

BottomLine

THE VOICE OF INDEPENDENT RETAILERS // VOL. 25, NO. 2 // FEBRUARY 2014



AFPD'S SEVEN PILLARS OF SERVICE



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THE VOICE OF INDEPENDENT RETAILERS
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JOE BELLINO, JR. LEAVES THE AFPD CHAIRMANSHIP WITH PRIDE AND CONFIDENCE

Joe Bellino, Jr. has been on the AFPD board since 2002, right before Terry Farida took over as chair of the board. He leaves his term as chairman with confidence in AFPD and is pleased with the association's direction.

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NEW AFPD CHAIRMAN MAKING HISTORY

Patrick LaVecchia is making history at AFPD. The owner of Pat's Auto Service in Ohio is the first Ohio member and the first petroleum dealer to serve as chairman of the 104-year-old association.

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FEATURE STORY // REINVENTING RETAIL

Merriam-Webster defines the word reinvent in two ways. The first definition is "to make major changes or improvements to," and the second is "to present in a different or new way." Both of these definitions require effort and resistance to complacency. For retailers, reinventing themselves can vary widely.

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chairman's message

PAT LAVECCHIA // AFPD CHAIRMAN

The Privilege is Mine

When I was elected by the AFPD Board of Directors as the new Chairman, I was surprised, humbled and honored all the same time. I have served on a number of boards over my fifty plus years of work in this industry and I have also served as the Chairman of the Ohio service stations association before we merged with AFD. What a privilege it is to be the first AFPD Chairman from Ohio and the first service station owner to serve in this position in 104 years of AFPD history! Let me reassure all the members that just because I am a service station operator, that does not mean I will help one portion of the membership more than the other. 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. Too many in our industry try to create divisions based on what type of store or business one owns. Last time I checked the big guys are selling gas, groceries, alcohol and snacks; in fact there are very few things some of the big boxes do not sell nowadays. When a liquor store operator makes a big deal about the service stations or service station owner makes a big deal about liquor store owners, they are really missing the big picture. The world is changing every day and now faster than ever. Almost every grocery store chain now sells gas and gives it away. They also sell alcohol and other products. I wish we could get all the service stations and liquor stores together and create a loyalty program to complement each other through the AFPD. Maybe that is impossible, but one thing I know is that competition is fiercer than ever out there and it does not help anyone if we as independents fight and try to undermine one another instead of fighting back against the big guys. They say you can't teach an old dog new tricks, but for someone who has been around this industry for over fifty years, I still have my bite and will not allow our small differences as independent retailers divide us! This is why it is my privilege to serve you as the AFPD Chairman of the Board and I don't mind driving three plus hours one way a few times a month from my station in Cleveland to the AFPD office in Michigan because I care and want you to know how great of an organization this is! We have a great staff who really wants to help you. Our board of directors are amazing people who dedicate and volunteer their time for you. We are on the right track, but we need your help in spreading the news about AFPD and what we have to offer. The seven pillars of AFPD service are here to serve you, so get involved and you will see the difference and the strength of one voice, AFPD, the Voice of Independent Retailers! ■

EXECUTIVE COMMITTEE

Pat LaVecchia	Chairman, Pat's Auto Service
Jerry Crete	Food & Beverage Vice Chair of Government & Legislative Affairs, Ideal Party Stores
John Abbo	Petroleum/Auto Repair Vice Chair of Government & Legislative Affairs, Hartland Mobil
Bobby Hesano	Food & Beverage Vice Chair of Membership, D&B Grocers Wholesale
Paul Elhindi	Petroleum/Auto Repair Vice Chair of Membership, Region 8, Lyndhurst Valero
Phil Kassa	Vice Chair of Long Range Planning, Heartland Marketplace
Jim Garmo	Vice Chair of Community Relations, Shoppers Valley Market
Clifton Denha	Vice Chair of Fundraising, Wine Palace
Al Chittaro	Treasurer, Faygo Beverages, Inc.
John Denha	Secretary, 8 Mile Foodland

FOOD & BEVERAGE RETAIL DIRECTORS

Najib Atisha	Indian Village Market
Frank Ayar	Walters Shopping Place
Al Jonna	Picnic Basket

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Saad Abbo	U.S. Ice Corp.
Gary Davis	Prairie Farms
Jason Ishbia	Sherwood Foods
Marsha Keenoy	Diageo

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Kevin Bahnam	USA2Go
Jim Mandas	Broadway Market & Cafe
Bill Michailidis	Delaware Market & Cafe
Michael Mitchell	Markham Oil

REGIONAL DIRECTORS

Kenneth Atchoo	McK's Wine Shoppe, Region 1
Brian Yaldoo	Hills Fine Wine & Spirits, Region 2
Steve Honorowski	Pepsi Beverages Company, Region 3
Marvin Yono	Alpine Market Place, Region 5
Ken Hebert	Coca-Cola Refreshments, Region 6
Brian Pizzuti	National Wine & Spirits Corp., Region 7
Vickie Hobbs	Whitehall Shell, Region 9

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Tiffany Otis-Albert	Blue Cross Blue Shield of Michigan
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EMERITUS DIRECTORS

Joe Bellino, Jr.	Broadway Market
Jim Hooks	Metro Foodland
Chris Zebari	Lipari Foods

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PASSING THE GAVEL //

Joe Bellino, Jr. Leaves the AFPD Chairmanship With Pride and Confidence

Joe Bellino, Jr. has been on the AFPD board since 2002, right before Terry Farida took over as chair of the board.

He leaves his term as chairman with confidence in AFPD and is pleased with the association's direction.

"I am proud of Auday and the previous leadership," said Bellino. "Lansing knows who we are and what we do and that we are not an ethnic organization. They now understand that we are not aligned with any other group and that we have many different constituents. Auday has made it clear that the AFPD is — in fact — the true voice of independent retailers."

"It's been a pleasure to serve AFPD and its members for the last two years as chairman and an honor to serve as one of the executive board members; I stood on the shoulders of all those who came before me."

During Bellino's term, AFPD has added new programs, which are designed to help members reduce the impact of rising costs and provide savings through the power of high-volume purchases. There have been training classes that have also been added during his term. AFPD has made significant headway on the Bottle Bill, which is crafted to push for curbside recycling. In 2013, the AFPD shut the door on proposed legislation that would have opened the door to many more liquor licenses in Michigan. Another highlight is in the coupon program, which now allows members to go on line to track and view packages right on the website and no longer requires a security deposit hold.

In High School, Joe started working in family business Bellino's Quality Beverage. He also worked in warehouse, drove a truck, and sold wine.

Joe Bellino graduated from Monroe Catholic Central and Monroe community college.



His grandfather Nick started selling beer and wine after the prohibition. Joe bought Broadway Market from cousins in 1998; the store has been in the family for 58 years.

He is a Member of St. Mary's church in Monroe, past parish council member, and sings in Choir. He was elected board member of the Board of Trustees Monroe County Community College. He supports numerous charitable causes.

He and his wife Peggy have three daughters Mary, Ann and Margaret

Although his term as chairman has ended, Bellino remains a formidable advocate and supporter of AFPD.

"I plan on using my status to hold meetings, conduct phone calls and continue to reach out to the legislature with our new chairman from Ohio," said Bellino. "I will need to be more present for our members in the state of Michigan."

As he passes the gavel over to Patrick LaVecchia, Bellino has confidence in AFPD's future. "Our new chairman will do a great job; he has been in business longer than I have been alive," noted Bellino. "It's been a pleasure to serve AFPD and its members for the last two years as chairman and an honor to serve as one of the executive board members; I stood on the shoulders of all those who came before me."

He looks forward to AFPD's future. "I plan on using my emeritus status to push the AFPD agenda." ■



ROAST

MARCH 28, 2014



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New AFPD Chairman Making History

Patrick LaVecchia is making history at AFPD. The owner of Pat's Auto Service in Ohio is the first Ohio member and the first petroleum dealer to serve as chairman of the 104-year-old association.

"I am honored to have been voted in as chairman," said LaVecchia. "The election shows how much the association has grown since the merger."

LaVecchia has been a member of AFPD since the merger of the service station dealers and AFD in 2005-2006. However, he was an active member of the service station dealers prior to the merger. In fact, he served as president of the Ohio group for six years.

Since being on the board of AFPD, LaVecchia has been actively involved in government affairs programs and served on the Government & Legislative Affairs Committee.



While it is a steady business, it has fluctuated from time to time. "Many of our customers can afford to go to warmer climates during the winter; I can't say I blame them," said LaVecchia.

"Back when I started, gas was 34 cents a gallon and we did a lot of repairs right up to the late '90s; today, cars run better," said LaVecchia. "When we got weather like this [winter] back then, we would have 20 to 30 tows a day."

They averaged about 3 cents a gallon in profit back then, "But that was enough," he noted. "Today, you really have to compete if you want to stay in the gasoline business. I don't care that much to compete, anymore. I do some competing by promoting the whole business and all three profit centers — gas, repair and snack shop. "It is rough today. If I were starting out today, I would have only a repair shop. I would not sell gasoline."

During his term, LaVecchia hopes to enhance AFPD's existing programs and add new ones that members can benefit from and use to grow their businesses.

"I hope that when my term is over, AFPD is in an even better place than it is now," he said. "I hope we keep growing. We have a great staff today. I am very proud of AFPD. I have been a member of three or four different organizations, and AFPD is the best one, especially in the last two to three years." ■

"I hope that when my term is over, AFPD is in an even better place than it is now...I hope we keep growing. I am very proud of AFPD."

"I am most proud of the legislative battles AFPD has taken on," said LaVecchia. "We have sponsored certain bills and have won. I am also very proud of the fine programs that AFPD has created and sponsored over the years."

LaVecchia has been in business since 1967. In 1977, he moved his business to his current location in Rocky River, a suburb of Cleveland.

Even though there has been a tremendous customer turnover in the last 25 years, LaVecchia's business is very much a part of the community.

"We advertise in the church bulletins at both a Methodist and Catholic church, and in yearbooks," he noted. "We buy ads in the high school football program books and other sporting programs at Rocky River High School."

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Your 2014 Guide to AFPD's Board of Directors

EXECUTIVE COMMITTEE



Pat LaVecchia, Chairman, owns Pat's Auto Service and is a 45-year veteran of the petroleum and repair industry. He has served as president of OPRRA as well as the Great Lakes Petroleum, Retailers & Allied Trades Association.

Jerry Crete, Food & Beverage Vice Chair Government & Legislative Affairs, is vice president of the Ideal Party Store in Bay City, Michigan and has been in the food and beverage business for more than 31 years. He holds a bachelor's degree in finance from MSU and an MBA from Central Michigan University.



John Abbo, Petroleum/Auto Repair Vice Chair Government & Legislative Affairs, is president of Abbo-Thomas Investments and is responsible for operations at Hartland Mobil. He has been in the food and beverage industry since 1983 and previously owned and operated a three-store chain.

Bobby Hesano, Food & Beverage Vice Chair Membership, owns D&B Grocers Wholesale, a wholesale food products warehouse that serves the grocery industry and currently employs 35 people.



Paul Elhindi, Petroleum/Auto Repair Vice Chairman Membership, owns Lyndhurst Valero, a gas station and convenience store in northern Ohio, as well as a number of Subway Restaurants.



Phil Kassa, Vice Chair Long Range Planning, owns Saturn Markets in Dearborn Heights and Detroit; Sak N Save in Westland; Heartland Marketplace in Farmington Hills and Westland; and a dollar store in Southfield, Michigan.

Jim Garmo, Vice Chairman

Community Relations, has been in the food industry for more than 34 years. He owns and operates two grocery stores and is currently affiliated with Shoppers Valley Market in Wyandotte, Michigan.



Clifton Denha, Vice Chair Fundraising, has been a retailer for 42 years, has owned more than 24 different stores, and has co-owned Wine Palace in Livonia, Michigan—one of the largest fine wine/liquor retailers in the state—with his brother for the last 25 years.

Al Chittaro, Treasurer, has been president of Faygo Beverages, Inc. since 1974. He holds a B.S. from Michigan State and an MBA from Madonna University.



John Denha, Secretary, has owned 8 Mile Foodland, a family business, since 1989. He serves on the Downtown Southfield Cornerstone Development Authority.

FOOD & BEVERAGE RETAIL DIRECTORS

Najib Atisha has been a retailer for 37 years. He owns Indian Village Market and Lance's Hometown Market in Detroit. He is a member of Barton McFarland Neighborhood Association and the Indian Village Association.





Frank Ayar founded Ayar Property Management & Development LLC, is president of Two Brothers Liquor and Food, Inc., and owns and operates Walter's Shopping Place. He has been active in the food, beverage, and petroleum industries since 1986. Ayar earned an associate's degree from Lawrence Technical University.

Al Jonna has been in the retail grocery business for more than 26 years and has owned and operated several successful Michigan businesses, including Vintage Market in Westland, Picnic Basket in Plymouth, and Jonna's Market in Taylor.



FOOD & BEVERAGE SUPPLIER DIRECTORS



Saad Abbo is the owner of U.S. Ice Corp. which he and his father started in 1984. Saad previously worked at three different supermarkets which his father owned beginning when he was only 12 years old.

Gary Davis is the general manager of Prairie Farms Dairy, a full-line dairy supplier to all of Michigan and the Midwest. Davis has been in the food and beverage industry for more than 30 years.



Jason Ishbia is CFO at Sherwood Food Distributors. He graduated from Michigan State University and is a volunteer coach for youth athletic programs.

Marsha Keenoy is director of the Michigan Market for Diageo North America, a global alcoholic beverages company, the world's largest producer of spirits, and a major producer of beer and wine. She has been in the food & beverage industry for more than 18 years.



PETROLEUM/AUTO REPAIR DIRECTORS



Kevin Bahnam owns and operates four USA 2GO gas stations in the Detroit metro area and two Tim Horton's locations in Novi, Michigan. He holds a B.S. in computer programming.

Jim Mandas owns and operates Broadway Market Sunoco, a fuel, convenience store, car wash, and Subway sandwich outlet in Columbus, Ohio. He has been in the food and petroleum industry for 34 years and has owned six successful food operations.



Bill Michailidis has worked in the food and restaurant industry for more than 20 years. He is president of Delaware Market & Café in Delaware, Ohio, and Hamburger Inn Diner. He graduated from the London School of Business majoring in automotive mechanical & electrical systems.

Michael Mitchell is the Director of Business Development for Markham Oil Company. He is part of the second generation to work in the family business and has been actively involved in the retail and service industry for over 38 years.



REGIONAL DIRECTORS



Kenneth Atchoo, Region 1, has been in the food and beverage industry since the age of 10. His family bought McK's Wine Shoppe in Garden City, Michigan in 1977, and has bought and sold several other stores through the years.

Brian Yaldoo, Region 2, has worked in the food industry for more than 37 years and owns Hills Fine Wine & Spirits in Bloomfield Hills, Michigan.



board of directors



Steve Honorowski, Region 3, is director of retail for Pepsi Beverages Company. He sits on the boards of SER Metro Detroit, SER Chicago, and the Michigan Food & Beverage Association. Honorowski earned his undergraduate degree from Michigan State University.

Marvin Yono, Region 5, has been in the food retailing industry for more than 13 years. He owns Alpine Marketplace in Linden, Michigan and Towne Square Market in Monroe, Michigan. Yono has a B.B.A. from the University of Michigan.



Ken Hebert, Region 6, has been employed with the Coca-Cola Company since 1985. Ken is worked in Michigan for over 28 years and has lived in Michigan is whole life. Ken currently is the Sales Director for East Michigan.

Brian Pizzuti, Region 7, is the Vice President/General Sales Manager for National Wine & Spirits Company where he has been employed for the past 13 years. He serves on the Board of the Michigan Spirits Association as Secretary/Treasurer.



Vickie Hobbs, Region 9, co-owns and operates with her husband, Whitehall Shell, a gas station, convenience store, and carwash that has won numerous beautification awards from the city of Columbus, Ohio.

ASSOCIATE DIRECTOR

Tiffany Otis-Albert has been in the health care industry for 21 years and is currently external sales distribution and strategic sales director for Blue Cross Blue Shield of Michigan. She is a graduate of the University of Michigan in Ann Arbor.



EMERITUS DIRECTORS



Joe Bellino, Jr., Spent his first business years in his family's beverage distributorship and owns Broadway Market in Monroe, Michigan. He serves on the Monroe Community College's board of trustees.

Jim Hooks is president of Metro Foodland, the only African-American owned and operated supermarket in Michigan. He has been in the retail food business since 1969 and serves on several other boards.



Chris Zebari grew up working in several family-owned stores and is currently a sales rep for Lipari Foods. He is active with the City of Detroit Police Department, the Pepsi Scholarship Foundation, and local youth sports associations. ■

AFPD sincerely thanks its
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Suntory to Buy Beam in \$16 Billion Deal for U.S. Brand

■ BY CLEMENTINE FLETCHER AND LESLIE PATTON // BLOOMBERG NEWS

Suntory Holdings Ltd., the closely held Japanese whiskey and beer maker, agreed to buy Beam Inc. for \$16 billion including debt to gain brands such as Maker's Mark whiskey and create the world's third-largest premium spirits company.

Investors in the maker of Jim Beam and Canadian Club liquor will get \$83.50 in cash per share, Osaka, Japan-based Suntory said yesterday in a statement. That's 25 percent more than Beam's closing price Jan. 10. The transaction value includes Beam's debt, which wasn't detailed in the statement. The company has \$2 billion in long-term borrowings, data compiled by Bloomberg show. Based on Beam's about 163.1 million shares outstanding, equity value would be \$13.6 billion.

Suntory, the maker of Yamazaki whiskey and Premium Malt's beer, is seeking to boost overseas growth as the population in its home country shrinks and ages. The company in 2012 had explored an offer for Beam alongside Diageo Plc. Beam, whose largest shareholder is activist investor Bill Ackman's hedge fund, in 2012 got 59 percent of its revenue from North America and 21 percent from Europe, the Middle East and Africa.

"Companies like Suntory have no choice but to go abroad because of the aging population in Japan," Mitsushige Akino, chief fund manager at Ichiyoshi Asset Management Co. in Tokyo, said by telephone today. "They have acquired a blue-chip company with

stable cash flow, so overall it is positive."

SHARES SURGE

Beam rose 25 percent to \$83.42 at the close in New York yesterday. The advance would mean a \$342.5 million gain for Ackman's Pershing Square Capital Management LP if its stake is unchanged from Sept. 30. The shares traded as high as \$83.61, topping the offer price, indicating some investors expected competing bids. Deerfield, Illinois-based Beam gained 11 percent last year.

YEAR'S BIGGEST

The takeover is 2014's biggest and the sixth-largest ever in the beverage industry, according to data compiled by Bloomberg. Beam was formed with the breakup of Fortune Brands Inc. in 2011. Since then, the company acquired Pinnacle Vodka & Calico Jack Rum Brands in 2012 and sold Select Brands last year.

Suntory's offer values Beam at about 20.5 times earnings before interest, taxes, depreciation and amortization of \$775 million in the year through September, data compiled by Bloomberg show. That compares with a median of 12 times historic EBITDA paid in 16 purchases of wine and spirits assets over the past five years, the data show.

"Strategically, it makes sense



for Suntory," said Trevor Stirling, an analyst at Sanford C. Bernstein & Co. in London. "I'm a little surprised they decided to go it alone, but at the moment there are low yen interest rates."

NOVEMBER TALKS

Acquisition talks with Beam began in November, Hasumi Ozawa, a Suntory Holdings spokeswoman, said in a telephone interview. Suntory will use cash and a bridge loan to finance the deal, she said.

Mitsubishi UFJ Financial Group Inc.'s lending arm provided financing for the deal, according to the statement.

Pernod Ricard SA, Europe's second-largest spirits maker, is unlikely to make a counteroffer for Beam based on the valuation of the deal, said a person with knowledge of the matter.

Suntory's offer is a "fair price," and it is hard to predict if any other bidders will emerge, said Jack Russo, a St. Louis-based analyst at Edward Jones & Co.

"This industry has been going through some consolidation, similar to other sin industries," Russo said in a telephone interview. "There are not many pure-play alcohol companies left, so I think there was a scarcity value." ■

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Republic National Distributing Company and National Wine & Spirits of Michigan Announce Joint Venture in Michigan

Republic National Distributing Company USA (RNDC) and National Wine and Spirits of Michigan (National) recently announced their agreement to create a joint venture in the state of Michigan. The two companies will join together to distribute wines and spirits through the State's Authorized Distribution Agent (ADA) system and National's existing wine wholesale distributor and current brokerage company. The new company will be named "RNDC National" to reflect a shared vision and alignment between the two companies.

The new joint venture will

benefit from National's market-leading spirits position, winery partnerships and beer alliances as well as RNDC's industry-leading sales, marketing and supply chain management expertise.

Tom Cole, President of RNDC-USA, said, "We are excited to partner with Jim LaCrosse, John Baker and their Michigan team to bring superior service and offerings from our supplier partners to Michigan retailers and restaurateurs. We are fortunate to represent many outstanding producers through our ADA, wholesale and brokerage partnership with NWS Michigan and look forward to

our growth prospects in the Great Lakes State."

Added John Baker, COO & Director of National, "NWS has already built strong and trusted partnerships with RNDC in Indiana and Kentucky, so we understand and have experienced the tremendous upside of expanding the NWS-RNDC relationship to the great state of Michigan. There are many winners in this equation: the State & ADA system, supplier partners, licensees, and employees. We are excited about the future."

The transaction is expected to close in the next few weeks subject to closing conditions. ■

Lidl Bans Sweets at the Checkout

Discount supermarket replaces confectionery with dried and fresh fruit, oatcakes and juices

■ JENNIFER RANKIN // THE GUARDIAN

Lidl has banned sweets and chocolate bars from the checkout at all 600 of its UK stores after surveying parents about the "pester power" of their children.

The discount supermarket said racks of sweets had been replaced with dried and fresh fruit, oatcakes and juices, following a trial of these healthier options at checkouts last year.

Lidl customer research showed that seven out of 10 customers would choose a sweet-free checkout over the traditional one laden with chocolate bars. In a survey for the supermarket, 68% of parents said

they were pestered by their children for chocolate at the checkout, and 66% gave in some or all of the time.

One in six parents told the supermarket they spend £20-40 a month on supermarket snacks, while a similar number said they had used the offer of a "treat" as a reward for good behavior during the shopping trip.

The supermarket claims it is the first UK supermarket to have removed sweets from all its checkouts. Although Tesco and Sainsbury's have removed sweets from counters at their larger outlets, they continue to be sold at the checkouts in convenience stores.

Ronny Gottschlich, managing

director, Lidl UK, said: "We know how difficult it can be to say no to pester power, so by removing sweets and chocolates from our tills we can make it easier for parents to reward children in healthier ways."

The ban comes after a National Obesity Forum report showed that previous estimates that half the UK population will be obese by 2050 had understated the problem.

Katharine Jenner at Action on Sugar said campaigners were pleased with Lidl's decision. "It is an acknowledgement from the retailers that these products are not healthy," she said, but added: "It is one thing to put people off buying; it is another to make products healthier." ■



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Farm Bill Compromise Will Change Programs and Reduce Spending

House and Senate negotiators agreed on a new five-year farm bill that will eliminate or consolidate dozens of agriculture subsidy programs, expand government-subsidized crop insurance and cut about \$8 billion from the food stamp program over the next decade.

The bipartisan agreement, two years after lawmakers began work on the nearly \$1 trillion bill, is a major step forward in reauthorizing hundreds of farm and nutrition programs that must be renewed every five years. And, at least for now, it brings an end to the partisan fighting that stalled two previous attempts to pass the legislation. The bill would reduce spending by about \$23 billion over the next 10 years.

The food stamp cuts may not be large enough to appease House conservatives, who in June helped defeat a bill backed by Speaker John A. Boehner of Ohio that would have cut \$20 billion from the program. The House eventually passed a bill covering only nutrition programs that would have sliced nearly \$40 billion from food stamps.

The negotiations were headed by the leaders of the House and Senate Agriculture Committees, Representative Frank D. Lucas, Republican of Oklahoma, and Senator Debbie Stabenow, Democrat of Michigan.

The deal “puts us on the verge of enacting a five-year farm bill that saves taxpayers billions, eliminates unnecessary subsidies, creates a more effective farm safety net and helps farmers and businesses create jobs,” Ms. Stabenow said.

Mr. Lucas said, “I am proud

of our efforts to finish a farm bill conference report with significant savings and reforms.”

The new bill would make the most significant changes to farm programs in decades. It would create a new milk insurance subsidy program and place a cap on farm subsidy payments.

It is expected to leave in place the federal sugar program, which is a combination of import restrictions and production quotas that are intended to keep the price of American sugar well above that available on the world market and which has long been criticized by candy makers and bakers.

It also is expected to keep a controversial catfish-inspection office at the Agriculture Department that is supported by Southern lawmakers and the catfish industry, but has faced opposition because it duplicates a similar program at the Food and Drug Administration. Some countries that export catfish, like Vietnam, say the program protects American catfish producers.

Among the most significant changes to farm subsidies would be the elimination of so-called direct payments. They have been in place since 1996, cost about \$5 billion a year and go to farmers and landowners whether they grow crops or not.

Some of the savings from the elimination of direct payments will be added to the crop insurance program, in which the federal government covers losses from poor yields or declines in revenue. It also has its critics. ■

Federal Nutrition Assistance Programs Have Positive Impact

USDA's nutrition assistance programs provide healthy food for Americans who work hard but struggle to fill their plates. Last year, more than 49 million Americans lived in households that had difficulty putting food on the table. The USDA nutrition assistance programs provide a modern and effective nutrition safety net.

SNAP (Supplemental Nutrition Assistance Program)

- Over the past year, USDA has helped millions of Americans through the Supplemental Nutrition Assistance Program (SNAP). More than half of SNAP recipients are children and the elderly, and only 8% receive cash welfare.
- At the same time, our efforts to crack down on fraud and abuse while modernizing the SNAP program have led to one of the lowest error rates in history for the program and a fraud rate of 1.3%.

WIC (Supplemental Nutrition Program for Women, Infants and Children)

- USDA undertook historic improvements to the range of healthy food offered in the Special Supplemental Nutrition Program for Women, Infants and Children (WIC).
- The program now includes more whole grains, fruits and vegetables – the first comprehensive changes to the WIC program in 30 years – based on expert scientific recommendations.

For more information, visit www.fns.usda.gov/wic. ■



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petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Precautions and Preparations Provide Protection

You may have implemented methods and procedures that control “shrinkage” and losses inside your building; but what have you done to address the issue of robbery and holdups?

Gas stations/Convenience stores are ripe targets for the bad guys who are “carrying heat” or are bold enough to imply that they are a threat. News reports are filled with stories about retailers who are victims of robberies. As you address any other challenge; you need to be pro-active. You need to take matters into your hands before an attempted robbery.

CAMERAS

The old philosophy was to install hidden cameras. But the more modern approach is to have multiple, visible cameras, both inside and outside the building. Bad guys might think twice if they feel they might not get away unnoticed. And make sure the recorder is recording! Fake cameras and/ or recorders that don’t work are comparable to taking an unloaded gun into battle.

CLEAR WINDOWS

Use of signage in windows should be limited. Your cashier needs to be able to see who is outside, and the police need to be able to see inside. Keep that requirement in mind when installing signage on your windows. The bad guys are less prone to approach a business with unobstructed windows.

CASH-HANDLING PROCEDURES

Establish and enforce a policy that maintains a minimum amount of cash in the drawer. Frequent “drops” need to be an established procedure in your store. Statistics reveal that if the bad holdup guy gets more than \$400, he’ll probably return to strike again.

And if he gets very little or no money the bad guy tends to be violent. So a “cash in the drawer” range of \$150 to \$300 is the safest way to operate.

SECURITY OPTION

Encourage police to visit your store for a free cup of coffee. Crooks who “case” your place are less likely to select you for a target if they occasionally see a police cruiser parked on the premises. If you are concerned about the “fall-out” of offering such a program, provide the cops with a frequent coffee buyer card that they can show so other customers don’t question the transaction. Routine police visits will also discourage “loitering” neighbors. Customers are not comfortable buying fuel at stations where people are loitering.

LIGHTING

Lighting is the cheapest form of security, and acts as a promotional tool. Customers, especially women, prefer to trade at a location with more than adequate lighting, both inside and outside the store. And superior lighting eliminates areas where bad guys can lurk. Criminals also don’t like bright lights since they can be more easily noticed and identified.

TRAINING

Provide your employees with “what-if” training. What should they do in the case of a hold-up? Employees should remain calm and comply with the requests of the perpetrator. Don’t try to a hero by taking matters into their own hands. Have them try to remember distinguishing details about the robber. Facial hair, scars or tattoos; details about the weapon used, language accent are a few of the characteristics that will help identify the crook. As soon as possible call 911, lock the doors, and refrain from touching areas where the bad guy touched. Write down details as soon as possible after the incident, while they are still fresh in your mind.

Safety of your employees and customers should be your top priority. Drill that into your employee training. And let them know that you care about their well-being, and that is why you are discussing your “plan” before a robbery attempt takes place. ■

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ohio report

RON MILBURN // AFPD DIRECTOR, OHIO OPERATIONS

Retail Business Owners Review

In my discussions with Retail Business Owners it is no surprise to have them outline problems they are faced with us on a daily basis. I am listing several issues they have brought to my attention which are having a negative effect on the profits of their businesses.

- Finding reliable help
- Employee training
- Supplier issues, pertaining to quality of products, pricing, poor service
- Competition
- Federal, State, City and County Rules and Regulations

I have found it important to discuss these issues with retailers and suggest the need for them to grade their business in order to determine what changes they need to make and then initiate corrective action. Here are some helpful suggestions:

A NEW HIRE

Too many times retailers find themselves in a bind because of a shortage of help and rather than doing a thorough job of interviewing they might hire the wrong person. It is worth paying someone a few extra dollars if they are dependable then the turnover we see too much of.

PROPER TRAINING

Training is such a very important part of having a good employee. Keep in mind chances are when you hired this individual they had no knowledge of the job they are going to be doing. Many times the failure of an employee is based on the lack of training and supervision. Take a little extra time and properly train your new hires and it will pay off.

SUPPLIERS YOU CAN TRUST

Suppliers are a very important part in every type of business, especially retail business. As a business owner you must take the initiative to interview suppliers to determine whether they can give you better service, better pricing and help you with the knowledge they have to grow your business. I have heard retailers say "I really like my sales representative and I would really hate to change companies". Keep in mind sometimes liking your sales representative does not help your bank account grow. Let AFPD do the background checks and negotiating for you. This is what we do when the Program Endorsement Committee (10 retailers from the AFPD Board of Directors) completely vents a program proposal before they officially endorse it for the associations' members. There is strength in numbers! AFPD is considered a chain by more and more suppliers every day.

COMPETITION

When you speak of competition, there are several things you as a business person need to review. In the gasoline business and retail business in general, sometimes you cannot always be competitive with pricing. You can always be more competitive with your competition with proper training, image, greeting your customer; suggestive selling and thanking them and saying please come back again, also known as good customer service. Always have your cashiers try to find out the first name and greet your customers when they come in the store by their name.

RULES AND REGULATIONS

AFPD continues to monitor proposed and existing rules and regulations and in most cases have been very successful in taking the necessary steps to educate legislators and regulators and have influenced changes that favor our members.

AFPD welcomes any and all recommendations from our retail members and suppliers which would help make the lives of our small business owners easier. ■



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Reinventing



Retail

■ BY KRIS HARRIS



Merriam-Webster defines the word reinvent in two ways. The first definition is “to make major changes or improvements to,” and the second is “to present in a different or new way.” Both of these definitions require effort and resistance to complacency. For retailers, reinventing themselves can vary widely. It can come in the form of remodeling and reconstruction, or in the form of reevaluating current methods and reinforcing good practices. But how, exactly, does an AFPD member reinvent him- or herself? That question is best answered in the practices of fellow members who have proven techniques in place to help keep them ahead of the curve.

For the independent retailer, reinventing yourself doesn’t necessarily mean starting over. Quite often, it means looking at ways, both subtle and extreme, to keep your business always looking and moving forward. One of the best places to begin is by listening to your customers. They will tell you what you are doing right and suggest possible changes that you should take into consideration.

Tommy Marrogy, of Fresh Food Depot, says listening to the customers cannot be stressed enough. “Customer service is key,” he said. “Reinventing convenience to the consumer is huge right now. The consumers have changed themselves. The soccer mom’s schedule is tight, and, because of the economy, everyone’s on a budget.”

With time being at a premium, some retailers are now offering new ways to cater to those on the go. For Al Jonna, owner of Picnic Basket Market, this is done by offering prepared food and cutting down on the time his customers spend waiting for their orders. “People are on the go, so we offer convenience, like prepared foods and hot foods to go,” said Jonna. “We also allow people to call in, so they don’t have to wait for their deli meat. It’s already sliced for them. It’s just pretty simple customer satisfaction.”

John Abbo, owner of Hartland Mobil, has a plan in place that helps keep him grounded and advancing. “When I think about reinventing myself, that’s a continuous process that we’ve been striving for, for the past 20 years,” said Abbo. “Continuously improving is what I like to call it, and always moving forward.” His



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approach is based on keeping focused on the basics, which, for him, includes a strong infrastructure. “First, go back to the basics,” he advised. “Always make sure your core principles are in place, in conjunction with your mission statement. The most important thing that we have in our industry is our infrastructure of employees and customer service.”

Sometimes, dramatic change is necessary. Due to the recession and resulting closures, some retailers have had to adapt in ways that required a complete store makeover. In the case of the Wine Palace, that’s exactly what owner Cliff Denha decided was best. “We were a manufacturing plant-oriented store, where we had a great lunch business from the plant, but then the plants around him closed due to the recession,” explained Denha. “My brother and I had to change the way we do business, and we changed the store to a destination. So, we doubled the size of the store, brought in a lot of unique items offered in-store tasting and upgraded to a gourmet deli.”

There has been a push, in the last few years, for Michigan-based products. Some retailers, such as Westborn Market and owner Austin Anusbigian, have seen the potential of this new trend and have decided to make it a focus of their product line. “That’s one of the things we really like to focus on — the local aspect of our business,” said Anusbigian. “We have a ton of Michigan products in all the stores and that’s a really important thing to a lot of people right now; the whole local movement.”

Another way to begin the process is to look for ways to freshen up the appearance of your location. Whether it’s to the exterior or interior, large and small changes can completely transform a store in the eyes of the customer. Many retailers find themselves moving items to give the impression that the store has been remodeled. “We constantly move merchandise around and bring in new displays all the time,” said Abbo. Echoed Denha: “You have to constantly change and evolve. We try to do one major thing a year. Even a fresh coat of paint goes a long way when reinventing your store.”

Marketing your store is a powerful tool that can be used in new ways when trying to achieve lasting success. Advancements in technology are creating tech-savvy customers who can be engaged through social media. Some retailers are harnessing that power and using social media to support traditional marketing strategies.

USA 2 GO owner Kevin Banham sees the potential in this new marketing strategy and has made it a priority for the upcoming year. “For 2014, our main focus is marketing and the plan is, by the end of year, to be fully engaged in social media and incorporate that into our website,” said Banham. “We are also going to establish a proprietary loyalty program.”

Where do retailers turn for new ideas? Some are always keeping their eyes open whenever they step inside a store, whether or not it’s within their industry. Others are networking across the nation. “We look at what’s going on in the big cities like New York, and then put our own personal spin on it,” said Anusbigian. “There are groups of markets across the country that we talk to and share ideas with.”

Some retailers are even looking across the border for new ideas and ways to package current products to their customers. “We launched a program called Mixed Brew, which is an idea I picked up from the liquor stores in Canada,” explained Banham. “Basically, if you find an idea and you can make it work with what you have and your environment, you launch it as a program and promote it.”

Retailers are not alone in this process. AFPD provides help along the way. Whether directly or indirectly, AFPD helps support retailers by offering endorsed programs that keep them competitive and, in turn, allows them to be more creative in attracting new customers, while keeping current ones. “AFPD has programs that they’ve put together for their members, which is an extra incentive,” said Marrogy. “Just being an AFPD member, I get a certain amount of rebates, which help keep our prices at an everyday low.”

One thing is for certain. There isn’t just one way to reinvent your store. The best approach will be catered to your location, your product and your customers — and no one knows them better than you do.

Plan ahead and always be on the lookout for ways to incorporate creative ideas into your store; network and share ideas in order to stay fresh and in a constant state of change. Attend various tradeshow including the AFPD tradeshow and other shows as much as you can. Reinventing yourself doesn’t have to cost a lot of money, but it’s worth every nickel when you invest the time creating new ways to better serve your customers. ■

Kris Harris is a writer for Denha Media & Communications.



A Market of Difference in Michigan

■ BY TOMMY FRANZ

Opened in 1988, Market Square has been offering Detroit-area customers premier choices of meats, produce, fine wines and more to a customer base that has desired such products.

Johnny Karmo opened his first Market Square in 1988 when he realized that there was a need for gourmet foods in the Birmingham area. Since then, other stores like his have opened, but Karmo has been able to maintain a high level of success while growing his small neighborhood grocery store into a metro Detroit staple.

"There was a lack of gourmet markets in the area and there was nobody really selling gourmet foods or premium meats or any of those things back then," said Karmo. "We created a store that was geared for, obviously, the higher more affluent clientele — people that really wanted premium things and didn't mind paying more, but they expected superior quality goods and service."

Karmo explained that a couple of unique concepts helped Market Square attract a customer base beyond the immediate Birmingham community.

"We would have a lot of people who had other homes in different states, and we put together a meat order or some type of order that they couldn't get in their vacation home area," explained Karmo. "We started to do home deliveries back in the early '90s and as soon as it started, we extended it to a farther, broader base of customers. We also opened the store up to house accounts, and we've gone from 50 to 1,000 accounts now."



Competition from other stores has increased in the local area, but Karmo has continued to find ways to keep his original Market Square store ahead of its competitors.

"You have to keep active in what people want, know what they're looking for and maintain the convenience and quality they want," he said. "I've remodeled my store probably 10 times in the last 20 years. Other stores opened up in the area, but we never got hurt. We've always increased in sales and customer accounts."

To help his business grow, Karmo has been a member with AFPD since 1988. He said that the association has done well in helping business owners battle against harmful regulations that would hurt business.

"They help in terms of the small, independent businessman to keep them safe from high regulations and being overtaxed and overburdened with different rules that the state might think are okay for the big companies, but they never really take into consideration the smaller businessman who has to abide by some of the things they do," said Karmo.

Karmo elaborated on his view of the association by saying that it's a great resource of help for any small business.

"They're a great association; if you need health insurance you can get it from them," said Karmo. "They do a lot of networking. I've found businesses that I can deal with through them. I suggest that every small business joins them. They help more than other associations; joining definitely wouldn't hurt." ■

Tommy Franz is a writer for Denha Media & Communications.

RETAILER: MARKET SQUARE

Location: Birmingham, Beverly Hills and West Bloomfield, Michigan

Founded: 1988

Employees: 200

AFPD member since: 1989

Quotable: "Your Neighborhood Market"





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Offering Convenience in Ohio for 13 Years

■ BY TOMMY FRANZ

Near the shores of Headlands Beach in northern Ohio, Rohit Patel has been in business for 13 years, operating three Convenient Food Mart locations.

The concept to start a small business was a combined effort between Patel and a college friend, and the pair quickly had success in growing their initial business 20 years ago.

“After getting out of college, my friend and I were looking to do something on our own; we thought that a gas station and a convenience store would fit just fine, and we were actually able to grow the business,” said Patel. “When I left the store eight years later, our sales had tripled from when we originally purchased the store.”

Patel described his current ventures, the Convenient Food Mart stores, as appealing because they offer a wide range of items at competitive prices.

“We sell a lot of convenience store items like beer, wine, cigarettes, groceries and gas,” said Patel. “I recently purchased a new store and we opened it and started displaying similar items. I try to put the same work in all of my stores with good and very competitively priced products, along with good small-store service.”

Patel joined the AFPD five years ago because he needed assistance in areas in which he was not an expert, and he said the association has been a tremendous help in those areas.

“The AFPD was instrumental to us with the areas we didn’t have experience in,” said Patel. “We didn’t



know many people where we can buy insurance or find out where to get the best deals or how we need to sign contracts with people, even with our own vendors, and AFPD was able to provide us with help in all those areas. I am always impressed the way AFPD always continues to expand their services to help us out even more.”

Patel recently began taking advantage of several programs that the AFPD offers, including discounts on office supplies from Office Depot and savings on his utilities bills as well. He has also been a longtime participant in the coupon program.

“I knew I wouldn’t do it on my own with the coupons, so I sought out AFPD’s help and they helped me open up an account,” explained Patel. “All I have to do is ship out the coupons and they provide me with excellent service, and I get my checks right away.”

The Headlands Beach community has provided Patel with an advantageous area for business, and he said that his customers are easy to recognize on a daily basis.

“We are in a very close-knit community where 95 percent of our customers are our everyday customers and are typically familiar faces,” he said. “It’s almost like a family, where I know everybody and everyone knows me by name. I’m very thankful to my community.”

Being located in a popular destination for summer activities has also helped Patel have success in business.

“We are actually a staple in the Headlands Beach area,” he noted. “During the summer when people go to the beach, they always stop at the store, and we are the location where they grab their stuff before they go to the beach.” ■

Tommy Franz is a writer for Denha Media & Communications.

RETAILER: CONVENIENT FOOD MART

Location: 2 locations in Mentor and 1 location in Painesville, Ohio

Founded: 1991

Employees: 7

AFPD member since: 2007



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Conveniently Serving Detroit for More Than 30 Years

■ BY TOMMY FRANZ

In many different capacities, Sam Dallo has been involved with the AFPD for 34 years. Beginning in 1980, Dallo became involved with the association to help operate his family owned business chain, In-N-Out.

"We ran In-N-Out Food Stores, which were convenience food stores that had beer and wine and all of your convenience food items," said Dallo. "We were just a fast-food convenience food store. We had sandwiches and a deli counter, and that's basically all we had."

Dallo moved to the Detroit area in 1978, and with the help of family members, he was able to begin his chain of convenience stores two years later.

"We came into the country in 1978 after I graduated college," he recalled. "We had family to support. I got married right away. We started working, and from 1978 to 1980, I worked for people and saved all of the money that I could save. With the help of some family members, I was able to buy my first store and we expanded from there."

Dallo served on the AFPD board for 20 years, two of which he served as chairman. During his time as chairman and board member, Dallo said that he worked on a wide range of issues.

"We worked on way too many issues, such as the bottle deposit and the lottery," he said. "I was very involved with the liquor control commission. We were able to get the lottery to increase the commission for the storeowner when a winning ticket was purchased in that store."

Dallo has one of his convenience stores in operation today, but he has a new focus — hotels. Dallo operates five properties in the Detroit area with the help of his entire family.

"It's a different business," he said. "It's still demanding on me, but with the help of the family, especially my oldest son, they are running the day-to-day operations and I oversee what they do and make



SAM DALLO AND HIS FAMILY

sure the numbers are okay. I'm enjoying my days every single day."

Dallo remains an active member of the association and tries to be as involved as he can, despite his current duties with his hotel properties.

"I'm still a member of AFPD," he explained. "I still have the one store that's a member of AFPD and I'm a strong supporter of the association. I attend most of the events that they have. I wish I could be more involved, but conflict of time and my priorities have kept me away."

"We had a great relationship with the members and we had a great relationship with the board of directors. I still have a great relationship with Auday (Arabo) and all of the employees. I visit them once in a while to say hi." ■

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Two quick and easy ways to make cauliflower

ROASTED CAULIFLOWER

Take a head of cauliflower and trim and hollow out the core as much as possible. Take olive oil or clarified butter and mix in a bowl with several seasonings of your choice. Take some of the seasoned oil mix and brush all over the cauliflower. Roast at 400 degrees for 30-45 minutes or longer depending on size. Continue to baste with remaining seasoned oil while roasting.



PUREED CAULIFLOWER

Cut a head of cauliflower into small pieces and steam until the cauliflower is VERY soft. Place the steamed cauliflower into a food processor and process until smooth.

Optional: add cheese before processing and/or sautéed onion or garlic, salt, pepper, paprika, parsley, chive, butter or whatever seasoning you prefer.



Recipes provided by Pamela Haddad, RD, MS Nutrition Counseling Services.

Pamela Haddad, R.D.M.S. received her Master of Science degree in Health Care Education from the University of Detroit Mercy and Her Bachelor of Science degree in Medical Dietetics from Wayne State University. She is a Registered Dietitian with over 25+ years experience in providing nutrition counseling to individuals and groups with food-related illnesses, and those interested in health promotion and disease prevention. She teaches Human Nutrition at the university level, is a frequent keynote speaker at educational conferences, and a columnist for the Michigan Chapter of the Crohn's & Colitis Foundation of America. Pam has provided nutrition counseling services in various office and community settings and has maintained her own private practice for the past 20 years, currently in Farmington Hills MI. She specializes in Weight Management, Diabetes Management, Hypertension, Hyperlipidemia, Food Allergies, Weight Management and Digestive Disorders. In her work, Pamela targets awareness of personal needs and fitness to develop the knowledge and skills required to affect positive behavioral changes in dietary habits.

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Read This Before You Reach Into The Fridge for a Late-Night Snack

■ BY SARAH MICALLEF

It's 9 p.m. and the day is just starting to wind down. You think back on all the things you accomplished during the day and the fantastic choices you made for healthy snacks and meals and you think, "I deserve a treat!"

You open the fridge and stare blankly for a few seconds before walking over to the pantry to grab a few handfuls of cereal, a mini chocolate bar, a few nuts and ultimately decide to pop a bag of popcorn. You take it with you to the TV to relax.

Unfortunately, this scenario is all too familiar and our evening snack becomes higher in calories than many of the meals we may have during the day. In the example provided above, the snacking done in just a few minutes exceeded 500 calories. While the effect eating at night has on weight loss may still be controversial, we know exceeding our daily calorie needs any time of the day will lead to weight gain.

How do we break mindless evening snacking? Here are some tips to help you change some unfavorable eating habits:

1 Think differently. So many of the goals we are able to execute start before we even try to do them. Catch yourself saying negative things and try to put a positive twist on it. If you find yourself saying, "I always overeat

when I'm watching TV", try something like "I am able to choose healthy snacks". Mindset is everything.

2 Determine if you are really hungry or not. Try getting back in tune with your body's natural signals for hunger and satiety. As Grace Derocha wrote in her blog, the hunger scale is a great way to identify how hungry you are before you reach for that snack. It is also a great tool to use to evaluate when to stop eating. Tuning into body signals provides an opportunity to really decide if we need a snack or if we are eating because of other reasons like boredom, habit, stress, fatigue, or as a reward. If you are truly hungry, decide what it is you want and how much you are going to have before you start munching on everything.

3 Set some ground rules. Many of the calories that sneak in are from those we don't remember. Remember the two handfuls of cereal we had while we were deciding what to have as a snack? Challenge yourself to try to avoid eating while you are standing in front of the fridge or pantry. If you tell yourself you have to eat at the kitchen table you may find you really don't want that snack at all.

4 Try a new location. If you find yourself thinking about having a snack even when you aren't hungry when you do a

certain activity, like watching TV, try making a new evening habit in a different room you don't associate with eating. For example, when I find myself watching TV and wanting a snack even though I'm really not hungry, I will grab a book and head to my bedroom to read it. Disaster averted.

5 Distract yourself. Often the urge to snack is one that will pass if we try to avoid it for 10-20 minutes. Try doing something which is not conducive to eating. Things which work for me are going for a quick walk, folding a load of laundry, painting my nails, or organizing a kitchen or desk drawer.

6 Look for support. You may find other members of your family or close friends are looking for a little extra motivation or accountability, too. Having a conversation with a trusted friend or family member about what it is you want to accomplish can be an extra little push on tough days.

It takes time to change a behavior, so don't forget to forgive yourself for those slips that happen along the way. ■

***About Sarah Micallef:** Sarah is in love with food and fitness! As a registered dietitian and health coach at BCBSM, she embraces the opportunity to be able to share her enthusiasm and knowledge with people everywhere. She is a proud MSU Spartan, and treasures all things outdoors including running, camping, and backpacking.*



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Health Insurance Marketplace Enrollment

The Department of Health and Human Services (HHS) reported that more than 2 million people selected insurance plans through state and federal Marketplaces as of December 28, 2013.

The January 13 announcement was the government's first release of demographic information about enrollees. In December, young adults age 18-34 account for nearly a quarter of all Marketplace enrollees. There has been considerable interest in encouraging young adults to enroll in Marketplace plans because they are the age group most likely to be without health insurance coverage. The expectation is that people who are older and sicker are more likely to select coverage earlier in the initial enrollment period, while "younger and healthier people"

will tend to wait until the end of open enrollment. As can be seen in the growth in enrollment of young adults in the FFM for December compared to October and November; increasing nearly five-fold.

Of the nearly 2.2 million enrollees in federal and state Marketplaces:

- 54 percent are female and 46 percent are male
- 30 percent are ages 34 and under
- 24 percent are between the ages of 18 and 34
- 60 percent selected a Silver plan, while 20 percent selected a Bronze plan
- 79 percent selected a plan with financial assistance.

In Michigan, 75,511 individuals have selected a Marketplace plan while a total of 185,376 individuals

have completed applications. Of those completed applications, 101,539 people have been determined eligible for financial assistance and 22,221 individuals qualify for Medicaid or CHIP.

Of the persons who have selected Marketplace plans in Michigan:

- 55 percent are female and 45 percent are male
- 25 percent are between the ages of 18 and 34
- 70 percent selected a Silver plan, while 12 percent selected a Bronze plan
- 84 percent selected a plan with financial assistance.

The January report also details state-by-state information where available. In some cases, only partial datasets were available for state marketplaces. ■



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michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

Retailers Expected to Play Key Role, Share in Growth, Benefits of iLottery Services

The Michigan Lottery expects its 11,000 retailers to play a key role in the iLottery services that it is developing and to be positioned to benefit from the projected sales growth from the use of the digital channels.

The potential is clear. Other countries and other states have seen overall lottery sales go up after they offered iLottery services, which allow players to enjoy their favorite games over the internet and on mobile devices. The experience elsewhere has been that iLottery services boost public awareness and interest in lottery games and that leads to increased sales in all channels.

A recent survey of Michigan Lottery players also found that iLottery services offer an opportunity to increase player visits to retailers. Going to a retailer to buy a “stored value card,” similar to a gift card, was listed as one of the top options for players when asked how they would prefer to pay for iLottery services.

After buying such a card at a retailer, a player would go to their online iLottery services account and enter a code from the card to add the purchase amount to their account and use it to pay for game plays.

While no final decisions have been made about such “stored value cards,” we expect they also would provide a new commission opportunity for retailers.

Plus, we plan to integrate retailers into iLottery services through promotions and other offerings. One option we’re exploring would be to offer iLottery players coupons for lottery products that they would redeem at their local retailers.

Our schedule calls for iLottery services to be offered to players later this year. We will provide more details about the interaction between retailers and iLottery services as the project moves forward.

I want to emphasize that the Michigan Lottery is committed to working with its retailers and is focused on creating an iLottery services structure that builds on our longstanding relationships and mutual success.

We’re able to have such success together for more than four decades because the Michigan Lottery is continually changing and evolving to meet the demands of its players and stay competitive in the entertainment marketplace.

In today’s society, more and more consumers – including Lottery players – are turning to digital channels for business and for entertainment. Our challenge is to work together to go where our customers are with these digital channels and then incorporate this new approach with our existing businesses.

These digital channels offer significant potential. The Players Club, which is offered through the Lottery’s website, has nearly 550,000 members. We’re seeing steadily increasing traffic to our website and recently launched a redesign of the website based on feedback from players across the state. The updated website is easier to use and provides more information, including a feature for players to locate retailers that offer specific instant tickets for sale.

Providing iLottery services to players is the next logical step in the evolution of the Michigan Lottery. It will help the Lottery and its retailers meet the latest demands of players and stay relevant and competitive in the marketplace. ■

INSTANT TICKETS



NEW INSTANT TICKETS

February 4, 2014:

- Tripling Red 7's \$3 (IG # 688)
- Triple Green Cashword \$5 (IG # 659)
- Diamond Wild Time \$5 (IG # 680)
- \$2,000,000 Cash \$30 (IG # 683)

TICKETS SET TO EXPIRE

February 1, 2014:

- Tripling Red Bingo \$2 (IG#604)

February 3, 2014:

- Hot \$100s \$2 (IG# 611)

INSTANT TICKET ACTIVATION

Retailers are reminded to activate instant ticket books before selling to ensure validation of the tickets.

On Sale Feb 10

Drawing April 15, 2014

\$10

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Tickets cost \$10 each, so retailers will also earn \$0.60 on every ticket sold.
And there is no limit to the number of tickets that can be sold –
the more tickets you sell, the more you will earn.

HAPPY TAX DAY!

The drawing will take place on April 15, 2014 – no exceptions!
The total number of prizes will be awarded based on the total
number of tickets sold. Winning numbers will be posted online
at michiganlottery.com the day of the drawing.

The number of prizes grows and grows!
Sold only in Michigan

*Odds of winning depend on the total number of tickets sold through April 14, 2014. There will be one \$40,000 prize for every 30,000 tickets sold. There will be 17 prizes of \$100, 616 prizes of \$50, and 1,033 prizes of \$15 for every 10,000 tickets sold. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.

\$40,000 winning ticket holders will receive a net prize amount. To arrive at the net prize value, the Lottery will hold and deposit on behalf of each prize winner the required state and federal income taxes on the gross prize. The federal income tax rate is subject to change and will be determined at the same time a prize winner files their claim. The Lottery is not responsible for additional taxes in excess of the amount withheld by the Lottery that may be due when a prize winner files all tax returns for the year the prize is claimed.





ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Ohio Committee Action While Assembly Takes a Rest

The Ohio General Assembly is back in session and there have been a number of hearings in the Ohio House Committees. The bill drawing the most attention in House Bill 375 which would impose an additional tax on oil and gas drilling in Ohio. There are three versions of the bill. The Ohio Oil and Gas Association (OOGA) representing the smaller Ohio drillers and some of the larger companies wrote HB 375; the trade association for large multi-national companies, based out of D.C., want major changes; and the Governor's office has its own version of the bill. The sponsor of the bill has indicated he wants the bill out as soon as possible so the Senate has time to deal with it prior to breaking in April for primary elections. The Governor's office has indicated they might have language in the mid-budget review bill (MBR) scheduled to be introduced shortly.

“On the regulatory side, AFPD will continue to be vigilant in working with Tax Department on drafting rules for the new Petroleum tax (PATax) which will replace the CATax on July 1, 2014.”

AFPD will be meeting with selected legislators to discuss the possibility of making changes to the lottery laws, primarily to increase the amount received by our members. With a limited schedule this year due to elections it's hard to predict what might move. There is a possibility that a bill may be introduced to move the gas tax collection to the rack.

Also there is always the danger of bills being introduced to increase taxes on tobacco and alcohol; but that threat is a little less likely in election year.



On the regulatory side, AFPD will continue to be vigilant in working with Tax Department on drafting rules for the new Petroleum tax (PATax) which will replace the CATax on July 1, 2014. Recently, Ohio EPA finalized their rules on eliminating requirement for Stage 2 vapor recovery at pumps. You can receive final rule by contacting Ed Weglarz or Ron Milburn at AFPD. These rules were made with the help of AFPD and two of its member companies. A special thank you to goes out to AFPD Executive Board Member Paul Elhindi for his time and expertise on this important issue.

Two major surprises last month as Ohio EPA Director Scott Nally abruptly resigned his position and was immediately replaced by Craig Butler who had been working in the Governor's office as an advisor on energy issues. Not sure if Butler will be a permanent replacement. Also announcing he was leaving at end of his term in April, and not seeking reappointment, was Todd Snitchler, Public Utilities Commissioner. Todd was the head of the commission that regulates gas and electric companies in Ohio and also pipelines.

Lastly there was a mistake in last month's Ohio report that said there were 18 Congressional seats up this year when in fact Ohio has 16 seats. Currently there are 12 Republicans and 4 Democrats and that's not likely to change. ■

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ohio liquor

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

Division Helps Businesses Expand

At this time of year, many businesses that hold on-premises liquor permits are making plans to accommodate patrons who want to dine and/or drink outdoors by expanding their defined permit premises to include a patio, balcony or other outdoor area. The Division also receives a smaller number requests to reduce or eliminate part of a defined permit premises – a process called “diminution.” It is also important that they understand the law regarding where on their liquor permit premises they can sell and allow alcohol to be consumed, and what is required to be granted approval by the Division for an expansion or diminution.

Between now and July 4th, the Division of Liquor Control becomes inundated with such requests, mostly for expansions to help business attract and serve more customers. Permit holders who are planning any kind of expansion or diminution of their permit premises should submit their requests as soon as possible. In 2013, we assisted almost 700 businesses with expansions to their permit premises.

Your permit premises is defined when the inspection is made of the premises prior to the liquor permit being issued. The definition of your permit premises is found on a form maintained at the Division of Liquor Control. No sale, storage, serving or consumption of alcoholic beverages may take place outside of the defined premises. In addition, your permit, indicating your sales privileges, must be conspicuously displayed on the premises at all times.

Any expansion or diminution of the defined permit premises must be approved by the Division, and such approval must be received before using the expanded area as part of your permit premises. Requests should be submitted in writing to the Division's Investigative Services Unit using the “Request for Expansion/Diminution of Permit Premises” form (form DLC

4248). This form should include a diagram, rough sketch or blueprint showing the proposed expansion or deletion. Please note that all requests must be signed by the permit holder of record, not a manager or other employee. In addition, the permit holders must show that they have tenancy to operate in the area of the proposed expansion.

An expansion such as a deck or patio must be on a common piece of ground and/or adjacent to the current permit premises with proper ingress and egress. In addition, the expansion area must be well defined, properly secured, and delineated by some type of physical structure such as a fence, wall, or dense shrubbery. Temporary expansions or deletions to the permit premises will not be approved. Because all rights granted by a liquor permit shall be exercised at not more than two fixed bars, a duplicate bar permit will be required if the proposed expansion will include a third fixed bar or service counter. The environmental impact on the surrounding area of the permit premises will also be taken into consideration as to whether the request will be approved or denied, and all changes in the permit premises must comply with state and city/township codes, as well as all Division of Liquor Control rules and regulations.

Once a request is received, a Compliance Officer will visit your permit premises to view the completed expansion or diminution, take photos, and record any other pertinent information. At the time of inspection, the Compliance Officer will need to see the food service operator's license, vendor's license and liquor permit. Approval or denial of the proposed expansion or diminution shall be made within 20 working days from the date the premises are inspected by the Division.

Permit holders who would like more information regarding an expansion or diminution of their permit premises should call the Division's Investigative Services Unit at (614) 644-2455, or visit the Division's web site at www.com.ohio.gov/liqr. Requests can be mailed, faxed to (614) 644-4891, or e-mailed to the Division at webliqr@com.state.oh.us. More information on the definition of a permit premises and premises expansions/diminutions can be found in Ohio Administrative Code Section 4301-1-02. ■

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Address			

Note: For this to be a **valid** letter, the self-insured department for self-insured employers, or the employer services department for all other employers, must stamp it. Being temporary in nature, BWC will not record via computer or retain this authorization. Representative must possess a copy when requesting service relative to the authority granted therein.

This is to certify that CAREWORKS CONSULTANTS INC. (ID NO. 150-80) and the Associated Food & Petroleum Dealers Inc. (57000, 2014/2015, Code 11/14) including its agents or representatives identified to you by them has been retained to review and perform studies on certain workers' compensation matters on our behalf.

This limited letter of authority provides access to the following types of information relating to our account:

1. Risk files;
2. Claim files;
3. Merit-rated or non-merit rated experiences;
4. Other associated data.

This authorization does NOT include the authority to:

1. Review protest letters;
2. File protest letters;
3. File form *Application for Handicap Reimbursement* (CHP-4);
4. *Notice of Appeal* (I-12) or *Application for Permanent Partial Reconsideration* (IC-88);
5. File self-insurance applications;
6. Represent the employer at hearings;
7. Pursue other similar actions on behalf of the employer.

I understand that this authorization is limited and temporary in nature and will expire on April 30, 2014 or automatically nine months from the date received by the employer services or self-insured departments, whichever is appropriate. In either case, length of authorization will not exceed nine months.

Telephone number	Fax number	Email address
Print name	Title	Signature
		Date

Completion of the temporary authorization provides a third-party administrator (TPA) limited authority to view an employer's payroll and loss experience. By signing the AC-3, the employer grants permission to the BWC to release information to the employer's authorized representative(s). The form allows a TPA to view an employer's information regarding payroll, claims and experience modification.

Attention group rating prospects

- Employers may complete the AC-3 for as many TPAs or group-rating sponsors they feel are necessary to obtain quotes for a group-rating program.
- Group sponsors must notify all current group members if they will not accept them for the next group-rating year. The deadline for this notification is prior to the first Monday in February for private employers and prior to the second Friday in August for public employers.
- All potential group-rating prospects must have:
 - Active BWC coverage status as of the application deadline;
 - Active coverage from the application deadline through the group rating year;
 - No outstanding balances;
 - Operations similar in nature to the other members of their group.
- Any changes to a group member's policy will affect the group policy. Changes can result in either debits or credits to each of the members.

Note: For complete information on rules for group rating, see Rules 4123-17-61 through 4123-17-68 of the Ohio Administrative Code or your TPA. All group-rating applicants are subject to review by the BWC employer programs unit.

BWC-0503 (Rev. 10/22/2012)
AC-3



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Return Your Paperwork to CareWorks Consultants Immediately!

In this difficult economy, don't throw away an opportunity to save your company money. The Associated Food & Petroleum Dealers (AFPD) partners with CareWorks Consultants who consistently offers industry-leading premium savings in our workers' compensation group rating program, while offering competitive marketplace fees.

As the deadline for enrollment into group rating approaches, take a look at your budget for this year. Enrollment into a group rating program can help employers save money on their workers' compensation premiums.

If you are currently participating in the AFPD group rating program, you will automatically be re-enrolled as long as you continue to meet the group criteria. CCI will let you know if your status changes each year.

CareWorks Consultants' customers have saved nearly \$2.1 billion in premiums with our comprehensive, full-service program which includes:

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The deadline to return your group rating packet to CareWorks Consultants is February 21, 2014.

To discuss your unique savings situation or receive a new copy of your quote, please call AFPD's Program Manager with CareWorks Consultants, Theresa Passwater, toll-free at (800) 837-3200, ext. 7248. ■

TAX FORMS FROM BILLION BACK REBATES AVAILABLE BEGINNING JANUARY 31

BWC will soon mail Internal Revenue Service (IRS) 2013 1099 MISC forms to employers who received rebates in 2013 as part of A Billion Back. BWC is required to send 1099 MISC forms to all employers who received payment of more than \$600.

The rebate amount listed on your 1099 MISC form may be different from the rebate check amount you received last year. This difference is due to BWC withholding any outstanding balance owed from your rebate check.

Details for the 1099 MISC can be viewed and printed at www.bwc.ohio.gov/formslogin.aspx after January 31.

Email BWC at EFTgroup@bwc.state.oh.us for more information about your IRS 1099 MISC form.

Rebate recipients are encouraged to consult with their tax professionals regarding tax reporting requirements.



Don't Forget to Complete and Post Your OSHA 300 Logs

Now that the holiday season is over, it's time to start preparing your 300 Logs, as required by the Occupational Safety and Health Administration. The OSHA recordkeeping standard, 29 CFR 1904, states that employers must have their 300A form completed, signed, and posted from February 1, 2014 to April 30, 2014.

Employers should ensure that injuries which meet the following criteria have been included on the 300 log form:

- Death
- Loss of consciousness
- Days away from work
- Restricted work activity or job transfer, or medical treatment beyond first aid.
- Any needlestick injury or cut from a sharp object that is contaminated with another person's blood or other potentially infectious material
- Any case requiring an employee to be medically removed under the requirements of an OSHA health standard

- Tuberculosis infection as evidenced by a positive skin test or diagnosis by a physician or other licensed health care professional after exposure to a known case of active tuberculosis.
- An employee's hearing test (audiogram) reveals 1) that the employee has experienced a Standard Threshold Shift (STS) in hearing in one or both ears (averaged at 2000, 3000, and 4000 Hz) and 2) the employee's total hearing level is 25 decibels (dB) or more above audiometric zero (also averaged at 2000, 3000, and 4000 Hz) in the same ear(s) as the STS.

If the employer has an incident which meets one of the above listed criteria, it is important that they identify if the incident has resulted in restricted work activity, or days away from work. Restricted work activity occurs when, as the result of a work-related injury or illness, an employer or health care professional keeps, or recommends

keeping, an employee from doing the routine functions of his or her job or from working the full workday that the employee would have been scheduled to work before the injury or illness occurred. Days away from work include any calendar day, after the date of injury, which the employee is unable to work. If your incident meets either the restricted work activity definition, or days away from work, be sure to record the correct number of days in the appropriate column.

If a single injury or illness involved both days away from work and days of restricted work activity, enter the total number of days for each. You may stop counting days of restricted work activity or days away from work once the total of either or the combination of both reaches 180 days.

If the outcome or extent of an injury or illness changes after you have recorded the case, simply draw a line through the original entry or, if you wish, delete or white-out the original entry. Then write the new entry where it belongs. Remember to only record the most serious outcome for each case.

For additional compliance assistance, visit <http://osha.gov> or contact RiskControl360° by email at info@riskcontrol360.com or by phone at 1-877-360-3608.

The image shows the OSHA Form 300, 'Log of Work-Related Injuries and Illnesses'. It is a detailed form with multiple sections. At the top, it says 'OSHA's Form 300 (Rev. 10-10-10)' and 'Log of Work-Related Injuries and Illnesses'. There are instructions on how to use the form, including a note that it is not to be used for recordkeeping purposes only. The form has several columns for recording information: 'Date', 'Employee's name', 'Job title', 'Department', 'Location', 'Description of injury or illness', 'Date and time of incident', 'How the injury or illness occurred', 'Medical treatment', 'Job transfer or restriction', 'Days away from work', 'Total number of days away from work', 'Total number of days of restricted work activity', and 'Total number of days of both restricted work activity and days away from work'. There are also checkboxes for 'Lost workdays', 'Restricted work activity', and 'Days away from work'. The form is designed to be filled out for each incident and then posted in a visible location.





It PAYS to be a member!

AFPD has partnered with national and regional companies to help you save money!

Contact Name: _____

Store Name: _____

Address: _____

Phone: _____



Credit Card Processing Program

- ☐ Interested in joining this program
- ☐ Currently receiving this program



Nestle Ice Cream Rebate Program

- ☐ Interested in joining this program
- ☐ Currently receiving this program



Sherwood Foods Rebate Program

- ☐ Interested in joining this program
- ☐ Currently receiving this program



Pinnacle Propane Program

- ☐ Interested in joining this program
- ☐ Currently receiving this program



UniFirst Uniforms & Supplies

- ☐ Interested in joining this program
- ☐ Currently receiving this program



Coupon Redemption

- ☐ Interested in joining this program
- ☐ Currently receiving this program



Hi-Way Distributing Rebates

- ☐ Interested in joining this program
- ☐ Currently receiving this program



Office Depot Office Supplies

- ☐ Interested in joining this program
- ☐ Currently receiving this program



Natural Gas Energy Savings

- ☐ Interested in joining this program
- ☐ Currently receiving this program



Socksgalore Rebate Program

- ☐ Interested in joining this program
- ☐ Currently receiving this program



Conifer Insurance

- ☐ Interested in joining this program
- ☐ Currently receiving this program



Heeren Brothers Produce Program

- ☐ Interested in joining this program
- ☐ Currently receiving this program



Hospitality & Alcohol Beverage Law

- ☐ Interested in joining this program
- ☐ Currently receiving this program



Snack Food Program

- ☐ Interested in joining this program
- ☐ Currently receiving this program



Packaged Ice Program

- ☐ Interested in joining this program
- ☐ Currently receiving this program



Convenience Store Buying Program

- ☐ Interested in joining this program
- ☐ Currently receiving this program



Milk Buying Program

- ☐ Interested in joining this program
- ☐ Currently receiving this program



CareWorks Workers Compensation

- ☐ Interested in joining this program
- ☐ Currently receiving this program

Additional programs on the next page ➡

It PAYS to be a member!

Continued...



Leanin' Tree Greeting Cards

- ☐ Interested in joining this program
- ☐ Currently receiving this program



MoneyGram International

- ☐ Interested in joining this program
- ☐ Currently receiving this program



Training for Intervention Procedures

- ☐ Interested in joining this program
- ☐ Currently receiving this program



UST Owner/Operator Training

- ☐ Interested in joining this program
- ☐ Currently receiving this program



OSHA GHS Labeling of Chemicals Training

- ☐ Interested in joining this program
- ☐ Currently receiving this program

Please fax this form to
(866) 601-9610 or mail to:
5779 West Maple Rd.
West Bloomfield, MI 48322

If you have any questions about any of these programs. Please call the AFD office at (800) 666-6233,



All Natural Premium Blends



New premium mixes designed for discriminating consumers

- Healthier, all natural snacks with nutritional value



Deliciously addictive, instinctively good snacking blends

- Cherries, Cranberries, Blueberries,
Dark Chocolate, Premium Pecans



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

- No trans fats, no cholesterol



Unpriced packaging allows for optimum profit margins



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



Captain Morgan



WHITE RUM

WHITE RUM HAS A NEW CAPTAIN

Captain Morgan

WHITE RUM

5

BIOGRAPHICAL SKETCH

**WATERWAY TRANSPORT AND LOGGING
RAILROAD, CHICKAWAUGA RIVER, GEORGIA**
CAPITAL CITY OF THE STATE OF GEORGIA
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SMOOTHER
TASTE

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INNOVATIONS Trade Show

April 29 & 30, 2014 | 4-9pm

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AFPD's Annual Michigan Innovations Trade Show is known for its high-quality attendees, attendee satisfaction, special show-only deals & discounts and non-stop interaction. This show continues to be the best and most important trade show in this region for our industry and for your company's success.

Booth space is now available. Prime exhibit spaces go fast! Please call Alyssa Franchi at (800) 666-6233 to buy your booth today!



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Indicates a supplier program that has been endorsed by AFD



Indicates supplier only available in Michigan



Indicates supplier only available in Ohio

ASSOCIATIONS

AMR - Association Management Resources (734) 971-0000
Food Marketing Institute (202) 220-0600
Grocery Manufacturers Association ... (202) 639-5900
International Food Service Distributors Association (703) 532-9400
Local Business Network (248) 620-6320
National Association of Convenience Stores (NACS) (703) 684-3600
National Grocers Association (202) 624-5300
Neighborhood Market Association (619) 464-8485
Turkish Resource Center of North America (248) 885-2227

ATM

ATM of America, Inc. (248) 932-5400
Elite Bank Card ATM's (248) 594-3322
Speedy ATM (614) 226-2027

BAKED GOODS DISTRIBUTORS

Great Lakes Baking Co. (313) 865-6360
Michigan Baking Co. - Hearth Oven Bakers (313) 875-7246
Sajouna Bakery (313) 277-8877

BANKING, INVESTING & CONSULTING



1 Source Capital Commercial Financing **1-888-447-7892**



Lincoln Financial Advisors .. (248) **948-5124**
Bank of Michigan (248) 865-1300
Citizens Bank (248) 293-3036
Huntington Bank (248) 626-3970

BEER DISTRIBUTORS & SUPPLIERS

Amport Distributing, LLC (517) 423-6727
Eastown Distributors (313) 867-6900
Frankenmuth Brewery (989) 262-8300
Great Lakes Beverage Company (313) 865-3900
Powers Distributing Company (248) 393-3700

BOOKKEEPING/ACCOUNTING CPA

Alkamano & Associates (248) 865-8500
Marcoin/EK Williams & Co. (614) 837-7928
Old Bear & Associates (513) 403-9911
Shimoun, Yaldo, Kashat & Associates, PC (248) 851-7900
UHY-US (248) 355-1040

BUSINESS COMMUNICATIONS/ PUBLIC RELATIONS



Comcast (248) **343-9348**



Denha Media Group (248) **702-8687**

Clear Rate Communications (248) 556-4537
FirstMedia Group, Inc. (248) 354-8705

CELLULAR PHONES & MOBILE MARKETING



Airvoice Wireless, LLC **1-888-944-2355**

Metro Mobile Marketing LLC (734) 697-6332
Mousetrap Group (248) 547-2800
SPI Innovation (810) 733-7460

CHECK CASHING SYSTEMS

Secure Check Cashing (248) 548-3020

CHICKEN SUPPLIERS

Krispy Krunchy Chicken (248) 821-1721
Taylor Freezer (734) 525-2535

CHIPS, SNACKS & CANDY



Better Made Snack Foods ... (313) **925-4774**

Frito-Lay, Inc. 1-800-359-5914
Kar's Nut Products Company. (248) 588-1903
Motown Snacks
(Jays, Cape Cod, Tom's, Archway, Stella D'oro) ... (313) 931-3205
Nicks Chips (586) 619-7023
Snyder's-Lance, Inc. (616) 401-0258
Uncle Ray's Potato Chips 1-800-800-3286

COFFEE DISTRIBUTORS



Folgers (717) **468-2515**

CREDIT CARD PROCESSING



WorldPay (773) **571-6327**

Petroleum Card Services 1-866-427-7297

C-STORE & TOBACCO DISTRIBUTORS



Liberty USA (412) **461-2700**

Capital Sales Company (248) 542-4400
H.T. Hackney-Grand Rapids. 1-800-874-5550
Martin Snyder Product Sales Company .. (313) 272-4900
S. Abraham & Sons (616) 453-6358
United Custom Distribution (248) 356-7300

ENERGY, LIGHTING & UTILITIES



Volunteer Energy (734) **548-8000**

AmeriFirst Energy (Gene Dickow) (248) 521-5000
Dillon Energy Services (586) 541-0055
DTE Energy 1-800-477-4747
DTE Your Energy Savings 1-855-234-7335
Kimberly Lighting, LLC 1-888-480-0070
Michigan Saves (734) 494-2126
Reliable Choice Energy (616) 977-1705
Vantaura Energy Services (616) 366-8535

FOOD EQUIPMENT, MACHINERY, DISPLAYS, KIOSKS & FIXTURES

Culinary Products (989) 754-2457
Detroit Store Fixtures (313) 341-3255
Sitto Signs (248) 399-0111
Store Fixture Supercenter (248) 399-2050

FOOD RESCUE / FOOD BANKS

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

FRANCHISING OPPORTUNITIES

Buscemi Enterprises Inc. (586) 269-5560
Kasapis Brothers/
Ram's Horn Restaurants (248) 350-3430
Tubby's Sub Shops, Inc. 1-800-497-6640

GASOLINE WHOLESALE

Atlas Oil Company 1-800-878-2000
Central Ohio Petroleum Marketers ... (614) 889-1860
CFX Management (937) 426-6670
Countywide Petroleum/
Citgo Petroleum (440) 237-4448
G & T Sales & Service, Inc (248) 701-6455
Gilligan Oil Co. of Columbus, Inc. 1-800-355-9342
High Pointe Oil Company (248) 474-0900
K & K Petroleum Maintenance, Inc. (937) 938-1195
Obie Oil, Inc. (937) 275-9966
Oscar W Larson Co. (248) 620-0070

GREETING CARDS



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

GROCERY WHOLESALE & DISTRIBUTORS

Cateraid, Inc. (517) 546-8217
Central Grocers (815) 553-8856
D&B Grocers Wholesale (734) 513-1715
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
SpartanNash (616) 878-2248
SUPERVALU (937) 374-7609
Value Wholesale Distributors (248) 967-2900

HOTELS, CONVENTION CENTERS & BANQUET HALLS

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

ICE CREAM SUPPLIERS



Nestle DSD (248) **425-8332**




Arctic Express (Nestle Ice Cream) .. **1-866-347-3657**



Prairie Farms Ice Cream Program (Large Format) **1-800-399-6970 ext.200**
Country Fresh 1-800-748-0480

ICE PRODUCTS

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

INSURANCE SERVICES: COMMERCIAL

-  **Conifer Insurance Co** (248) 262-5988
 **CareWorks**  ... 1-800-837-3200 ext. 7188
Bassam & Associates/Village Insurance
Group (330) 342-0347
Cox Specialty Markets 1-800-648-0357
Globe Midwest/Adjusters
International 1-800-445-1554
Great Northern Insurance Agency (248) 856-9000
Insurance Advisors, Inc. (248) 363-5746
QBE Insurance Company (248) 359-9948
Thomas-Fenner-Woods Agency, Inc. ... (614) 481-4300
USTI/Lyndall Insurance (440) 247-3750

INSURANCE SERVICES: HEALTH & LIFE

-  **BCBS of Michigan**  1-800-666-6233
Faisal Arabo, New York Life Insurance
Company (248) 352-1343
Providence Financial Group, LLC (248) 765-1815
Rocky Husaynu & Associates. (248) 851-2227

INVENTORY SERVICES

- Target Inventory (586) 718-4695

LEGAL SERVICES

-  **Bellanca & LeBarge, Attorneys and
Counselors**  (313) 882-1100
 **Pepple & Waggoner, Ltd.**  (216) 520-0088
 **Willingham & Cote, PC** 
(Alcohol Issues) (517) 351-6200
Cummings, McCloy, Davis & Aho PLC ... (734) 261-2400
Denha & Associates. (248) 265-4100
Jappaya Law, PC. (248) 626-6800
Kitch Attorneys & Counselors (586) 493-4427
Latinis Fakhouri Law Firm (248) 945-3400
Law offices of Kassab & Arabo, PLLC ... (248) 865-7227
Mekani, Orow, Mekani, Shallal &
Hindo, PC (248) 223-9830
Porritt, Kecskes, Silver & Gadd, PC ... (734) 354-8600


LOTTERY

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

MAGAZINE & TRADE PUBLICATIONS

- HSI Magazines Distributor. (586) 275-0424
KB News Magazine Distributors (586) 978-7986

MEAT & DELI DISTRIBUTORS

-  **Sherwood Foods Distributors** (313) 659-7300
A to Z Portion Control Meats (419) 358-2926
C. Roy & Sons (810) 387-3975
Lipari Foods (586) 447-3500
Natural Choice Foods. (616) 822-4613
Weeks Food Corp. (586) 727-3535
Wolverine Packing Company (313) 259-7500

MILK, DAIRY & CHEESE PRODUCTS

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



MISCELLANEOUS

- Grocery Heros (online shopping program) ... (419) 764-8564
Midwest Medical Center (313) 581-2600
TechClinic. (586) 943-8888

MONEY ORDERS/MONEY TRANSFER/BILL PAYMENT

-  **MoneyGram International MI** (517) 292-1434
..... OH (614) 306-1375
NoCheck Payment Service, LLC (248) 973-7241

NON-FOOD DISTRIBUTORS

-  **Hi-Way Distributing** (330) 645-6633
 **Socks Galore Wholesale** (248) 545-7625

OFFICE SUPPLIES & PRODUCTS

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

PIZZA SUPPLIERS

- Hunt Brothers Pizza (615) 259-2629


POINT OF SALE

- BMC - Business Machines Specialist .. (517) 485-1732
Caretex Total Business Concepts ... 1-866-593-6100
Delta Swiss Technologies 1-877-289-2151
Great Lakes Data Systems... (248) 356-4100 ext. 107
Legacy Technology Services. (630) 622-2001
Silk Route Global (248) 854-3409

PRINTING, PUBLISHING & SIGNAGE

- American Paper & Supply (586) 778-2000
Fisher Printing (708) 598-1500
Huron Web Offset Printing. (519) 845-0821
International Outdoor (248) 489-8989
Michigan Logos (517) 337-2267
Pace Custom Printing. (248) 563-7702
The MP Group (740) 513-3200

PRODUCE DISTRIBUTORS

-  **Heeren Brothers Produce** ... (616) 452-2101
Ace Produce (248) 798-3634
Tom Maceri & Son (586) 552-1555

PROPANE

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

REAL ESTATE

- American Business Broker (614) 944-5778
Judeh Tax Appeal Team (313) 277-1986
Signature Associates - Angela Thomas .. (248) 359-3838

REFRIGERATION & REFRIGERATION SOLUTIONS

- Phoenix Refrigeration (248) 344-2980
Running Right (248) 884-1704

SECURITY, SURVEILLANCE & MORE

- Central Alarm Signal (313) 864-8900
Whole Armor Reliant Services LLC (313) 930-5464

SHELF TAGS/LABELS/MARKETING

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

SODA POP, WATER, JUICES & OTHER BEVERAGES

-  **Arizona Beverages** (810) 360-0671
 **Intrastate Distributors**  (Snapple) (313) 892-3000
 **Monster Energy Company**... (586) 566-6460
7UP Bottling Group (313) 937-3500
Absopure Water Co. 1-800-334-1064
Canada Dry Bottling Co. of Lansing ... (517) 322-2133
Coca-Cola Refreshments
..... Auburn Hills (248) 373-2653
..... Belleville (734) 397-2700
..... Metro Detroit (313) 868-2008
..... Port Huron (810) 982-8501
Coca-Cola Refreshments - Cleveland .. (216) 690-2653
Faygo Beverages, Inc. (313) 925-1600
Freshly Squeezed. (440) 821-9711
On Go Energy Shot. (248) 470-4300
Pepsi Beverages Company ... Detroit 1-800-368-9945
..... Howell 1-800-878-8239
..... Pontiac (248) 334-3512

TOBACCO COMPANIES & PRODUCTS

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

UNIFORMS, LINENS, WORK WEAR & SUPPLIES

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

WASTE DISPOSAL & RECYCLING

- National Management Systems (586) 771-0700

WINE & SPIRITS COMPANIES

- Bacardi Martini U.S.A. (734) 459-2764
Beam, Inc. (248) 471-2280
Blue Nectar Spirits Co. (248) 722-4453
Brown-Forman Beverage Company ... (248) 393-1340
Cana Wine Distributors (248) 669-9463
Diageo 1-800-462-6504
Heaven Hill Distilleries 1-800-348-1783
KCTS-Awesome Brands (248) 549-0054
Remy Cointreau USA (248) 347-3731
SSB Group (Voo Vodka) (248) 416-3405
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



2014 AFPD FOUNDATION ACADEMIC SCHOLARSHIP PROGRAM

\$1,500 SCHOLARSHIPS

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*Applications are available beginning January 1, 2014.
Deadline to apply: March 31, 2014.*

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- Distribution system covering the United States
 - ✓ Boxed Beef
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Wolverine Packing Company, 2535 Rivard St, Detroit, MI 48207, (313) 259-7500



MARCH 28, 2014

CHAIRMAN'S ROAST

Come roast former AFPD chairmen Joe Bellino Jr. and Ronnie Jamil! AFPD is rolling out the red carpet for a classic comedy roast; A night filled with fun, laughs, cigars, wine and cocktails. Sponsorship opportunities are available.

Regency Manor // Southfield, MI

APRIL 29 & 30, 2014

AFPD'S 30TH ANNUAL INNOVATIONS TRADE SHOW

AFPD's longest running trade show has retailers looking to fill their shelves for the spring and summer months. The Annual Innovations Trade 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.

Burton Manor // Livonia, MI

JUNE 23, 2014

AFPD FOUNDATION JOSEPH D. SARAFI 6TH ANNUAL SCHOLARSHIP LUNCHEON

Each year the AFPD Foundation awards academic scholarships in the amount of \$1,500 each to extraordinary and deserving students throughout the state of Michigan who are attending an accredited public college, private college, or university. Michigan scholarship recipients have an opportunity to meet and network with donors and contributors at this luncheon. Tickets and sponsorship opportunities available.

Detroit Institute of Arts // Detroit, MI

JULY 15-17, 2014

AFPD'S 38TH ANNUAL GOLF OPEN

Three dates to choose from! A day on the course includes breakfast, lunch, 18 holes of golf and samples at each stop along the way. Last year we sold out! Sponsorship opportunities are available.

Shenandoah Country Club // West Bloomfield, MI

JULY 24, 2014

AFPD/LIBERTY USA 9TH ANNUAL GOLF OUTING & SCHOLARSHIP DINNER

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

Weymouth Golf Club // Medina, OH

publishers statement

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AFPD works closely with these associations:



nothing refreshes like a
diet pepsi™





SpartanNash

Better Together.

As we bring together two strong businesses with complementary capabilities, we are combining the **"best of both,"** to provide a stronger and broader set of offerings to our independent retailers. Simply put, as a larger, more efficient organization we will have greater ability to serve you with **market-leading products and best-in-class service.**

As SpartanNash, we have **22 distribution centers** covering **44 states;** operate **177 retail stores** and are the leading distributor to military commissaries and exchanges in the United States. We believe that combining the resources, experiences, and talent of both companies has the potential to create an organization able to **leverage its scale and geographic reach** to enhance the ability of our independent retailers to effectively compete long term in the grocery food industry.

While we officially begin to operate as one company, for our independent retailers it is business as usual. SpartanNash will continue to offer our **strong portfolio of both Spartan and Nash Finch Private Brands.** Rest assured that meeting your needs continues to be our number one priority - and **our commitment** to providing you with the **highest quality products and outstanding service** remains steadfast.

Sincerely,

Jim Gohsman
VP Sales- Great Lakes Region
616-878-8088
SpartanNash.com

Joe Hermes
VP Sales- South Heartland Region
419-998-2502
SpartanNash.com



**NASH FINCH
COMPANY**