece Questions Town's Proposal to Ban Tobacco

Boston Globe op-ed says Westminster should focus on smoking prevention, not ban that will hurt retailers

In a November editorial, the Boston Globe weighed in on the recent proposal by the town of Westminster, Massachusetts, to ban all sales of tobacco products. Describing the proposal as beyond radical, the Globe editorial writes: "The Westminster Board of Health ... has an undeniable point about the dangers of smoking. But there's a good reason why no other city or town in Massachusetts has ever imposed such a ban. Tobacco is a legal substance that people consume at their own risk. Why stop there? Alcohol can kill; fatty foods and sugary sodas contribute to obesity, a growing health scourge nationally."

The newspaper's editorial acknowledges that while the town's ban would be largely symbolic, it could have very real effects on local businesses. The author cites one Westminster convenience store owner who said tobacco products account for about 6% of his store's sales — not to mention another 25% or more from sales of items that customers pick up along with a pack of cigarettes when they come into his store.

The editorial also points out that "there's no evidence that hobbling those businesses in one town will actually aid public health: If the Westminster Board of Health prevails, there will be plenty of other options for the smokers among its 7,200 residents to buy cigarettes in nearby towns." This proposal has since failed.

MICHIGAN //

Detroit Green Grocer Project Supports \$5.3 Million in Facelifts for 16 Grocery Stores

Grocers making their own investments to far exceed matching grant requirements

Detroit Economic Growth Corporation's Green Grocer Project (GGP) has approved applications from 16 grocers to receive matching grants to improve the appearance of their stores. GGP is contributing \$500,000 toward a total of \$5.3 million that is expected to be spent on the façade improvements at the 16 stores.

"We had remarkable participation from Detroit's independent grocers, who are investing far more in these facelifts than we anticipated," said Mimi Pledl, program manager for the Green Grocer Project. "Store owners are excited about the renewed interest in shopping close to home at neighborhood stores, and we are happy to help them."

The program required a one-to-one match for every grant dollar provided by GGP, but the average for all participating grocers averaged more than nine-to-one.

"Several years ago we made significant improvements inside the store, but the outside still had the hard look of concrete slabs and high security that was common 30 or 40 years ago," said Suhel Kizi, an owner of Family Fair Foods at 700 Chene Street in Lafayette Park. "The \$200,000 renovation to the entrance will create an open, welcoming appearance that our customers expect and deserve."



Other stores that have signed contracts with work beginning include:

- Kit Kat Market,
- 8330 Harper Ave.E&L Supermarket,
- 6000 W. Vernor Hwy.Food Farm Supermarket,
- 11550 Dexter Ave.
- Farmer John, 9731 Harper Ave.
- University Foods,
- 1131 W. Warren Ave.
- Food Town, 7811 Gratiot Ave.
- Garden Fresh MarketPlace, 6680 Michigan Ave.
- 7 Mile Foods,
 8139 E. 7 Mile Rd.
- Indian Village Market, 8415 E. Jefferson Ave.

Among the improvements being made are:

- replacing older facades with attractive exterior materials
- seasonal landscaping
- inviting signage and awnings
- interesting windows and displays
- improved lighting
- repaved parking lots

The Green Grocer Project aims to improve the quality of Detroit's grocery sector by assisting grocers in addressing operational and store development needs to ensure the highest quality fresh affordable food in local stores. The work of the GGP is supported by the generosity of Detroit's philanthropic community, with grants from the Hudson Webber Foundation, the W.K. Kellogg Foundation and The Kresge Foundation.

GGP technical assistance grants help grocers improve their stores' appearance, operations and marketing efforts, with a goal of improving the overall quality of Detroiters' grocery shopping experiences and access to fresh food.

ABOUT DEGA

Detroit Economic Growth Association is a non-profit economic development organization administered by Detroit Economic Growth Corporation (DEGC). DEGC serves as the lead implementing agency for business retention, attraction and economic development initiatives in the city of Detroit. DEGC is led by a 60-member board comprised of business, civic, labor and community leaders. Its 40 professionals provide staff services for key public authorities that offer tax credits and other forms of financing for projects that bring new jobs or economic activity to the city. Among them: the Downtown Development Authority (DDA), Detroit Brownfield Redevelopment Authority (DBRA), Economic Development Corporation (EDC), Neighborhood Development Corporation (NDC), Local Development Finance Authority (LDFA), and Tax Increment Finance Authority (TIFA). DEGC also provides planning, project management and other services under contract to the City of Detroit.

CALIFORNIA //

Nation's First Soda Tax Passes in Berkeley, California Across the Bay, similar measure fails in San Francisco

In November, Berkeley, California, became the first U.S. city to pass a measure taxing soft drinks and other beverages with added sugar. The measure will impose a onecent-per-ounce tax on non-diet sodas, energy drinks, iced teas and juices with added sugar.

The measure, which needed a simple majority to pass, got a whopping 75% approval from the city's famously liberal-minded voters. However, across the bay in San Francisco, a similar ballot measure proposing a two-cent-perounce tax on sweetened drinks failed to win the two-thirds support required (54.5% of voters voted for the measure).

A number of states and cities have launched efforts to impose taxes or implement other policies intended to reduce consumption of sugary beverages, but until now, all have been defeated.

In July, U.S. Representative Rosa DeLauro (a Connecticut Democrat who was re-elected on Tuesday) introduced the Sweet Act, which would impose a one-cent federal tax per teaspoon of sugar in soft drinks. DeLauro asserts that such a tax would both reduce drink consumption and raise nearly \$10 billion a year that could be used for health programs.

THEFT //

Retail Crime Costs Retailers \$128 Billion Worldwide Each Year \$42 billion of "shrink" in the United States represents 1.48% of sales

Shrink, comprised of shoplifting, employee or supplier fraud and administrative errors, cost the global retail industry more than \$128 billion last year, \$42 billion in the United States alone, according to the latest Global Retail Theft Barometer study. On average, this loss represents 1.29% of retail sales worldwide.

The study, underwritten by an independent grant from Checkpoint Systems Inc., was conducted in 2014 by The Smart Cube and Ernie Deyle, a retail loss prevention analyst. It was based upon in-depth phone and written survey interviews conducted in 24 countries among 222 retailers representing \$744 billion in sales in 2013.

According to the study, shrink is down slightly in most countries. The lowest shrink rates were recorded in Norway (.83% of retail sales), followed by Japan. The United States came in at 1.48% of retail sales, down slightly from 1.5% last year. The highest rates were recorded in Mexico (1.7%) and China (1.53%). The overall reduction in shrink was attributed to an increased focus on loss prevention methods and a slightly improved economic outlook, particularly in North America. In addition, there was increased loss prevention spending in countries with the best shrink improvements.

While shoplifting is the biggest cause of all retail shrink in 16 of the 24 countries surveyed, in the United States, employee theft ranked first at 42.9%, with shoplifting next at 37.4%.

According to the study, even as the U.S. shrink rate lowered slightly, the cost of retail crime (supplier fraud, employee theft, shoplifting, loss prevention spend) as a percentage of revenue, rose 27%, to 1.74% last year (from 1.37% in 2012). That increase is primarily attributed to a surge in shoplifting and dishonest employee theft incidences in the country, along with lower loss prevention spending by American retailers.

U.S. discounters (2.78%), pharmacies/drugstores (2.16%) and supermarkets/grocery retailers (1.38%) witnessed the highest shrink rates because of the widespread prevalence of organized retail crime and lower loss prevention spending for some of them. Almost all types of retail stores in the United States were affected by dishonest employee theft and shoplifting.

For more on the study, visit GlobalRetailTheftBarometer.com.

EPA Delays 2014 Renewable Fuel Standard

NACS weighs in on the Environmental Protection Agency's decision to not finalize 2014 standards under the RFS program until 2015

A year of delaying the final decision on the 2014 Renewable Fuel Standard came to an end last week. The U.S. Environmental Agency issued a notice that it will not be finalizing 2014 applicable percentage standards under the RFS program before the end of 2014.

NACS Government Relations Director Paige Anderson called the decision disappointing.

"While we understand the complexity of the issue and the difference of opinion by many of the stakeholders, NACS believes EPA's proposed rule from last November had accomplished the right balance between encouraging growth in the renewable fuels market and taking into account the decrease in demand for motor fuels. As we move forward, we encourage EPA to combine the 2014 and 2015 compliance years to instill some stability into the market. Delay will only lead to uncertainty, which will harm the overall fuels market and ultimately hurt the consumer," Anderson said.

Following the announcement the American Fuel & Petrochemical Manufacturers filed a notice of intent to sue the EPA for failure to issue the 2014 standards.

"EPA's failure to comply with RFS deadlines has caused additional harm to obligated parties, including AFPM members. We urge EPA to take prompt action to promulgate the



2014 standards," said AFPM President Charles T. Drevna. "The fact that EPA proposed the 2014 standards over a year ago, and now 2014 is almost over, is another reason why Congress needs to step in and repeal or significantly reform this badly broken program."

Bob Dinneen, president and CEO of the Renewable Fuels Association, said that EPA's announcement further perpetuates the uncertainty that has plagued the evolution of biofuels production.

"The administration has taken a major step by walking away from a proposed rule that was wrong on the law, wrong on the market impacts, wrong for innovation, and wrong for consumers. ... Refiners will continue to resist the competition from biofuels. The RFS must be allowed to be the market forcing mechanism it was designed to be. In the end, the verdict on today's announcement can only be made after a decision on a path forward for biofuels is identified."

American Petroleum Institute President and CEO Jack Gerard said the administration's decision "to punt" on this year's standards demonstrates that the Renewable Fuel Standard must be repealed.

"The rule is already a year overdue and the administration has no intention of finalizing this year's requirements before the year ends," Gerard said. "It is unacceptable to expect refiners to provide the fuels Americans need with so much regulatory uncertainty. ... The only real solution is for Congress to scrap the program and let consumers, not the federal government, choose the best fuel to put in their tanks. Failure to repeal could put millions of motorists at risk of higher fuel costs, damaged engines, and costly repairs."

FDIC AND DOJ AGREE TO OPERATION CHOKE POINT INVESTIGATION

Agencies will launch preliminary inquiry into program potentially targeting tobacco sales, in response to requests from congressmen

The Federal Deposit Insurance Corporation (FDIC) and the Department of Justice (DOJ) have said that they will both launch investigations into a much-criticized federal initiative, called "Operation Choke Point."

Operation Choke Point is designed to go after banks and third-party processors that fraudulently take money from people's bank accounts. While the administration claims that it is not directed at any industry, critics say it's a thinly veiled ideological attack on industries such as check cashing businesses, ammunition and firearms sales, tobacco sales and debt collectors.

Last month Rep. Blaine Luetkemeyer (R-UT) and about 30 other members of Congress wrote to the FDIC and the Justice Department, asking for them to look into the program. Last Friday, DOJ issued a statement saying that it had opened "a preliminary inquiry only," and must "first determine jurisdiction and then whether there is a basis to open an actual investigation." In response, Luetkemeyer said it was "a great first step in ensuring that those responsible for Operation Choke Point are held accountable and that Congress and the American people receive details and answers they deserve."

Thus far, NACS has not seen any evidence of Operation Choke Point having an influence on the convenience store industry. However it is an issue to keep an eye on and if you've seen or experienced problems with lenders due to this program, please contact Jon Taets, director of government relations, jtaets@nacsonline.com or (703) 518-4224.

LIQUOR //

Diageo to Take Full Control of Don Julio Drinks group swaps whiskey for tequila

BY PETER EVANS // WALL STREET JOURNAL

Diageo PLC has decided to swap whiskey for tequila.

The British drinks giant said Monday it has entered into an agreement with Jose Cuervo, owned by the Beckmann family of Mexico, to take full control of tequila brand Don Julio. In return, Diageo will sell Irish whiskey label Bushmills to the Mexican company.

The asset-swap will result in a net payment of \$408 million to Diageo, which it will use to pay down debt.

The deal is Diageo's third push into tequila this year following agreements to buy DeLeón—in a joint venture with the rapper Sean Combs —and Peligroso.

In return for the 50% of Don Julio it doesn't already own, Diageo will lose Bushmills, which it acquired from Pernod Ricard SA in 2005. First distilled in Ireland in 1608, Bushmills is the No. 2 Irish whiskey brand by sales in North America, after Pernod's Jameson.

But Diageo said the potential for growth in tequila, a still-nascent category with limited sales outside the U.S. and Mexico, outweighed the established global appeal of Irish whiskey.

"We don't see it as we're losing anything" by selling Bushmills, said Deirdre Mahlan, Diageo's chief financial officer.

Diageo's decision to ditch Bushmills is part of a broader shift upscale by the world's biggest liquor maker, which also owns Johnnie Walker Scotch whisky and Smirnoff vodka. Don Julio sells for around \$70 a bottle at entry level.

While 800,000 nine-liter cases of Bushmills were sold in the year to June 30, compared with 590,000 for Don Julio, the value of those sales was £57



million for the whiskey and £105 million for the tequila.

By buying Bushmills, Jose Cuervo whose eponymous brand is the world's biggest-selling tequila—will look to reach drinkers beyond tequila's traditional heartlands in the Americas. "Both sides are satisfied," with the deal, Ms. Mahlan said. A spokesman for Jose Cuervo couldn't immediately be reached for comment.

Last month, Diageo reported a 1.5% fall in overall fiscal first-quarter sales compared with the same period last year amid stalling growth in North America and weakness in Asia. It said then that its high-end brands, such as Johnnie Walker Blue Label and Tanqueray gin, continued to sell strongly, but sales of so-called mainstream brands remained under pressure.

Diageo and the Beckmann family for many years had a distribution agreement centered on selling Jose Cuervo tequila. But that agreement broke down last year, as did talks about a takeover of Cuervo by Diageo. Ms. Mahlan said Diageo was no longer in any discussion regarding the Cuervo brand.

As part of the deal with Cuervo, Diageo has also agreed to allow the Mexican company to terminate early its production and distribution arrangements for vodka brand Smirnoff in Mexico.

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FDA Releases Final Menu Labeling Regulations

BY FOOD MARKETING INSTITUTE (FMI)

On November 25, the Food and Drug Administration (FDA) released the final rule implementing "Nutrition Labeling of Standard Menu Items at Chain Restaurants," included as Sec. 4205 of the Affordable Care Act.

The rule was published on December 1, 2014 in the Federal Register and will be effective oneyear from that date. The rule does effectively regulate supermarkets as well as supercenters, general merchandise, convenience stores and other non-restaurant establishments under the menu labeling regulations and provides additional guidance on the scope of foods covered, what is considered a "standard menu item" and how calorie information may be displayed for foods that are covered under the rule.

SCOPE OF COVERED ESTABLISHMENTS

Covered establishment is defined as a restaurant or similar retail food establishment that is a part of a chain with 20 or more locations, doing business under the same name (cooperatives and marketing alliances are not covered) and offering for sale substantially the same menu item. The new labeling requirements only apply to restaurants and similar retail food establishments that offer for sale restaurant-type food. However, there is no percentage threshold, so any establishment with 20 or more locations that sells "restauranttype" food is regulated under the FDA menu labeling rule. FDA has defined "restaurant type-food" as food that is:



- 1. Usually eaten on the premises, while walking away, or soon after arriving at another location; and
- 2. Either:
 - Served in restaurants or other establishments in which food is served for immediate human consumption or which is sold for sale or use in such establishments; or
 - Processed and prepared primarily in a retail establishment, ready for human consumption, and offered for sale to consumers but not for immediate human consumption in such establishment and which is not offered for sale outside such establishment.

FDA has indicated that cut fruit and vegetables as well as items in the deli case would not be considered "restaurant-type food" because they are generally eaten over a period of time and often require further preparation. Foods that could be eaten over

several eating occasions or stored for later use (e.g., loaves of bread, bags or boxes of dinner rolls, whole cakes, and bags or boxes of candy or cookies); foods sold by weight that are not self-serve and are not intended solely for individual consumption (e.g., deli salads sold by unit of weight such as potato salad, chicken salad), either prepacked or packed upon consumer request; and foods that are usually further prepared before consuming (e.g., deli meats and cheeses) would similarly not be considered "restaurant-type food" and would not be covered under the rule.

CRITERIA FOR "STANDARD MENU ITEM"

Whether a food item is regulated under the menu labeling law also depends on whether FDA considers it a "standard menu item." Standard menu item means a restaurant-type food that is routinely included on a menu or menu board or routinely offered as a self-service food or



food on display. Seasonal menu items offered for sale as temporary menu items (appears on a menu or menu board for less than a total of 60 days per calendar year), daily specials and condiments for general use typically available on a counter or table are exempt from the labeling requirements.

SUMMARY

Establishments selling standard menu items for restaurant-type food or foods on display intended for immediate consumption will be required: (1) to disclose calorie information on menus and menu boards for standard menu items; (2) post a succinct statement concerning suggested daily caloric

EXAMPLES OF FOODS THAT WOULD GENERALLY BE CONSIDERED RESTAURANT-TYPE FOOD

- Food for immediate consumption at a sit-down or quick service restaurant
- Food purchased at a drive-through establishment
- Take-out and delivery pizza; hot pizza at grocery and convenience stores that is ready to eat; pizza slice from a movie theater
- Hot buffet food, hot soup at a soup bar, and food from a salad bar
- Foods ordered from a menu/menu board at a grocery store intended for individual consumption (e.g., soups, sandwiches, and salads)
- Self-service foods and foods on display that are intended for individual consumption (e.g., sandwiches, wraps, and panini's at a deli counter; salads plated by the consumer at a salad bar; cookies from a mall cookie counter; bagels, donuts, rolls offered for individual sale)

intake on menus and menu boards; and (3) post on menus and menu boards a statement that written nutrition information is available upon request. Calorie information must be declared on signs adjacent to foods on display and self-serve foods that are standard menu items. There are also very prescriptive requirements related to the posting of calorie information and how information should be displayed depending on the serving size, etc.

EXAMPLES OF FOODS THAT WOULD GENERALLY NOT BE CONSIDERED RESTAURANT-TYPE FOOD

- Certain foods bought from bulk bins or cases (e.g., dried fruit, nuts) in grocery stores
- Foods to be eaten over several eating occasions or stored for later use (e.g., loaves of bread, bags or boxes of dinner rolls, whole cakes, and bags or boxes of candy or cookies)
- Foods that are usually further prepared before consuming (e.g., deli meats and cheeses)
- Foods sold by weight that are not self-serve and are not intended solely for individual consumption (e.g., deli salads sold by unit of weight such as potato salad, chicken salad), either prepacked or packed upon consumer request
- Hot buffet food, hot soup at a soup bar, and food from a salad bar
- Foods ordered from a menu/menu board at a grocery store intended for individual consumption (e.g., soups, sandwiches, and salads)
- Self-service foods and foods on display that are intended for individual consumption (e.g., sandwiches, wraps, and paninis at a deli counter; salads plated by the consumer at a salad bar; cookies from a mall cookie counter; bagels, donuts, rolls offered for individual sale)

BACKGROUND

FDA released its Proposed Menu Labeling Regulations in April 2011 and sought to have the rule finalized and effective by July 2012. Since that time FMI submitted several detailed sets of comments to FDA and the Obama Administration regarding the extraordinary financial impact and associated operational complexities of menu labeling on the supermarket industry. Members of Congress, led by Rep. Jack Kingston (R-GA), Rep. Cathy McMorris-Rodgers (R-WA), Senator Roy Blunt (R-MO), Senator Angus King (I-ME), and Rep. Loretta Sanchez (D-CA) repeatedly urged FDA to not expand menu labeling to mainstream grocery stores.

FMI will continue to work with the bipartisan, bicameral co-sponsors of the Common Sense Nutrition Disclosure Act (H.R. 1249/S. 1756). We encourage you—and your store managers—to contact your Members of Congress to voice your concerns with FDA's menu labeling rule.

For more information please contact FMI's Regulatory Counsel, Stephanie Barnes at sbarnes@fmi.org or (202) 220-0614.

Disclaimer: This guidance is provided by the Food Marketing Institute as a service to its members and does not constitute legal advice. As legal advice must be tailored to the specific circumstances of each case and laws and regulations are frequently changing, nothing provided herein should be used as a substitute for the advice of competent counsel.

VERMONT AUDITOR QUESTIONS STATE ROLE IN LIQUOR

BY DAVE GRAM // RUTLAND HERALD

The state auditor questioned Vermont's role in the liquor business, while the Department of Liquor Control countered that public health and safety risks warrant heavy state involvement.

Vermont's Auditor of Accounts Doug Hoffer said in a report released in November, that complete privatization of liquor sales likely would have a neutral revenue impact.

"People often comment on the fact that whenever state government starts something, we never revisit the question of why we continue to do it 10 or 20 or 30 years later," Hoffer told The Associated Press.

Beer and wine are basically licensed grocery items in Vermont, but distilled liquors are sold in a hybrid public-private system in which the state acts as wholesaler and distributor, and contracts with private specialty retailers to sell the products.

In fiscal year 2013, the liquor department generated almost \$30 million in net revenue, of which \$18 million was paid to the state in excise taxes and other fees. The balance goes to liquor department functions, including warehousing, sales, enforcement of age restrictions and other alcohol regulation and education of retailers and bar and restaurant servers.

Hoffer acknowledged that the state might need to increase its alcohol excise tax to make up for profits it would lose through privatization, resulting in higher consumer prices. He acknowledged that Vermont liquor prices already are often significantly higher than those at the state liquor stores in neighboring New Hampshire.

He said in a statement there is "an inherent conflict of interest associated with one department being responsible for promoting and regulating the use of the same product."

DLC Commissioner Michael Hogan said the question has been raised occasionally why the state is in the liquor business, but added that he's heard no indication from lawmakers recently that there is any significant push for a change.

Hogan said the state tries to strike a balance between the roles of seller and regulator of alcohol. He noted that liquor usually has a much higher alcohol content than beer or wine.

-"We put a little bit more forethought on the products that we sell," versus the less regulated beer and wine market, Hogan said. His department has a listing committee that occasionally will reject a brand that seems targeted at young people, appears targeted at big-city nightclubs or even when the product comes with "an obnoxious, risqué" label.

BEER // Heineken focus on beer and cider NPD

BY AROLINE SARGENT // TR BUSINESS

Heineken says it is responding to consumer demand, identified through its own insight program, for more flavor varieties and low alcohol options in beers and ciders by introducing Amstel 0.0% and an extended Strongbow portfolio to the market.

The company's research highlighted that beer drinkers want the choice of a broader low or no alcohol portfolio for certain occasions, calling for a beer experience with no compromise on quality, flavor and style.

An accessible, lightbodied Pilsner that offers low bitterness and a short length of flavor, Amstel 0.0% is produced using only natural ingredients and, says the firm, 'reflects the increasing consumer consciousness of health and wellbeing.'

Sean McNaughten, Manager Global Duty Free, Heineken explains, "Amstel 0.0% is a radical new interpretation of alcohol-free beer carefully developed to deliver great flavor, and instantly challenges any perception of alcohol-free beer as a compromise choice. For many of our core duty free markets in hot climates and especially for military and cruise, this will be a popular choice for lunchtime drinking and after sports."

Heineken reports the sales opportunity in alcohol-free beer as significant, demonstrating +4.9% growth last year, with the category touted as one of the fastest growing segments in the overall beer category.

Amstel 0.0% is available in travel retail and duty free stores in a 4 x 6 pack 33cl can format.

STRONGBOW UNVEILS FOUR NEW FLAVORS

In a move to premiumize the cider category and meet consumer demand for more adventurous flavored ciders, Heineken has also announced four new flavors to the Strongbow portfolio in global duty free.

Listed as Honey, British Dry, Elderflower and Red Berries, the line extensions are presented in a bold, contemporary bottle design.

Explaining the strategy behind the new cider launches, Sean McNaughten says, "Strongbow, as the undisputed leader in the cider market worldwide, has the strength to leverage this level of creative innovation to premiumize the category and deliver growth. These new launches address a growing consumer trend for a more exciting range of flavored ciders.

"Cider appeals to a broad audience, especially among new user groups and women seeking to explore different and appealing new flavor options and the versatility of cider as a complement to food."

The Many Reasons USDA is Celebrating 50 Years of SNAP

SNAP continues to serve as the first line of defense against hunger in the United States

■ BY JESSICA SHAHIN // ASSOCIATE ADMINISTRATOR FOR SNAP

Half a century ago, President Lyndon B. Johnson signed the Food Stamp Act of 1964, making the Food Stamp Program (FSP), which at the time was a series of pilot projects, permanent. Despite the post-World War II economic boom felt by many Americans, some rural and urban areas of the country experienced extreme poverty as well as limited access to nutritious, affordable food. The Food Stamp Act of 1964 was an important component in President Johnson's effort to eliminate poverty. This year, we not only mark 50 years of SNAP as a nationwide program, but we also recognize the lasting changes it has produced in both the economy and the nutrition habits of Americans.

In those early days, the FSP reached families living in deprived areas and served a dual purpose. It strengthened the agricultural economy, while also providing improved levels of nutrition among low-income households. Even though the FSP was renamed Supplemental Nutrition Assistance Program (SNAP) in 2008, its mission is the same. SNAP continues to serve as the first line of defense against hunger in the United States while supporting the economy.

In fact, every \$1 in new SNAP benefits generates up to \$1.80 in economic activity. According to the Census Bureau, if benefits were included in the official measures of income and poverty, SNAP would have lifted 5 million Americans,



including 2.2 million children, out of poverty in 2012. Moreover, in the last 20 years, there has been a shift in income from welfare to work among SNAP participants. Specifically, 40 percent of all SNAP households received cash welfare with only 20 percent having earnings in 1992. Fast forward 20 years and in 2012, only seven percent received cash welfare and 31 percent had earnings. Today, the program also continues to focus on employment and training (E&T) programs for recipients, helping them move to self-sufficiency and meaningful work. SNAP strengthens families and the communities they live in.

With regards to nutrition, surveys that cover the time between 1965 and 1978 reveal that the diets of the poor improved markedly. Additionally, the level of food insecurity did not rise throughout the recession of 2008 to 2012, despite increases in poverty and unemployment. This further underscores the role of SNAP, stretching the food budgets for lowincome Americans. Furthermore, research demonstrates that SNAP participation in childhood leads to a significant reduction in the prevalence of obesity, high blood pressure, and diabetes in adults. There is more to do in this area, but the progress is important.

In a country as great as ours, no child should go hungry, no parent should forgo dinner so that their children may eat, and no senior should have to decide whether to buy medication or groceries. President Johnson's dream of eliminating poverty lives on today in the hearts and minds of all Americans, including county, state, and federal staff along with legislators and policy officials, who have worked tirelessly over the past 50 years to ensure that SNAP is the cornerstone of the nation's hunger safety net and nutrition assistance programs.

To learn more about FNS nutrition assistance efforts, follow the USDA on twitter at twitter. com/usdanutrition.

Don't Let Thieves Steal Your Holiday Cheer

BY AMANDA M.

n this season of cheer, there's one thing business owners should fear: employee theft.

No other form of larceny is worse than employee theft, the single most significant source of inventory shrinkage for a retailer. And no other time of year is worse for theft than the holidays, when 72% of all retail shrink occurs.

"Hard knocks is how our younger business generation learns, and theft is a big problem," said Robert Hakim, president of Central Alarm Signal.

While being a do-it-yourself, self-starter is great for an entrepreneur, security and theft prevention are best left to the experts, said Hakim, who has 45 years of experience in the security field.

"People who have been in business know the value of security and would not start a business without it," he said. "Then you get the children of the elder generation who want to do things themselves, so they go to Costco for a security system. They're handy, but they haven't realized the value of the dispatch center as their parents have.

"The problem is you're not around 24/7, and that is why the dispatch center is such an important and integral part of security. I have many customers who have never had video surveillance systems. They all shop at Sam's Club or Costco, and we don't find out about it till after they have a burglary.

"You think you got a \$199 special, but you really didn't because you have to spend a lot more down the road. You get what you pay for, and we see it often."

WHAT IS RETAIL SHRINK?

Retail shrink is lost or stolen inventory. According to the National Retail Security Survey Final Report 2011 issued by the University of Florida's Department of Criminology & Law, employee theft accounts for 44.2% of all retail shrink. Other causes are shoplifting/ organized retail crime (35.8%), administrative error (12.1%) and vendor fraud (4.9%).

"The biggest opportunity for shrink reduction is internal: employees. Second would be external, the shoplifter," said Tim Bartkowiak, director of asset protection for Spartan Nash.

After 13 years' experience working with loss protection, Tim Bartkowiak has story after cautionary story for retailers.

"A clever cashier had a scam where she would suspend grocery orders while a customer ran to his or her car for a moment," he said. "The cashier would bring the \$100 grocery order back up, print the customer a receipt but cancel the order. The customer usually didn't pay much attention to the receipt, so the cashier would pocket the \$100 cash but the system would balance."



| North America – Causes of Shrinkage – by Retailer Type. 2013–2014 | | | | |
|---|-----------------------------|-------------|-----------------------------|---|
| | Dishonest Employee theft | Shoplifting | Vendor or supplier froud | Administrative and non-crime losses |
| Supermarkets/Grocery Retailers | 42% | 37% | 10% | 11% |
| Discounters | 56% | 32% | 8% | .5% |
| Department Stores | 21% | 59% | 10% | 10% |
| Apparel Specialist Retailers | 42% | 37% | 3% | 18% |
| Pharmacies/Drugstores | 41% | 38% | 6% | 15% |
| Home Improvement and Gardening Stores | 20% | 20% | 1.5% | 45% |
| Non-grocery Retailers | 23% | 55% | 12% | 10% |



On the business side, Bartkowiak recalled how a fraudulent cigarette vendor cheated retailers out of hard-earned money.

"The business owners did not have checks and balances in place with the vendor, so he started taking advantage of them with fraudulent invoices," Bartkowiak said. "The losses amounted to tens of thousands of dollars.

"If they had checks and balances in place, they could have prevented the fraud right away. But the vendor tested the waters, no one caught it, so he got away with it."

Another problem is operational shrink, which occurs when in-store products are improperly used or prepared.

IMPRESSION OF CONTROL

"For example, you have to make sure employees are building a roast beef sandwich correctly," he said. "If the recipe calls for an ounce, and they use 1.5 ounces, well, now your cost for the sandwich just changed. If an employee uses an extra slice of cheese, that cuts into your profits. All those nickels and dimes from small items start to add up over time. And that affects your profit margin.

"A business owner has to give the impression of control – keep the folks on the right side of the fence. You drive to work the same way every day, you know the cop is on the corner, you take your foot off the gas, same thing. We put things in place that have impression of control." Bartkowiak noted that employers must keep an eye on workers regardless of their past behavior.

"Ten percent of people will never steal no matter what, and 10% are going to steal given the opportunity," he said. "It's the other 80% we're worried about. They sit on the fence.

"Somebody might be a perfect employee but a week or year down the road, they get a divorce or a spouse loses a job. They start doing things that are uncharacteristic. And it's a lot easier for them to rationalize and make those bad choices."

Bartkowiak said SpartanNash recently has begun offering asset protection consulting to retailers in Michigan and Northwest Ohio outside their own family of SpartanNash stores.

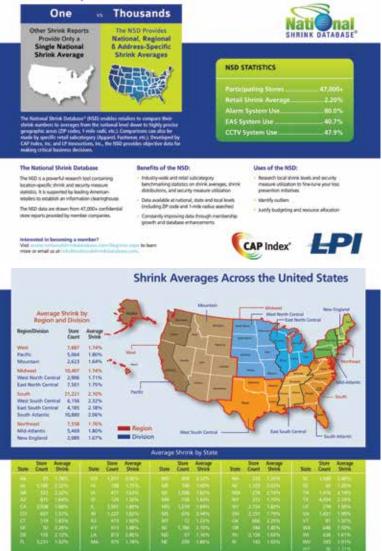
Mark O'Donnell, a representative for Advanced Satellite Communications, also stressed the importance of impression of control, saying, "Behavior modification really is true. Cameras can affect behavior in reduction and less theft."

"In back areas, where employees go in and out, lighting is very significant and can be a true reduction factor," O'Donnell said. "Darkness makes a criminal feel more comfortable to get away with a crime."

For instance, he said a retail business that accepts deliveries in the back alley should make sure the area is well lit and cameras cover the door entry. "It's nice when a manager can see what's out in the back," he said.



Location-Specific Shrink Data Across the United States



"A few years back, a popular franchise restaurant thought they had a delivery when a guy dressed in a clown costume showed up," O'Donnell said. "When they opened the door quickly, the employee was hit over the head with a metal pipe. That restaurant had us install cameras two days after the assault.

"Just recently, one of our clients was robbed only two weeks after opening a restaurant in Rochester Hills. A dishwasher employee entered at 11 p.m. and robbed the restaurant, but we had installed nine to 11 cameras, so we already knew who the burglar was. The Oakland County sheriff actually thanked us and was very pleased with our security system, as opposed to businesses that had not invested properly in security."

COMMERCIAL ADVANTAGES

Commercial security companies have an edge over most do-it-yourselfers by providing cameras with sharper resolution, installing better lighting and professionally placing cameras at optimal vantage points, said Michael Venticinique of P1 Technical Services in Clinton Township.

"Costco cameras have limited distance and resolution," Venticinique said. "On the news, when you see a crime captured on a security camera, you can't tell who the guy is. That's a low-resolution, ineffective camera. You need at least 2.1 megapixels.

"We installed high-resolution cameras at the gate of an apartment complex client. When someone was stealing tires there, our cameras easily caught their license plate number while he was driving away at 30 mph."

An important step in the fight against employee theft occurs in the hiring process itself, when potential workers' personal history should be scrutinized. Another factor is employee turnover, which should be reduced as much as possible.

As the 2011 National Retail Security Survey noted, "It is almost impossible to achieve low inventory shrinkage levels when the 'churn' of employee, and especially manager, turnover is abnormally high. The most consistent predictor of inventory shrinkage has always been a retail firm's level of annual employee turnover ... and the extensive use of part-time employees."

But a stable work force is no guarantee against sticky-fingered workers.

"My average employee has been with me for 20 years, and even I am concerned about theft," said Hakim. "Not only is the business owner contending with his own employees stealing from him, but he also has to be worried about customers stealing from him."

AFPD urges members to take advantage of the free consultation provided by its security alarm companies to fully understand available security options and reduce shrink. "If you have a number of stores, we offer discounts," said Hakim of Central Alarm Signal. *Amanda M. is a writer for Denha Media & Communications.*

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retailer spotlight

Passion for Perfection Fuels Market's Success

BY RACHEL FREEMAN

Since opening Holiday Market's second location in Canton Township in 1998, John Pardington and his family have striven to have the best quality grocery store in Michigan.

With 14 departments—including a world-class coffee department and 60-foot bakery—Holiday Market obviously does everything with passion and love.

"I grew up with foodies, and I was always a foodie myself. I always had a taste for good food, good wines, good cheeses," said Pardington, who started as a parttime worker at Holiday Market's original Royal Oak location while he was in graduate school.

Pardington's passion for quality food can be seen everywhere in the store, from the top-of-the-line olive bar to the friendly, knowledgeable staff. It's no wonder why Holiday Market has been so successful.

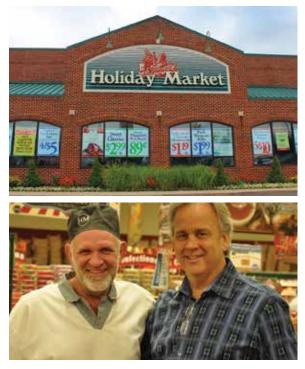
Everything at the 50,000 square-foot-store is made from scratch, including the bread baked daily and the freshly roasted coffee. The market also offers many items that are hard to come by in the Midwest.

A one-stop shop, Holiday Market quickly became a pillar of the Canton community. Pardington attributes the success of his store to the knowledgeable and passionate staff. Each department has a go-to person with an extensive knowledge on the product, he said.

"Our guiding light has always been to do things better than everyone else," Pardington said. "Wherever I travel, I'm out looking for interesting great products to bring in. I'll find out who sells them and bring them in. We carry products the big box stores would never carry."

Besides his interest in offering a unique selection of products, Pardington focuses on making sure every employee is well-informed.

RETAILER: HOLIDAY SUPERMARKET Location: Canton, Michigan Founded: 1998 Employees: 225 AFPD Member Since: 1999 Slogan: "Quality food with quality people"



"Training your staff is one of the best investments you can make," he said. "It's one of the best things you can do."

He recently sent about 60 employees to "Zingtrain," a workshop hosted by Ann Arbor's famous Zingermann's Deli. But the training doesn't stop there; the key person in each department goes to food shows all over the country.

"We belong to the American Cheese Society, and every year my cheese expert goes to Sacramento, California, to find the best cheese," he said. "My seafood manager goes to the Boston Seafood Show in search of the best fish."

Since 2010, Holiday Market has donated much of its excess made-in-store bread and canned goods to non-profit organizations to feed the needy. Giving back to the community that it lives in is just another way Pardington shows his passion for food.

Pardington said the culture of a store starts at the top, so he believes in rolling up his sleeves and getting involved.

"You rarely see me in the office," he said. "It's another thing that makes the store so successful."

Pardington uses AFPD insurance programs and believes that AFPD's mission to fight for a level playing field is what makes the organization so great.

AFPD's assistance is just one more ingredient to success fueled by Pardington's passion for fine food, quest for unique products and focus on building a smart staff.

Rachel Freeman is a writer for Denha Media & Communications.

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retailer spotlight

AFPD's Lobbying Efforts on the PATax Made Ohio Store Owner Kevin Goldsberry Very Happy to be a Member

BY MICHAEL STETS



ongtime AFPD member Kevin Goldsberry took over his first store, Dales BP, in Athens, Ohio, after buying it out from his father. He had worked there

since 1973. His father was a member of the Organization of Petroleum Retailers Association (OPRA), which later merged into AFPD.

Goldsberry now owns two other stores, City Limits Valero, also in Athens, and Plains Valero in nearby The Plains, Ohio. "Between me and my father at the other store, I would say (my AFPD membership) would be close to 25 years," he said.

He said the biggest positives of being an AFPD member is the savings on workers' compensation and the association's lobbying efforts" to curtail the adverse effects the state's commercial activities tax (CAT) was having on store owners.

"It's set up now to where the people getting charged, it makes sense for them," Goldsberry said."

The CAT is a tax imposed by the state of Ohio on gross sales for the privilege of doing business in the Buckeye State. The biggest issue was the tax cascading down from refiner to distributor, distributor to retailer, and retailer to consumer. Some business owners were getting hit with the tax at all three stages, and it was becoming too punitive for many.

"It was like a percentage basis on every dollar of my gasoline purchases," he said. "If they wanted to tax it, tax it on the profits or something, not every dollar. That

RETAILER: KEVIN GOLDSBERRY

Locations: Dales BP, Athens OH City Limits Valero, Athens OH The Plains Valero, The Plains OH

Founded: 1973

Employees: 35

AFPD member since: 1989





is a chunk of change when you are getting \$4 a gallon for gas."

AFPD championed the passage of the Petroleum Activities Tax (PAT), a one-time flat rate where everyone pays the same amount. While businesses pay a higher percentage than with CAT, the tax burden is smaller because the owner pays only a one-time charge. The CAT was eliminated from petroleum but remain on other products.

After 18 months of lobbying, the PAT became a reality on July 1, 2014, thus leveling what had been a very uneven playing field among gas station owners.

Goldsberry was very happy with the changes after the PAT was passed. As an operator of three stores with 35 employees, he likes to catch up with other AFPD members when he can. They discuss current topics and any other issues that need to be addressed.

"It's good," said Goldsberry on being in contact with other AFPD members. "Every once in a while, I'll have a pow-wow with some of the guys and talk about some of the stuff that is in the newsletters. I try to keep up with all of that."

Only his Valero in The Plains was open on Thanksgiving. He isn't a big fan of having his employees work on holidays, but he caters to that community because the store was always open on holidays before he bought it.

"The majority of my customers at The Plains are creatures of habit, where they may be in the store three or four times a day," said Goldsberry, who is in the process of getting his stores to participate in the AFPD Annual Turkey Drive.

"I inherited that situation because they didn't close on holidays before I owned the store. They are open even on Christmas Day. I don't particularly like that from a personal standpoint, but the employees don't seem to mind."

Michael Stets is a writer for Denha Media & Communications.



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where are they now?

Retired VP Remains a Big Fan of AFPD

BY AMANDA M.

Dan Reeves served as AFPD's vice president of Food and Beverage for 18 years before retiring in 2010, but he still enthusiastically supports The Voice of Independent Retailers.

"I'm always talking about all the good things AFPD has to offer. A retailer would be foolish to not take advantage of the many programs AFPD provides members," he said. "With all the things AFPD does, especially our turkey drives and scholarship program, we really have a good reputation for helping the communities," Reeves continued.

There is no one way to describe Reeves' impact as an AFPD member. Over the years, he acted as a liaison between the association members and the governmental agencies they dealt with on a daily basis.

During his stint with AFPD, Dan represented the association and its members through many legislative landmarks, such as the implementation of Bridge Cards, and his continuous testimonies on behalf of gas station and convenience store owners.

He said one of the proudest achievements of his career was a project in the 12th precinct of Detroit that aimed to alleviate tensions between store owners and the community.

"At that time, there was a lot of tension – customers felt the stores weren't giving them the respect they needed, and store owners felt they weren't getting respect from the community." he said. "The store owners had trash in their parking lots, graffiti and destruction of property, loitering and drug deals taking place in their parking lots."

Reeves said customers would get upset when they would walk up to the bulletproof glass reception counter as two cashiers rudely spoke to each other in their own language.

"It was a real tense time," he said. "But this wasn't everybody. There were respectful store owners, as well as many respectful customers."

Working with Wayne State University, Reeves received a grant from the Hudson Webber Foundation



to implement a joint program involving neighborhood block clubs, AFPD members and local police departments to ease the strained relationships.

"We were all working together," he said. "We came up with a list of things ... a pledge that store owners would do certain things and a pledge the community would commit to certain things.

"Store owners began to hire employees from within the Detroit community and joined block clubs so they would know who the people in the community were, and the people would know them (the business owners).

A graduate of Central Michigan University, Reeves put himself through school, working at several restaurants and originally pursued a career as an architectural drafting teacher. "Then I learned I didn't want to teach high school but wanted to be in the food and beverage industry," he said.

In his post-AFPD life, Reeves is a ServSafe instructor and independent consultant. Hollywood Markets, smaller independent grocers, and convenience and liquor stores also contract Reeves to come onlocation for employee training classes.

"Last few weeks, I've been teaching two classes a day," he said. "I'll keep busy till Christmas, and then I'm going to Florida for four months." Amanda M. is a writer for Denha Media & Communications.

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afpd staff spotlight

Servant Leadership: All About the Members Bottom Line

here is no such thing as a typical day for Auday Arabo, president and CEO of AFPD.

"Everyday is a different adventure," he said from his West Bloomfield office. "Bottom line, our focus is making sure we not only meet but exceed our members needs."

The needs vary from day to day and year to year.

"AFPD exists because the independent retailers exist," said Arabo. "We fight for them on a legislative level regularly."

In his six years with the nearly 105-year-old association, Arabo has had several successes on both the federal and local levels.

In late 2010 and 2011, through a joint private-public initiative, AFPD members funded—and were solely responsible for—the change in disbursements of food stamps through the 23rd day of each month, rather than the first 10 days.

"This initiative helps the bottom line of AFPD retailers while allowing beneficiaries to receive fresh food and produce throughout the month," said Arabo.

This was accomplished through an \$180,000 investment by AFPD and its generous members. Since its inception nine other states to-date have followed AFPD's lead, including North Carolina and Georgia.

"In Michigan, 1 out of 5 people are on food assistance (roughly 1.9 million people); in some areas of Detroit, 80 percent of the population is on food assistance," said Arabo. "This change significantly impacted the retailers' ability to offer fresh food throughout the month as well as better handle inventory and labor costs."

Another success, on the local level, in Michigan was Senate bill 331, which got rid of the 1.8 percent liquor tax that retailers would pay and restaurants did not.

"It leveled the playing field," said Arabo. "Now retailers pay the same price for a bottle of liquor as restaurants pay."

In 2012, as K-2, Spice and other synthetic marijuana products were harming and, in some cases, even killing



children who used them, Arabo led the way to ban these substances. AFPD partnered with the Michigan State Police to win the passage of House Bill 5338, a law that bans these substances from ever being sold in retail stores in Michigan.

Traveling south in Ohio, Arabo was tasked to lead AFPD into overcoming a major obstacle—the unfair CAT tax on petroleum dealers. The tax was grossly unfair to gas retailers in Ohio by requiring them to pay a tax on their gross receipts at three different levels of distribution of gasoline.

AFPD members visited the offices of more than 40 state legislators who generally responded very positively to the concept of fixing the tax unfairness. Now suppliers of motor fuel pay the replacement PAT, instead of at only one point, leveling out the playing field for everybody.

Being president and CEO of "The Voice of Independent Retailers" is not without its challenges.

"The biggest challenges are time and resources," said Arabo. "A lot of people take AFPD for granted and don't understand how the association operates."

AFPD hosts several events to subsidize the reduced membership fee, Arabo said, noting, "These events require a lot of time to execute."

afpd staff spotlight

Despite the challenges, Arabo enjoys the most important part of his job—helping people.

"My father was a grocer, and I grew up in the business," he said. "He convinced me to help the independent retailers as a way of giving back."

Arabo also serves as chairman of the AFPD Foundation, which is the association's charitable arm.

"This association and the foundation are important to me. I am so proud of the scholarship luncheon. Being able to give out college scholarships to deserving students is very rewarding."

Arabo is focused on continued growth of the association.

"We operate from the bottom up ... the membership base determines what we do," said Arabo. "Our association provides the services the members want."

Starting in 2015, AFPD will being producing a Michigan liquor-pricing book four times a year. The book formerly was produced by the State of Michigan, he said, "but the state will no longer publish the book, yet members of AFPD need and want it."

Arabo is also leading the effort to produce the second edition of AFPD's history book. "We would like AFPD to remain one of the top food, beverage & Petroleum associations in the country, and we want to preserve its history and its strong legacy for the next 100 years," said Arabo.

When Arabo joined AFPD six years ago, he envisioned expanding the association and purchasing a building for office space, both of which have been achieved. "It is important to communicate with our members," said Arabo. "The growth we have experienced is unprecedented in the last few years, and we want to hear from you. The most important thing is that we are here to serve."

Born in Iraq, Arabo is the oldest of five children. His family emigrated to the United States, and Arabo grew up in San Diego County.

He began bagging groceries at age 10 and has not stopped working. Auday began learning the retail business early in life when he accompanied his father and grandfather to work at Wrigley's Supermarket. The supermarket work experience equipped Auday with a vast amount of knowledge about the retail industry.

Taking advantage of an academic scholarship, he attended California Western School of Law. He finished law school in 2 $\frac{1}{2}$ years and graduated in the top third of his class.

After working as a prosecutor in the San Diego County District Attorney's office, Auday's father asked him to change careers and run an independent grocers association in California. When his father died at the age of 54 in 2006, Auday ran for office in, at that time, the most expensive primary in California history. He visited Michigan for a fundraiser and met his wife, Alivia, who is also an attorney. When he was unsuccessful running for office, and knowing Auday was looking to move to Michigan to make his wife happy, AFPD came knocking.

He and his wife, Alivia, have two young children, Augustine & Cecilia.







michigan liquor

ANDREW DELONEY // MICHIGAN LIQUOR CONTROL COMMISSION

Michigan Liquor Control Commission Chairman Gives Licensees Tips for a Safe and Successful Holiday Season

> he holidays bring with them increased liquor sales and added crowds to convenience and grocery stores, restaurants, bars and other businesses.

The state's 17,000 liquor licensees and their businesses contribute billions of dollars to Michigan's economy and help create thousands of good paying jobs. Whether you're a convenience store or a restaurant, it's important to remind your employees of the state's laws. Educate management and staff to apply all policies consistently to ensure a safe and successful holiday season. Here are some tips for liquor licensees:

SERVING MINORS/FAKE IDENTIFICATION

Licensees always need to check the identification (ID) of a person who appears less than 21 years old.

Many counterfeits are caught when staff takes the time to be sure the ID corresponds to the person in front of them. Can the person answer basic questions based on the details of the ID? If you think the ID is false, you can call law enforcement for assistance.

INTOXICATED CUSTOMERS/OVER SERVING

Michigan law prohibits licensees from selling or serving alcoholic beverages to individuals who appear intoxicated. They are also prohibited from allowing an intoxicated person to consume alcoholic beverages on the licensed premises. It is the licensee's responsibility to make certain that no one becomes intoxicated in their business, and that any intoxicated person who enters their establishment is not allowed to purchase or consume alcohol.

Many excellent training courses are available to aid licensees and their employees in identifying intoxicated individuals. Contact the local authorities or the MLCC regarding server training programs. There are serious penalties for selling or furnishing alcoholic beverages to minors and intoxicated individuals, including criminal penalties, fines and possible license revocation. The licensee may also be held liable in civil suits when the sale or furnishing of alcoholic beverages is found to be the proximate cause of damage, injury or death of an innocent party.

HOURS OF OPERATION

Licensees need to ensure management and staff knows and understands Michigan's unique regulation regarding hours of operation during the holidays.

- Christmas Sales: The sale of alcoholic beverages must end on Christmas Eve, December 24, by midnight and may not begin again until noon on Christmas, December 25. Normal legal hours for alcohol sales resume on December 26.
- New Year's Sales: On-premises licensees sale of alcoholic beverages is prohibited between 4 a.m. and 7 a.m. on New Year's Day. Off-premises licensees – (convenience food, drug, grocery stores, etc.) are prohibited from selling alcoholic beverages between 2 a.m. and 7 a.m. on New Year's Day.

OTHER PROHIBITED ACTS

During the busy holiday season, liquor licensees should maintain a heightened sense of awareness of potentially illegal activity, including violence, drugs, and gambling.

Maintaining control of the premises is the licensee's responsibility. Keep order and control of the premises by constant observance of customers and situations. Licensees do not have enforcement authority, and cannot arrest anyone. However, employees can demand that a customer leave the premises. If the situation appears threatening, call the local police.

Be aware, however, that excessive police calls may result in violations. Don't let your business become a place noted for illegal activities thereby jeopardizing your liquor license and your standing in the community. Work with law enforcement and the MLCC to reduce or eliminate illegal activities.

Our licensees play a very important role in the state's economy. By educating their employees on how to comply with Michigan's liquor laws, job providers can continue to grow business and protect their customers. Licensees can find more helpful information on the MLCC website: www.michigan.gov/lcc. For further questions, contact the commission at (866) 813-0011 or mlccinfo2@michigan.gov.

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michigan lottery

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Online Game Cards Offer New Sales Opportunity for Michigan's Lottery Retailers

INSTANT TICKETS // PULL TAB TICKETS

NEW INSTANT TICKETS: On sale December 2, 2014

- Cash Flurries (IG # 710) \$5
- \$100 Grand Cashword (IG # 721) \$3
- Mega Money Multiplier (IG # 722) \$20

INSTANT GAMES SET TO EXPIRE: Expiring December 1, 2014

- Red Hot Wild Time (IG # 627) \$2
- \$500,000 Money Maker (IG # 629) \$10
- Slingo (IG # 653) \$5

Expiring January 5, 2015

- Straight 8s (IG # 636) \$1
- Spades, Hearts, Clubs, Diamonds (IG # 637) \$2
- Diamond Payout (IG # 650) \$20
- Cash it In (IG # 652) \$1
- Red, White and Blue Wings (IG # 656) \$5

NEW PULL TAB TICKETS: On sale December 2, 2014

- Cash Blast (MI # 536) .50¢
- Blue Streak 5's(MI # 538) \$1
- Lightning Slots (MI # 542) \$2

PULL TAB GAMES SET TO EXPIRE: Expiring December 1, 2014

- Red Hot 7s (MI # 589) \$2
- Expiring December 15, 2014
- Cash Madness (MI # 502) \$2
- Hit \$50 (MI # 503) \$1
- Detroit Tigers (MI # 514) \$2
- Red Hot Reels (MI # 593) \$5

Expiring January 5, 2015

- Grillin' Season (MI # 508) \$5
- All American Jackpot (MI # 507) \$5

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

proactive approach to attract and retain players has been a key part of the Michigan Lottery's

success since it began. For more than four decades, the Lottery has appealed to players by offering new games, different ticket price points, and larger prizes, among other things. Recently, the next generation of Lottery players indicated a preference for an online entertainment option and that led to the creation of the recently launched "buy online" feature for certain Lottery games.

The online feature allows players to create a virtual wallet and play some Lottery games from their computer, tablet or mobile phone. The current selection of online games features 11 games ranging in price from 50 cents to \$20.

Research has shown when a lottery offers an online option, lottery sales in traditional retail locations increase, because of increased player awareness and interest. To provide our retail partners with opportunities to benefit from the online games, we are launching an Online Game Card for players that can be purchased only at Lottery retailers.

Beginning December 2, players will be able to purchase the new Online Game Card at Lottery retailers for \$20, and receive \$25 in online game play credit when they enter their code at www.michgianlottery.com. Players will receive that \$5 bonus for up to five Online Game Cards per week. This pre-pay option is expected to be very popular, based on research that found 50 percent of players indicating they would be likely to buy an Online Game Card.

The Online Game Card offers numerous benefits for our retail partners:

- Retailers will earn a \$1.20 commission for each Online Game Card sold.
- The Online Game Card is expected to produce repeat foot traffic in stores because the \$5 bonus play is only available on the cards which can be purchased only at retail locations.
- Sales of the Online Game Card will be counted as instant ticket sales, and the sales totals included in retailer incentive programs.

The Lottery has developed an extensive "click-to-brick" marketing campaign that will encourage players to visit their favorite retailers to purchase the card. Emails going out to players will feature a "Retailer Finder" feature that will allow players to find nearby retailers that carry the Online Game Card. Advertisements also will be running on www.MichiganLottery.com as well as on the Lottery's mobile site and mobile app. The campaign will also be supported by text messages to players and posts on the Lottery's Facebook, Twitter and YouTube accounts.

Since the first ticket was sold in 1972, retailers have been the backbone of the Lottery's success. We look forward to moving into the next generation of gaming side-by-side with our retail partners and providing them opportunities to share in the success we expect from this new player option.



SET YOUR HOLIDAY SALES AGLOW

Watch your sales rise as the temperature drops this holiday season with the Michigan Lottery's new holiday instants. Customers will light up with the chance to win up to \$500,000, making it the perfect gift they'll want for themselves too. So stock up today, because when holiday instant tickets can win BIG for a little cash, everyone's holiday gets a little happier.













michigan food safety report

KEVIN BESEY // MICHIGAN DEPARTMENT OF AGRICULTURE AND RURAL DEVELOPMENT DIRECTOR

Michigan Food Safety by the Numbers

he Michigan Department of Agriculture and Rural Development (MDARD) is committed to helping food businesses comply with applicable federal and state

food laws to keep their businesses viable and prevent foodborne illness outbreaks.

Most of Michigan's food regulatory programs are based on enforcement of the Michigan Food Law and the federal Food Code. The Food Code that Michigan and most states adopt has standards built on:

- Scientific research on what practices make or keep food safe
- Actual outbreak investigations that have identified the most common ways people become ill from food.

The Food Code uses the control of risk factors to ultimately reduce illness. Reducing the following five risk factors is expected to reduce the number of people getting sick from food.

THE TOP 5 FOODBORNE ILLNESS RISK FACTORS ARE:

- Improper hot/cold holding temperatures of food that requires temperature control for safety.
- Improper cooking temperatures of food
- Dirty and/or contaminated utensils and equipment
- Poor employee health and hygiene
- Food from unsafe sources

THE FOOD CODE CONTAINS VIOLATIONS GROUPED INTO THREE CATEGORIES.

- Priority (P)
- Priority Foundation (Pf)
- Core (C)

The top five foodborne illness risk factors are all contained in the P and Pf violations and evaluations focus on identifying and correcting these type of violations as quickly as possible.



MDARD's goal during routine evaluations of food businesses is to find no "Priority" or "Priority Foundation" violations 90 percent of the time. Currently, we only find about 57 percent of establishments free of a P or Pf violation during a routine evaluation. Helping food establishments eliminate P and Pf violations to reach the 90 percent goal is the primary reason MDARD is currently working to add staff and improve technology. We want our inspectors to be able to provide information and advice to food businesses to help them reach their own compliance goals, improve food safety at their establishments, and protect the investment they have made in their businesses and customer bases.

Knowing the most common Food Code violations cited by MDARD inspectors in the past year may help you eliminate these from your establishment.

PRIORITY VIOLATIONS:

- Improper holding temperature for food (cited 439 times)
- Utensils and food-contact surfaces not sanitized (cited 141 times)
- Food not protected from cross-contamination (cited 133 times)
- Employees not washing hands when needed (cited127 times)
- Toxic materials not stored separately from food (cited 123 times)



PRIORITY FOUNDATION VIOLATIONS:

- Lack of test kit to measure sanitizer concentration (cited 594 times)
- Hand sinks without soap or paper towels (cited 549 times)
- Dirty equipment and utensils (cited 452 times)
- Food not marked with date to indicate last use by or sell by date (cited 329 times)
- Handwashing sinks not accessible or used for other purposes (cited 302 times)
- Person in charge not properly assuring food safety (cited 191 times)
- Lack of thermometers to measure food temperatures (cited 179 times)
- Lack of proper pest control (cited 139 times)

UNDER THE FOOD CODE, DEFINITIONS FOR PRIORITY (P) AND PRIORITY FOUNDATION (PF) ARE:

"Priority item" means a provision in the Food Code whose application contributes directly to the elimination, prevention or reduction to an acceptable level, hazards associated with foodborne illness or injury and there is no other provision that more directly controls the hazard.

2 "Priority item" includes items with a quantifiable measure to show control of hazards such as cooking, reheating, cooling, and handwashing.

³ "Priority foundation item" means a provision in the Food Code whose application supports, facilitates or enables one or more Priority items.

4 "Priority foundation item" includes an item that requires the purposeful incorporation of specific actions, equipment or procedures by industry management to attain control of risk factors that contribute to foodborne illness or injury such as personnel training, infrastructure or necessary equipment, HACCP plans, documentation or record keeping, and labeling.

I encourage you to work closely with your MDARD food inspector if P or Pf violations are found in your establishment during a routine evaluation. We can limit future violations, protect your financial investment in your business, improve the overall food safety at your food establishment and protect your customers from foodborne illness.

S. ABRAHAM & SONS, INC. THE LEADING MIDWEST DISTRIBUTOR OF CONVENIENCE PRODUCTS

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★ Delivering Convenience

★ PROVIDING SOLUTIONS
★ CREATING SUCCESS



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www.sasinc.com



ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

AFPD Remains Alert

e start off this month with the election results in Ohio. As expected the ticket of Republican Governor John Kasich and Lt. Governor Mary Taylor won

reelection by a near record number with 64% of the vote against the hapless Democratic ticket of Fitzgerald/Neuhardt. It was a grand night for the Grand Old Party as incumbents Mike DeWine (Attorney General), David Yost (Auditor), Jon Husted (Secretary of State) and Josh Mandel (Treasurer) won in landslides. Both Republican Supreme Court Candidates Sharon Kennedy and Judy French won reelection. The Ohio Senate remains at 23-10 Republican but the Ohio House Republicans picked up five seats to gain a record 65-35 majority. All 16 Ohio Congressmen, 12-R and 4-D also were reelected. Senator Keith Faber of Celina will remain as President of the Senate while in the House Representative Cliff Rosenberger of Clarksville will assume the Speakership replacing term limited Bill Batchelder.

A number of issues still remain up in the air in Ohio starting with the proposal to require a 5 to 10 cent refund be mandatory on all bottles sold in Ohio. The small group from Cleveland behind this effort got approval on the ballot language and now must collect some 200,000 plus signatures to bring it before the Ohio General Assembly, who would then have 90 days to act and if they don't, then the group would have to collect another 200,000 plus signatures to take the issue to the ballot. A similar issue failed miserably in Massachusetts a week ago and AFPD President Auday Arabo used it to issue a press release for both Ohio and Michigan pointing out that Massachusetts got it right and Ohio should reject any attempt to require a refund on bottles and cans.



There is nothing new to report on efforts in Cleveland and Youngstown to raise tobacco taxes to support the arts but AFPD is aligned with a number of other groups who meet regularly to stay on top of this issue. There have been no further hearings in Cayahoga County on charging a fee for ATM machines or Fuel Quality Testing but that doesn't mean they have given up, AFPD met with Ohio Department of Agriculture who indicated they have no desire at this time to enact a statewide fuel quality testing program.

With the General Assembly now back from a long recess for a lame duck session there will be action on a number of bills including SB 296, which would provide limited liability for selling motor fuel or motor fuel additives that are incompatible and where the retailer is not involved in the selection of the fuels. It would also provide immunity from claims that underground tanks were not compatible if the Fire Marshall determined the tanks were compatible.

In a lame duck session surprises always happen, so AFPD will remain alert and fight against any negative legislation that may be moving. We close wishing all Ohio AFPD members a very joyous and Happy Holiday Season.

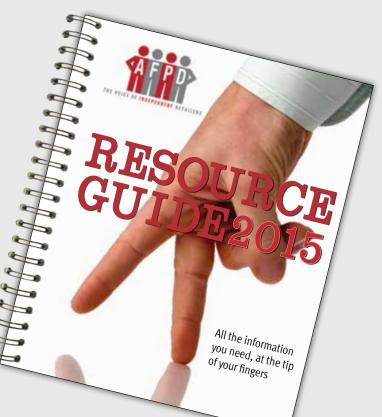
Coming soon!

GUIDING YOU IN 2015

The AFPD annual Resource Guide 2015 will be available soon! This publication has all the information you need at the tip of your fingers. The easy-to-read guide has detailed information about the seven pillars of AFPD, which include government relations, compliance, community outreach, publications, events, vendor programs and the AFPD Foundation. It also lists the board of directors, supplier and associate members, legislators and highlights industry events, key contacts and food banks.

With its easy to use tabs and portable size, every member's office should have a copy of this useful guide. You can even add to the directory as well in the "notes" section in the back.

Keep an eye out in the mail for your copy, coming January 2015!





Members with questions can call the AFPD office at (800) 666-6233.



ohio liquor

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

Safe and Responsible Sales for the Holidays

he 2014 holiday season is here and it's time for holiday parties, family gatherings, and other celebrations. Retail permit holders can help make the holiday season fun and safe for everyone by preventing underage drinking and sales to intoxicated individuals. Whether your business is a bar, restaurant, convenience store, wine shop, grocery store or other, social responsibility is important, especially during this festive time of year. The Division is here to help you promote and practice safe and responsible sales.

Your business is on the front lines, so your employees must be extra vigilant this time of year. Holiday celebrations can turn tragic when underage persons get access to alcohol. Prevention is in everyone's best interest as your business can be damaged forever if you sell to anyone under 21. It's your responsibility to make sure that all customers buying alcohol are of legal age, so don't take any chances. Protect your business and community by thoroughly checking the ID of anyone attempting to buy alcohol that looks too young or you suspect may be under 21.

Many businesses are now using electronic ID scanners to help verify age. Those are great devices, but employees should be careful not to rely solely on the scanner. Before scanning an ID, compare the photo to the person making the purchase to be sure it's their ID. It's also important to be observant of others in the store that may be with the customer. Remember, underage persons cannot be furnished or share in the cost of any alcohol. The human factor is still the most important tool in preventing underage drinking.



Scanners eliminate some of the guesswork, but they can also help protect your business if you make a mistake. The law provides an affirmative defense if a scanner is used. There's also a defense if you are presented an ID that turns out to be fake, as long as you've made a bona fide effort to ascertain the customer's true age by checking for a valid Ohio driver's license, an official state of Ohio identification card, or a military identification card. Other forms of ID can be accepted, but are not included in the defense.

Education and awareness are the keys to running any successful business and also to preventing underage sales. Please visit our website at www.com.ohio.gov/liqr/ for our educational and training booklet, "Safe Alcohol Sales" and there are some great resources you can link to including: "We Don't Serve Teens" and Alcohol Server Knowledge (ASK) training program. Also, AFPD offers TiPS Alcohol Training for your employees.



More Products for Consumers! More Value for Retailers!



AFPD member rebate program: Ken Schulte (248) 425-8332

Year End Tax Strategies for 2014

BY RANDALL A. DENHA, ESQ.*

With December 31st approaching quickly, there is a short window of opportunity to implement tax strategies for calendar year 2014. You may be wondering how to get started. Are there any deductions or provisions in the tax law that may help you save? And, if so, how would you put these in motion?

To help put you on the path to year-end tax planning, the following is a list of ideas and strategies for you to discuss with your advisors:

GIFTS AND CHARITABLE CONTRIBUTIONS

Gifts to charities and family members can provide significant tax savings. In general, these transactions must be completed by December 31, 2014 -- so talk with your advisors soon to allow enough time to go through the necessary steps.

- Donor-advised funds: A donor-advised fund provides individuals with a flexible way to manage donations and transfer money to favorite public charities. The donor receives an immediate tax deduction and retains control over the money invested and ultimately distributed to the charity. Cash and appreciated assets may be contributed.
- Annual gifts to
 individuals: During 2014, you
 may gift up to \$14,000 to family
 members or friends without
 triggering the federal gift tax.
 (Anything above that amount
 may be deducted from your



lifetime unified gift and estate tax exclusion, and subject to current tax.)

- Intra-family loans: With today's low interest rates, making loans to family members might be worth considering. Intra-family loans allow you to let family members borrow money at a lower interest rate than a traditional corporate lender, and may be a powerful tool to transfer wealth without gift or estate tax.
- 529 plans: Establish and fund a tax-advantaged 529 account for your children and grandchildren to pay for college and graduate school tuitions and other qualified costs. Special giftaveraging rules can be used to make larger 529 gifts and still avoid current gift tax.
- Grantor-retained annuity trusts (GRATs): A GRAT is an irrevocable trust that holds assets that are expected to

appreciate. Through a GRAT, you receive an annuity payment for a fixed period of time – usually two to three years – after which, any remaining assets pass gift tax free to beneficiaries. This technique works especially well in times of low interest rates.

INCOME TAX CONSIDERATIONS

Although there were no major changes in tax law during 2014 affecting investors and savers, we will help you pay attention to potential tax-reducing strategies or alert you to issues that should be addressed.

- Gains vs. losses: Review capital gains and offsetting losses, and take losses when it makes sense.
- Net investment income tax: The 3.8% surcharge on net investment income will remain in effect for 2014. In general, this will apply if your modified adjusted gross income is at least \$200,000 (\$250,000 if

filing jointly). Municipal bond income remains exempt from the surcharge.

- Roth conversions: The decision to convert a traditional IRA to a Roth IRA depends on your current and future tax status, family circumstances, and ability to pay the tax from an independent source. The deadline for a Roth conversion is December 31, 2014.
- Penalties: Check your estimated tax payments to make sure you're not in a penalty situation. Work with your advisor to determine a strategy for your particular circumstances, from increasing your payroll withholding rate to escalating your last few estimated payments for 2014.

RETIREMENT REMINDERS

Many of the to-do items for yearend tax planning for retirement are in traditional checklists. These are things to think about doing if you haven't done them already. With the exception of IRA contributions, all of the following must be completed by December 31, 2014.

After-tax 401(k) rollovers to a Roth IRA: In September 2014, the IRS published new guidance on the allocation of after-tax contributions when making a rollover from a 401(k), changing the rules for rollovers when the payout includes both pretax and after-tax contributions. After-tax contributions may now be moved from a tax-deferred employer plan to a Roth IRA, where future earnings will grow tax free subject to the Roth rules. Plan participants must have made after-tax 401(k) contributions

(some company-sponsored 401(k) plans do not allow aftertax contributions) and otherwise be eligible to take a current distribution from the plan.

- IRA contributions: Your IRA contributions may decrease your current taxable income. The contribution limit for 2014 is \$5,500. A catch-up provision for individuals age 50 and over brings the total, if you qualify, to \$6,500. You have until April 15, 2015, to make your contribution for 2014.
- Required minimum distributions (RMDs): If you are at least 70¹/₂, remember to take RMDs from the traditional IRAs you own by December 31

-- otherwise, you will be subject to a 50% tax on the shortfall.

Solo 401(k): If you have selfemployment income, such as board director fees, a solo 401(k) combined with a profit sharing plan can be funded with more pretax dollars than a SEP-IRA.

LOOKING AHEAD

Currently, just one change in federal tax law for 2015 has been announced: Only one IRA may be rolled over to another IRA during a 365-day period, replacing the current practice of applying the "once per year" rule to each IRA separately. Whether or not this will affect you, there are still many steps you can take to ease your tax burden come April 15, 2016.

*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



Food for thought

Choosing a primary food distributor is one of the most important strategic decision that every independent grocery retailer must make.

We're here to partner with you every step of the way. Before you know it, you'll have the advantage of SpartanNash products and services smarts working for you.

Visit SpartanNash.com for more information or call our Great Lakes Region business development team:

Nick Wedberg 616-878-2197 Ed Callihan 330-440-5743 Roger Delemeester 989-245-0337

support these AFPD supplier members



Indicates supplier only available in MI

Indicates supplier only available in OH

ASSOCIATIONS

| Food Marketing Institute |
|--|
| Grocery Manufacturers Association (202) 639-5900 |
| International Food Service Distributors Association |
| 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

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 |
| Lincoln Financial Advisors | .(248)948-5124 |

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

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

C-STORE & TOBACCO DISTRIBUTORS

| iberty 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 | 525-2535 |
|----------------|----------|
|----------------|----------|

CHIPS, SNACKS & CANDY

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

COFFEE DISTRIBUTORS

| Folgers | Μ | (717) 468-2515 |
|---------|---|----------------|
|---------|---|----------------|

CREDIT CARD PROCESSING

| WorldPay | (773) 571-6327 |
|-------------------------|----------------|
| Petroleum Card Services | |

DELI & MEAT MANUFACTURERS & DISTRIBUTORS

| WW 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 |
| Walker-Miller Energy Services | .(313) 366-8535 |

FOOD EQUIPMENT, MACHINERY, DISPLAYS, KIOSKS & FIXTURES

FOOD LABORATORY TESTING

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 | |

GASOLINE WHOLESALERS

| Atlas Oil Company 1-800-878-2000 |
|---|
| Central Ohio Petroleum Marketers \dots (614) 889-1860 |
| CFX Management(937) 426-6670 |
| Countywide Petroleum(440) 237-4448 |
| Gilligan Oil Co. of Columbus, Inc. $\ldots 1\text{-}800\text{-}355\text{-}9342$ |
| High Pointe Oil Company(248) 474-0900 |
| Obie Oil, Inc |
| R&R Takhar Operations, Inc (937) 665-0881 |

GREETING CARDS

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

GROCERY WHOLESALERS & DISTRIBUTORS

| WH D&B Grocers Wholesale (734) 513-1715 |
|--|
| Cateraid, Inc |
| 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 |
| SpartanNash |
| SUPERVALU Midwst Region(262) 942-3387 |
| Value Wholesale Distributors(248) 967-2900 |

HOSPITALITY INDUSTRY CONSULTING

| Lippitt O'Keefe Advisors LLC . | (248) 646-8292 |
|--------------------------------|----------------|
|--------------------------------|----------------|

HOTELS, CONVENTION CENTERS & BANQUET HALLS

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

ICE CREAM SUPPLIERS

| Nestle DSD | (248) 425-8332 |
|--|----------------|
| Prairie Farms Ice Cream Program III 1-800-399-6970 ext. 200 | |
| Arctic Express (Nestle Ice Cream) | 1-866-347-3657 |
| Country Fresh | |

ICE PRODUCTS

| WW 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 I 1-800-837-3200 ext. 7188 |
|---|
| Bassam & Associates/Village Insurance Group (Conifer) (330) 342-0347 |
| 1-800-648-0357 Cox Specialty Markets (Conifer) 1-800-648-0357 |
| Globe Midwest/Adjusters International1-800-445-1554 |
| Insurance Advisors, Inc |
| 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 | |
| Rocky Husavnu & Associates | (248) 851-2227 |

INVENTORY SERVICES

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

LEGAL SERVICES

| NAP | Pepple & Waggone | r. Ltd. 🔼 . | (216) 520-0088 |
|-----|--------------------|-------------|----------------|
| | repple a waggollei | , Llu. 🗳 . | (210) 220-0000 |

🖬 Willingham & Cote, PC 🛛

| (Alcohol Issues) |
|---|
| 1-800-Law-Firm |
| Bellanca & LaBarge(313) 882-1100 |
| Bufalino and Palazzolo PC(586) 415-1200 |
| Cummings, McClorey, Davis & Acho 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 |
| 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 |
|-------------------------------|------------------|
| 1 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

| N P P | MoneyGram | International | MI (517) | 292-1434 |
|--------------|-----------|---------------|----------|----------|
| • | | | OH (614) | 306-1375 |
| Western | Union | | (734) | 206-2605 |

NON-FOOD DISTRIBUTORS & MANUFACTURERS AJM Packaging Corporation (Paper Products)

| | (248) 901-0040 |
|----------------------------|----------------|
| Hi-Way Distributing | (330) 645-6633 |
| Bright Accessories | (832) 779-1246 |
| Lynco Products | (309) 787-2300 |
| Socks Galore Wholesale | (248) 545-7625 |

OFFICE SUPPLIES & PRODUCTS

| A 8 P | 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

PRINTING, PUBLISHING & SIGNAGE

| WW 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 |
| Walsworth | .(616) 419-3305 |

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 |
| SRC Refrigeration | 1-800-521-0398 |

REAL ESTATE

SECURITY, SURVEILLANCE & MORE

| Advanced Satellite Communications/ | 1 |
|------------------------------------|----------------|
| ASC Security Systems | (734)793-1423 |
| Central Alarm Signal | (313) 864-8900 |

SHELF TAGS/LABELS/MARKETING

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

SODA POP, WATER, JUICES & OTHER BEVERAGES

| Monster Energy Company (586) 566-6460 |
|--|
| Pepsi BeveragesDetroit III 1-800-368-9945 |
| Twinsburg 🖸 (330) 963-5300 |
| 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 |
| iDrink Products Inc(734) 531-6324 |
| Intrastate Distributors (Arizona Beverages) (313) 892-3000 |
| Tropicana Chilled DSD (Naked Juice) (816) 509-7853 |

SUPPLEMENTS

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

TIRE & VACUUM EQUIPMENT/SERVICE

| Air Resource Vending | 507) | 263-2962 |
|----------------------|------|----------|
|----------------------|------|----------|

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

| Wir UniFirst | (888) 256-5255 ext. 2 | 232 |
|--------------|----------------------------|------|
| UIIIFIISt | ···· (000) 250-5255 EXL. 2 | 2.72 |

WASTE DISPOSAL & RECYCLING

| National Management Systems | (586) 771-0700 |
|-----------------------------|----------------|
| Schupan Recycling | (269) 207-5448 |

WINE & SPIRITS COMPANIES

| Bacardi Martini U.S.A(734) 459-2764 |
|--|
| Beam Suntory, Inc |
| 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 |
| Lavish Vodka Cocktail(248) 978-5869 |
| Remy Cointreau USA(248) 347-3731 |
| Veritas Distributors(586) 977-5799 |

WINE & SPIRITS DISTRIBUTORS

| Great Lakes Wine & Spirits | (313) 867-0521 |
|----------------------------|------------------|
| National Wine & Spirits | . 1-888-697-6424 |
| | . 1-888-642-4697 |

afpd calendar

FEBRUARY 7, 2015

AFPD'S 99TH ANNUAL TRADE DINNER & BALL

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

JUNE 25, 2015 7TH ANNUAL AFPD FOUNDATION/ JOSEPH D. SARAFA SCHOLARSHIP LUNCHEON

Every year the AFPD Foundation awards academic scholarships in the amount of \$1,500 each to extraordinary and deserving students. Help the AFPD Foundation invest in the leaders of tomorrow. *Detroit Athletic Club // Detroit, MI*

JULY 14-15, 2015 AFPD'S 38TH ANNUAL GOLF OPEN

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

Shenandoah Country Club // West Bloomfield, MI

JULY 16, 2015 AFPD'S POLITICAL ACTION COMMITTEE GOLF OUTING

A day on the course includes breakfast, lunch, 18 holes of golf and samples at every hole! All proceeds go to support the AFPD PAC. *Shenandoah Country Club // West Bloomfield, MI*

publishers statement

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National Association of Convenience Stores





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