

BottomLine

THE VOICE OF INDEPENDENT RETAILERS // VOL. 25, NO. 4 // APRIL 2014



Worry-Free Vacations

Five Tips for Running the Business While Out of Town.

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COMPLIANCE

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BottomLine



THE VOICE OF INDEPENDENT RETAILERS
VOL. 25, NO.4 // APRIL 2014

features



COMPLIANCE, THE SECOND AFPD PILLAR OF SERVICE

Each month for the next 6 months, we will feature one of the 7 Pillars of Service that make up AFPD. This month we feature Compliance.



COVER STORY // WORRY-FREE VACATIONS

Five tips for running the business while out of town.



THREE-YEAR PLAN TO IMPROVE MICHIGAN'S FOOD SAFETY SYSTEM

Written by Kevin Besey, Director of the Michigan Department of Agriculture and Rural Development.



chairman's message

PAT LAVECCHIA // AFPD CHAIRMAN

After such a horrible winter in the Midwest, it is nice to see the sunshine again. The sun and warmth definitely makes my drives from Cleveland to Detroit much easier every month. This last month I made a couple of trips to Detroit for our regular monthly meetings but to also roast two former AFPD Chairman in Joe Bellino, Jr and Ronnie Jamil. This event helped raise money for the AFPD PAC which is so desperately needed to ensure our voices are heard in Lansing and Columbus. It was a very fun night and we encourage more people to attend this event next year! The AFPD staff is working diligently for you and in Ohio they will make sure any further attempts to turn Ohio into Michigan by instituting a bottle bill will not get far. We continue to work hard on educating the Michigan legislature and other interest groups in Michigan that the bottle bill is bad for recycling efforts and comprehensive curbside recycling is the way to go. Governor Snyder's administration has allocated \$1 million towards recycling efforts and we realize this is a small number, but it is a good start. In Ohio we have a fight on our hands when it comes to an increase in tobacco taxes as well as the possible renewal of sin taxes in Cuyahoga County. Our staff and lobbyist, Terry Fleming, are working hard to oppose both efforts. Many people do not realize the black market which is created when people raise taxes on products like tobacco. Speaking of illegal activity, please do all you can to ensure your business is as safe as possible. Please make sure you have the appropriate lighting, lose some of signs on the windows and make sure your surveillance equipment is top notch. There have been over 10 murders in party stores and gas stations in the Detroit Metro area over the past five years and few others in the Cleveland area. The latest murder brought back bad memories of my good friend and former AFPD Chairman Fred Dally's murder a few years ago. Even if you are like me and have been in your location for 30 plus years, please make sure you never become complacent and always take all necessary precautions when opening, operating and closing your business. This madness has to stop and I encourage you all to work with your local law enforcement officials. On another note, the cover story reminded me how important it is to take a vacation every once in a while. If you are like some of our members and still are not convinced you need to take a vacation, I encourage you to at least attend a tradeshow and spend an extra day in the city it is being held. The Liberty USA show was held in Pittsburgh. The HT Hackney show was held in Indianapolis, the Lipari show, Sherwood show and AFPD Innovation show will all be held in the Detroit metro area. The S. Abraham show was held in Grand Rapids and the Great North show will be held near Harbor Springs, just to name a few locations. These are all great places to visit and spend a few extra days mixing in work and leisure time. Even an extra day here and day there can help you clear your mind and maybe connect with a new vendor or discover a new concept or trend for your business. Please remember the AFPD staff is here to serve you and they want to hear from you. We have the most professional and dedicated staff I have seen anywhere. The AFPD 7 Pillars of Service are here to serve you! ■

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Compliance, the Second of AFPD's Seven Pillars of Service

Each month for the next 6 months, we will feature one of the 7 Pillars that make up AFPD. This month we feature Compliance. Owners of a business are required to follow rules and regulations in order to be in compliance with local, state and federal laws. These rules and regulations can have both internal and external requirements.

AFPD members have access to various resources in order to ensure their business is in compliance and continues to maintain that status. Access to the AFPD professional staff including attorneys, training resources, a workplace wellness toolkit, workers compensation and mandatory postings are just a few of the resources AFPD provides its members.

AFPD members receive free legal consultations. Training resources include UST Owner / Operator training Class "A" and Class "B" certification, Serve Safe training, TIPS (alcohol) training, PCI compliance (through our credit card program), Meat Room Sanitation Video and pamphlet and OSHA GHS labeling of chemicals. Training classes vary from a few hours to one and two day sessions. Other education materials are also available on DVD and some training tools are posted on AFPD's YouTube channel at www.youtube.com/afpdtube.

AFPD's TIPS training is a three hour seminar conducted by a certified instructor which includes an audio visual presentation, a question and answer session and provides take home materials as well. This seminar will teach members how to sell alcohol for off-premise consumption, within the law. Upon completion of a seminar and short test, members will be TIPS certified.

The workplace wellness toolkit provides a comprehensive overview of how to promote health and wellness in your workplace. AFPD has teamed



up with the Blue Care Network to gather a collection of ready-to-use materials to help with the process. Areas covered include cholesterol education, diabetes awareness, weight control, tips to avoid holiday stress and blood pressure awareness.

Ohio workers compensation updates are provided on the AFPD website for quick and easy access. Safety articles are also provided which include safety accountability letters, safety services, how to get employees to follow safety rules and record keeping, valuable information on safety seminars, guidelines for group two-hour safety training, external user quick tips and employee training provided to AFPD in partnership with CareWorks Consultants Inc (CCI), RiskControl360 and BWC Division of Safety and Hygiene.

AFPD also mails out state and federal labor law posters (free of charges to our members) annually. These normally cost business anywhere from \$50 to \$100 annually. AFPD staff is also here to serve you when dealing with licensing issues, whether you are dealing with SNAP benefits or becoming a WIC vendor or even applying for an alcohol license. AFPD has the resources you need to empower you as a small business owner.

Compliance is a serious component of your business which is why AFPD goes to great lengths to ensure the latest information is made available to members. More information on the compliance materials that AFPD offers can be found online at www.AFPDOnline.org. ■



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EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Watch for Vendor Delivery Scam

President Reagan said “trust, but verify”! This philosophy can apply to many levels of your business.

You probably run background checks on your employees. You perform shift check outs and inventory cigarettes and lottery tickets regularly. You may even employ “mystery shoppers” to determine how employees handled customers when you are not around. You probably have video cameras to monitor your business inside and out. And, by letting them know what you are doing, you keep “shrinkage” to a minimum.

But another area of business that needs your attention is the procurement process. Beware of the vendor delivery scam. Most of your suppliers are upstanding, honest business folks just like you. But every once in a while you might get too comfortable with the vendor relationship and let your guard down.

Always check-in deliveries or assign an employee to do so, in your absence. Delivery folks often make honest mistakes, but it is easier to handle the problem right at the source, and at the time of delivery, rather than after the fact. But sometimes the “short” delivery is contrived.

If you cannot handle checking in deliveries at a certain time or certain day of the week, because you are understaffed or you are very busy, make that a condition of doing business with your supplier. Deliveries need to be made on a certain day of the week, or only during certain hours. This is one area when you are the customer.

Don't allow vendors to “gang-up” on you, where multiple vendors show up at the same time and create the opportunity to drop off without verification. This presents a golden opportunity to overbill and/or short deliver.



A recent scam involves scammers visiting the store multiple times to learn the names of the owner and manager. Then the scammers enter the store at odd hours claiming that the owner or manager approved a delivery and the employee needs to pay them, in cash. Since they have names, employees sometime fall this scam. Have a policy stating who is authorized to make payments to vendors.

Another scam happens when a “customer” comes into the store with a check to cash and claims he owes the owner a debt, and he names the owner. But the check is for an amount in excess of what he owes the owner. So, just give the scammer cash in excess of the amount owed the owner. The employee thinks he is doing the owner a favor by collecting a debt. Only problem...the check is no good. Only the owner or manager should be authorized to pay bills.

As I said, most vendors are legitimate business folks trying to make a living. But beware of people posing as vendors. They can be the real scammers. ■



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MICHIGAN //

Important WIC Retail Alert

Due to a variety of issues that have been identified regarding incentives and in-store promotions, the WIC Program has established the following clarification to its current policies on this topic.

Effective April 21, 2014, incentives offered to WIC participants are limited in value to a maximum value of \$2.00. Vendors are not allowed to add multiple transactions together to increase the value of the incentive being offered to the WIC participant.

Examples of items not allowed based on the \$2.00 limit

are packages of diapers and/or additional cans of infant formula.

The following are allowable incentives that are exceptions to the \$2.00 limit. The exceptions listed here must be provided at no cost to the WIC Program, and are subject to documentation and verification upon request:

- Discounts applied directly to the total transaction amount being charged to the WIC Program.
- Loyalty programs or clubs that require participant enrollment and documented membership.

Also: Membership to the program or club must include proof of

enrollment or some form of membership identifier issued to the member at the time of enrollment; And, the program or club must meet all applicable state and federal regulations.

- Manufacturers' coupons
- Free ounces added to food item by manufacturer (bonus size items)
- Buy one, get one (BOGO) – the sale of one WIC food item as part of a normal WIC transaction and the provision

WIC ALERT
continued on next page

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WIC ALERT

continued from previous page

of an additional item at no added cost, or a second item at a reduced price. Infant formula may not be included as any part of a BOGO.

Specific incentives that are NOT allowed under any circumstances:

- Cash or cash equivalent – such as debit cards (pre-paid or not), checks, money orders, phone cards, gas cards, gift cards. *This clarification of the definition of cash also applies to all references to cash found in the current WIC Vendor Contract and the WIC Vendor Sanction Policy.*

- Lottery
- Alcohol
- Tobacco

A violation of any of these terms will be sanctioned in accordance with the current Vendor Sanction Policy. The WIC Program will determine the sanction for any violation of these terms on a case by case basis. The minimum sanction for any violation of these terms will be 20 violation points, in accordance with Section A, #12 of the current Vendor Sanction Policy. Other sanctions may apply as well.

As a reminder, a vendor may be terminated and disqualified from the WIC Program upon accumulating 35 or more violation points.

Please contact the WIC Division office at (517) 335-8937 if you have any questions. ■



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WORRY-FREE VACATIONS

Five Tips for Running the Business While out of Town

For a business owner, the hours are long and the work is often cumbersome. As much as a vacation is needed, it may not always seem feasible. As many self-employed people note, it is a 24/7 gig keeping the business running and growing. For some, the thought of even a weekend getaway is nerve-wracking.

According to a survey on vacation time commissioned by Sam's Club, nearly 50 percent of small business owners take only major holidays off or nothing at all. In another poll that asks how much vacation time you take, almost a quarter of respondents (24%) say that they take only a day off here and there.

And even those who do take time off find it very difficult to relax while on vacation. According to a survey by American Express OPEN Small Business Monitor, two out of three entrepreneurs worry while on vacation, about everything from missed business opportunities to employees slacking off.

While a favorite time of the year for an employee is his vacation, it is often a stress inducer for a small business owner. In reality, the time off can be restorative and a chance to renew your vision or look at the business from a different perspective. While many start their businesses for freedom, operating it from a distance poses a challenge, especially if a crisis arises or an opportunity is missed. Taking time off could mean time to create new plans.

Vacations can be an avenue for inspiring ideas, creating programs and finding new opportunities. During a horse ride while on vacation, former Hyperion Solutions CEO Godfrey Sullivan was struck with the idea to create a corporate program to help employees deal with escalating gas prices. He offered a \$5,000 incentive to employees who bought a hybrid car.

While vacationing in Europe, longtime businessman Eddie Jonna got the idea to fill a major void in Metro Detroit — build a gourmet food store. The first Merchant of Vino store was built in 1980 in Troy. He opened more and later sold the seven businesses to Whole Foods. He and his sons Marc and Matthew now own Plum Markets, independently owned full-line grocery stores belonging to AFPD and offering a wide selection of natural, organic, local, and specialty items.

Go ahead and plan that needed time away with family and friends. Rejuvenate the mind and rest the body. If you want to do just that with peace of mind, consider the following:

1 Delegate duties — Just as important as writing that vacation list of needed items, you should create a list of duties and responsibilities for staff while you are gone. “I put one person in charge and gave him the list before my family and I headed to Jamaica,” said Ron Garmo, AFPD member and owner of Running Right Heating and Cooling. “I also left behind one of our cell phones that most clients call for our office manager to answer.”

2 Plan ahead — Plan out all the projects that are in progress, and what needs to be done at what time. Have that list visible in the office for needed staff to check on a regular basis. Make a list of top priorities, as well as possible scenarios of what to do in various situations that might arise.

3 Manage your time — Like all aspects of life, time management is key when planning a vacation. Plan your e-mail checks, and return phone calls ahead of time. Let staff know that you will call in or check e-mail at a certain time of the day to make sure all is running smoothly. Many hotels and resorts have a business center with free Wi-Fi. Use this space and time wisely. Let your team back home know to contact you only if there is an emergency. Stephen Covey, author of *The 7 Habits of Highly Effective People: Powerful Lessons in Personal Change*, once said, “Most of us spend too much time on what is urgent and not enough time on what is important.”

4 Technology time out — It is important to stay connected with folks back home via your smartphone, but it is not smart to stay on it while on vacation. Know it is there to check text or e-mails during certain times of the day; otherwise, use it like sunscreen — as needed — then set it aside.

5 Pack wisely — Along with the swimsuit and sandals, you might need to pack some work items to reference just in case an issue arises. A smartphone, along with an iPad or laptop, is a must for some business owners. Keep certain documents on file that you might need. At the very least, save documents on a travel drive and use the hotel computer to open them. “I always bring my iPad with me wherever I go, including on vacation, just in case a client needs me to edit or work on some material,” said Vanessa Denha Garmo, media consultant for AFPD. “There have been occasions where I have had to rework press releases or other documents for clients, including AFPD, and having the technology with me was helpful.” ■

How do You Plan Vacations Around Your Business / Schedule?

"Basically I plan them when I want to, but usually in the winter time. The summer months are busier for retail business."

GARY GERLACH

SPRING LAKE ORCHARD MARKET, SPRING LAKE MI

"I can't plan a vacation years ahead. I have to do it just a few weeks ahead of time, almost last minute."

KAL TURFAH

CHASE CASH & CARRY, DEARBORN MI

"We haven't taken one this year, since our go-to guy left this year and the new person is still in training."

TERRY CURTIS

PERCH'S IGA FOODSTORE, ALPENA MI

"I make sure that I plan my vacation at the end of the month, because sales are lower then."

SAM SHINA

DETROIT APOLLO SUPERMARKET, DETROIT MI

"Between my brothers and I, we rotate vacations so we're not off at the same time."

PHIL KASSA

HEARTLAND MARKETPLACE, FARMINGTON HILLS & WESTLAND MI

"We support our schedules with co-management, so that we can all take time off without closing the store."

JOHNNY KARMO JR.

MARKET FRESH, BEVERLY HILLS, BIRMINGHAM AND WEST BLOOMFIELD MI

"At this time, we aren't planning any vacations. There's just too much activity going on."

NORMAN YALDOO

UNIVERSITY FOODS, DETROIT MI

"Vacations are important for the family. We plan ahead and look at various dates, after the 21st. We make a commitment to that date and go."

SAM HAMAMA

FAMILY FOODS MARKET, HARPER WOODS MI

"This winter is the first time I've taken off in the last three years. I now have a few good guys that help out."

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A Family Expansion

■ BY TOMMY FRANZ

Following in the footsteps of family members before him, Nick Kizi has made a name for himself in the city of Detroit and the grocery industry by expanding to four supermarkets since 1990, including Family Fair Food Center, Azteca Supermercado, Holly Foods and Harbortown Market.

Kizi entered the grocery industry after studying business in school. He went to work in his cousins' supermarkets, where he learned the trade prior to setting off on his own to found his own businesses.

"My cousins owned stores before and I worked with them, and I just learned the business and ran my own," Kizi said. "They owned similar businesses. I went to school, then went to work for them for a few years and then there was an opportunity in 1990 when we opened our first store."

His two most recent store openings have come just outside of the downtown district in Detroit. In the late '90s Kizi purchased an old Farmer Jack store in the Southwest Detroit district of Mexicantown. That store has recently been remodeled and, most recently, Kizi expanded to the Harbortown district on Jefferson Avenue less than two years ago to give him his third store in Detroit.

Despite the struggles of the local economy in recent years, Kizi said his stores have been able to prosper and expand.



"We give [customers] a nice clean store and give them a variety of groceries," he said. "We have a good selection of groceries, meats and produce every day, along with good customer service." Kizi, who jokingly said that he's been a member with the AFPD for all of his life, noted that he's appreciative of the relationship that he and his businesses have had with the association.

"I was a board member for a while," he said. "I was in the turkey drive for five or six years. I think Auday Arabo has been doing a really nice job in the last couple of years; I like what he's doing."

Kizi said that the expansion of AFPD's rebate program has been very beneficial to Family Fair Food Centers.

"I like their programs a lot," he explained. "The programs they have right now with the rebates and the different things you can get from many vendors help us out a lot. We're getting rebates from Sherwood, D & B Grocer Wholesale and others; there's quite a few companies that we're getting rebates from that we never did before, and we're dealing with them now because of the rebates."

Being involved with the community has also been a point of emphasis for Kizi's family-owned businesses to succeed.

"We do everything we can for the customers," said Kizi. "We donate and do whatever we can, but we like to stay low key and not advertise the projects. We give donations and help our neighbors and churches who need help." ■

Tommy Franz is a writer for Denha Media & Communications.

RETAILER SPOTLIGHT

Locations: 3 locations in Detroit and 1 location in Holly, Michigan

Founded: First store founded in 1990

Employees: over 100

AFPD member since: 1990



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Priming the Pump

■ BY TOMMY FRANZ

As the director of petroleum for AFPD, Ed Weglarz has been involved in several significant projects that have shaped the industry in recent years.

To get to this influential position, Weglarz was involved in several ventures on his way to becoming the director of petroleum. He began working in the 1960s after he graduated from Illinois Institute of Technology in Chicago with a bachelor's degree in economics. Following a decade of work with Shell Oil as a marketing representative, Weglarz owned and operated up to six service stations in Michigan at various times during the '70s and '80s.

In the mid-'80s he was elected to the board of directors of the Service Station Dealers Association of Michigan, and eventually became the chairman of the board. In 2000, he was nominated president of the association.

As president, Weglarz helped to engineer the merger between his Michigan organization and the equivalent association in Ohio. He said it wasn't a goal of his to accomplish this, but it was beneficial to both states to join together.

"It really wasn't one of our goals, but what happened was that I also served on the Service Station Dealers Association of America's board of directors, and that's how I met some of the folks from Ohio," said Weglarz. "As we compared notes, it turned out that we had a lot of the same problems. We have similar automotive-based economies and when we discovered that we had so many problems that are similar, that's when we decided to consider merging. We thought there was strength in numbers and you had more support from more people."

To get to where the association is presently, Weglarz again helped merge his organization, which was at the time known as the Great Lakes Petroleum Retailers and Allied Trades Association, with the Associated Food Dealers in 2006.

"Many of the service stations were converting from mechanical work to convenience stores, and many of the retailers that owned those places and operated them didn't have any experience running a store," said Weglarz. "Simultaneously, many of the store owners in the AFD were adding gas pumps to their operations and they didn't have the faintest idea of what they were getting into when it came to retailing gasoline. We thought that after some discussion it would be good to



consider a merger, so both associations put together a small exploratory committee that met for 12 months to hammer out a plan that worked for both entities."

In terms of the most significant change he's seen while a member of the AFPD, Weglarz stated that the change from full-service gasoline retailing to the self-serve model has had the most impact, along with customers using credit cards to pay at the pump.

"Those two innovations came on the heels of one another and those were probably the biggest changes," he said. "They came to the detriment of the retailer because now as many as half of the customers never come inside the store, so you never have the opportunity to sell them some of the other merchandise, where the retailer actually enjoys a respectable profit margin."

While that evolution may have decreased business, Weglarz pointed to a recent accomplishment as his most noteworthy project that he's been a part of with the AFPD.

"We were able to, after about three years of negotiation and efforts by AFPD and our dedicated members in Ohio, get the Commercial Activities Tax (in Ohio) removed from petroleum and instead get a Petroleum Activities Tax installed that is applied just once. Now every Ohio retailer is paying the same amount of tax once per gallon of gas."

Currently, Weglarz is expanding his role in petroleum into training so dealers can comply with federal underground storage tank operation rules, training for OSHA and also the new edict on the globally harmonized system of labelling, which is brand new. Weglarz is also about to embark on the training for food handlers called ServeSAFE. ■

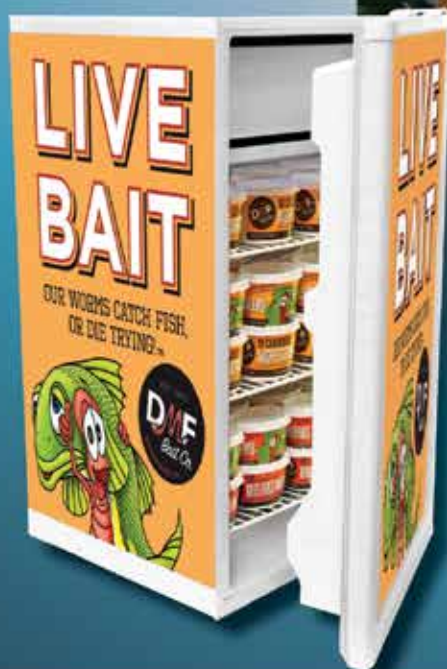
Tommy Franz is a writer for Denha Media & Communications.



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Charting His Own Course Through Life

For some people, the road to the future is paved before them, and they follow in someone else's footsteps. Others, however, are shown a direction early in life, and they continue down the path without a second thought about where they might have ended up if they had taken a different road. After picking their course and working hard to reach their goals, they can look back with satisfaction for what they were able to accomplish.

One man who charted his own course through life is Joe O'Bryan, who retired in 2012 after devoting 50 years to the pop business. He spent his first three years with Pepsi before going on to arch-rival Coca-Cola for 25 years. He made his last switch in March 1990, when he moved to 7-Up as a sales manager, retiring after 22 years.

O'Bryan spent most of time with 7-Up in sales, and he was instrumental in bringing current and new products to AFD members over the years. One new line he introduced to AFD members was the highly popular Monster energy drinks, which he brought to the attention of AFD officials Joseph and Michael Sarafa.

Over the years, O'Bryan saw many changes in the soft-drink industry, but two stand out: the increase in Michigan's bottle and can deposit from 2 to 10 cents and the switch from glass to plastic bottle.

These days Joe still finds himself spending most of his time behind the wheel, but nowadays his vehicle of choice is a golf cart. Instead of hauling cases of pop, he's transporting a bag of clubs.

"Like any good citizen, I play on a golf league," O'Bryan quipped. "The first thing you do when you retire is you find a senior golf league, and you put your name on that dotted line," O'Bryan said.

When he's not on the golf course, Joe spends time traveling and ministering in Kentucky, Ohio and throughout Michigan.

"I'm more active in my church now that I have free



time," said O'Bryan. "I'm an associate pastor, helping out the pastor where needed and just a servant at the church, that's all."

O'Bryan also enjoys spending time with his wife, with whom he has enjoyed a special relationship.

"We'll be sitting there watching television, and my wife will lean over and say, 'You sure you don't want to go back to work?'," he joked.

But kidding aside, O'Bryan is enjoying the leisure time that his hard work over the years provided. He and his wife are happy to enjoy the time they have together.

"I'm just traveling around with my wife of 49 years, and I'm looking forward to the next 49," O'Bryan said.

Yes, Joe O'Bryan carved his own path through life with his dedication to the soda industry. If you ask him what he's doing these days, he'll tell you, "I'm still living for God, and I ain't changing." ■

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michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

New “Add-On” Game Enhances Two Favorite Draw Games, Creates Sales Opportunities

The Michigan Lottery is going to make Fantasy 5 and Classic Lotto 47 players do a double take with a new “add-on” game, EZmatch.

Starting April 15, players will be able to add EZmatch to a Fantasy 5 or Classic Lotto 47 wager for just \$1. Five EZmatch numbers will print on the player’s ticket below the Fantasy 5 or Classic Lotto 47 numbers. If any of the EZmatch numbers match the numbers in the Fantasy 5 or Classic Lotto 47 above printed wager, the player instantly wins the prize amount printed next to the EZmatch number.

The EZmatch instant add-on game offering eleven tiers of prizes, so players can instantly win prizes of \$2 up to \$500! EZmatch prizes are in addition to the prizes that Fantasy 5 and Classic Lotto 47 already offer through their respective drawings.

We expect that players will respond positively to a new chance to win instantly on their favorite draw games and that the EZmatch add-on option will provide opportunities for increased sales.

\$40,000 TAX-FREE RAFFLE

Sales of tickets for the all-new \$40,000 Tax-Free Raffle are now in full swing.

The \$10 tickets are available for purchase through mid-April at all Michigan Lottery retailers! Winners of the top prizes will take home \$40,000 – tax free! This raffle has the best overall odds of any Michigan Lottery raffle to date: 1 in 6 tickets will win a prize.

On April 15, Tax Day, a drawing will be conducted to select the winning raffle numbers. There will be one \$40,000 prize (net) 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.

Remember, time is limited to purchase tickets so be sure to let players know they have to act fast in order to be part of the raffle action.

ALL NEW CASH FOR LIFE SERIES

Cash For Life instant games are extremely popular with players and have been since they originally debuted in 2012. The April 1 launch of the All New Cash for Life family of games includes the following enhancements:

- New ticket design
- The \$1 ticket
 - Four “\$400 a week for life” top prizes.
 - More than \$15 million in total cash prizes available.
- The \$2 ticket
 - Four “\$800 a week for life” top prizes.
 - More than \$30 million in total cash prizes available.
 - Win up to 12 times on a single ticket.
- The \$5 ticket
 - Three “\$2,000 a week for life” top prizes.
 - More than \$34 million in total cash prizes available.
 - Win up to 15 times on a single ticket.
- The \$10 ticket
 - Three “\$4,000 a week for life” top prizes.
 - More than \$38 million in total cash prizes available.
 - Win up to 20 times on a single ticket. ■

INSTANT TICKETS



NEW INSTANT TICKETS

APRIL 1, 2014:

- Cash For Life \$2 (IG # 685)
- Cash For Life \$5 (IG # 686)
- Cash For Life \$10 (IG # 687)

INSTANT TICKETS SET TO EXPIRE

April 5, 2014

- Gifts Galore \$2 (IG # 631)

April 7, 2014

- Cloud 9 \$1 (IG # 609)
- Fast Cash \$2 (IG # 612)

TICKET ACTIVATION

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



NEW CASH FOR LIFE® ON SALE APRIL 1

GIVE YOUR PLAYERS A CHANCE TO TURN AN INSTANT INTO A LIFETIME!

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Top prize Cash For Life® winners will receive their prize payments in annual installments over their lifetime or over 20 years, whichever is greater, unless within 60 days from the date they claim their prize, they request the Cash Option method of payment. Overall odds of winning \$1 Cash For Life: 1 in 4.53. Overall odds of winning \$2 Cash For Life: 1 in 4.25. Overall odds of winning \$5 Cash For Life: 1 in 4.04. Overall odds of winning \$10 Cash For Life: 1 in 3.99. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.



michigan food safety report

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

Three-Year Plan to Improve Michigan's Food Safety System

With food and agriculture listed as one of Michigan's big three industries, food safety is critical to the state's economic health. Michigan has long been considered a national leader in food safety. This is the result of the dedication and improvement from all of you that are headquartered or have food operations here; the agriculture, environmental health and food science resources at Michigan universities; our 45 local health departments; the Global Food Protection Institute in Battle Creek; and the great staff at the Michigan Department of Agriculture and Rural Development (MDARD). Michigan is a large and diverse agricultural state providing food and dairy products for Michiganders and is a significant exporter to other states and countries.

MDARD's Food and Dairy Division has developed a three-year plan to improve its ability to better assure Michigan's food and dairy safety while assisting our growing food and agriculture sector with the compliance assistance they need when starting or expanding their food or dairy business.

WHY DO WE NEED TO MAKE AN INVESTMENT NOW?

A number of factors have helped identify the need for shoring up the state's food safety net. They include:

- Increased demand for compliance assistance to start and expand food and dairy businesses.
- A State Auditor General report and Food and Drug Administration audits highlighting the lack of resources within the Food and Dairy Division to maintain adequate food safety inspection levels.
- Outdated technology preventing staff efficiency.
- Eroding budgets, including:
 - Two early retirements over the past decade; and,
 - Significant loss of federal funding.
- Most industry fees haven't been updated since 2000.
- Increased work in specialty program areas. Including:
 - A small program to internationally certify and list Michigan's 15 shellfish processors and re-packers to allow them to ship shellfish out-of-state.
 - A program to develop and approve required food safety plans for several hundred specialty meat processors who sell only retail and are not under USDA meat inspection.

- Staff time needed to learn new technologies.
- Improving our ability to rapidly respond to food emergencies and recalls.

HOW WILL THESE CHANGES BENEFIT ME?

- More assistance to help you grow your food business, including plan review and timely license approval to allow you to finalize other approvals such as SNAP and liquor licensure.
- Evaluations completed on schedule to help you be assured that your business meets food safety standards. Should there be an improvement opportunity found, together we can find a solution to keep small problems small. This will help you reduce the chances of having a violation during an evaluation and reduce the number of follow-up visits necessary.
- Faster response to investigate and resolve business interruptions due to disasters, recalls, positive sample results and outbreaks when they occur.
- Easily apply for, renew and track your license and other interactions with MDARD online, including streamlining applications if you receive multiple licenses from MDARD. For example, many of our customers receive food, gas and/or plant nursery licenses.

The plan focuses on adding 20 staff positions and improving technology for customers and staff. Governor Rick Snyder has proposed adding for the fiscal year starting October 1, 2014:

- \$3.8 million over two years to MDARD's budget to support new hardware and software providing a customer service portal and seamlessly combine the licensing and inspection functions across the department.
- \$1.8 million to the Food and Dairy Division budget, adding 12 staff in year one:
 - Six food and two dairy field inspectors.
 - Auditing group supervisor to combine various auditing functions.
 - Dairy section manager and dairy program specialist.
 - Administrative support position.

For years two and three, we are looking to adjust food license fees by \$1.9 million so the food industry is paying its fair share of the food safety assurance cost. These funds will help fill a structural deficit in program operations, support additional technology needs and support the following additional staff:

- Six food inspectors.
- Food program auditor.
- Supervisor for the 12 new food inspectors.

At the request of our industry partners we will develop a workgroup composed of affected industry groups and regulators to develop a final fee proposal. ■



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ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Tax Season

Governor Kasich introduced HB 472, the mid budget review (MBR) legislation and as expected there were a number of tax increases all designed to help lower the state income tax. He has proposed increasing the commercial activity tax (CAT) by .05, and as you know effective July 1 of this year, the CAT will no longer apply to gasoline sales. This means the CAT increase will apply to all inside sales currently subject to the CAT, but not gasoline. He also wants to increase the tobacco tax by 60 cents per pack and an equivalent 60 cent increase on other tobacco products (OTP). The final increase would be an increase on the severance tax for oil and gas exploration in Ohio.

He would lower the state income tax over a three year period. The personal income tax reductions would be of great help to small business owners but may be offset by reduced sales of tobacco products or the CAT increase.

AFPD is working with a coalition on tobacco taxes both in the MBR and at the local level in Cuyahoga County where a ballot issue is pending this May to increase sin taxes to pay for repairs to the Cleveland Indians baseball stadium. There will be major opposition from the ruling Republican Party to the CAT increase as this General Assembly is very conservative. For those members who signed the pledge not to increase taxes, they could be let off the hook if the income tax decrease is greater than the tax increases. The tobacco tax could have some legs but doubt it would be at the 60 cent level.

It would appear the severance tax as proposed in HB 472 is dead on arrival, as the Ohio House indicated that HB 375 will be the vehicle if there is to be an increase.

The Cuyahoga County tax will be in the voter's hands. AFPD continues to work on an increase in



commission fees for lottery sales. The MBR would be ideal place to put the increase but education community will strongly oppose.

As mentioned previously this is an election year in Ohio and the legislature will most likely go into recess in mid-June and not return until after the November election, which only gives us a narrow window of opportunity to pass legislation quickly. We also cannot encourage you enough to contribute to the Ohio PAC. This is the best way to ensure legislators who share your interests stay in office, so please donate whatever you can.

In closing on a high note, HCR 32, designating the first week of July, Independent Retailers Week unanimously passed the Ohio Senate and now the first week of July is officially "Independent Retailers Week". Special thanks to Representative Ann. Gonzales for sponsoring the bill and Senator Bacon for carrying the bill in Senate. ■

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ohio liquor

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

Prevention of Underage Sales

Spring is finally here and many young people will turn their attention to thoughts of momentous events in their lives. They will begin planning for prom, graduation and other parties. Unfortunately, these precious moments can turn to tragedy when underage individuals combine their celebrations with alcoholic beverages. The Division of Liquor Control wants to remind all liquor permit holders and Contract Liquor Agents of their responsibilities for keeping alcohol out of the hands of underage individuals.

Permit holders and Contract Liquor Agents must be ever vigilant this time of year and thoroughly check the identification of all young people attempting to purchase alcoholic beverages. It is also important to pay close attention to the products you are selling. There are several products on the market that are energy drinks that contain alcohol. Those products look similar to other non-alcoholic energy drinks, but cannot be sold to anyone under 21 years of age. It is the permit holder or Contract Liquor Agent's responsibility to make sure that alcoholic beverages, including alcohol energy drinks, are sold only to persons who are at least 21 years of age.

Checking for valid forms of identification is critical in preventing illegal sales. We strongly encourage the purchase and use of automatic identification reader/scanner devices. We believe that the use of those devices is an important step in further reducing underage alcohol sales. Whether or not an automatic reader/scanner is used, it is critical that you and your employees compare the photo ID presented with the person seeking to make a purchase, and refuse a sale when the person and the photo do not appear to match.

Ohio law provides an affirmative defense that protects permit holders who use automatic

identification reader/scanners and make a bona fide effort to ascertain the true age of the person buying the alcohol by checking an Ohio driver's license, an official state of Ohio identification card, or a military identification card issued by the U.S. Department of Defense. Remember, a young person's life and a permit holder's business can be damaged forever if you allow sales of alcoholic beverages to an underage person.

In addition, please remember that it is also illegal for any persons to permit the engagement of accommodations at any hotel, inn, cabin, or campground by an underage person or for an underage person, if it is known or suspected that the underage person is intoxicated or possesses any beer or intoxicating liquor. Violation of this law is a first degree misdemeanor, punishable with up to six months in jail and/or up to a \$1,000 fine.

Permit holders and Contract Agents must also be observant to ensure that no alcohol is sold to anyone who is intoxicated. Selling alcohol to an intoxicated individual is a violation of Ohio law and can also have serious consequences for a permit holder's business.

In a continuing effort to help ensure compliance with Ohio's liquor laws and to help prevent the sale of alcoholic beverages to persons who are under 21 or intoxicated, the Division continues to operate a comprehensive server training program for the employees of the 467 Contract Liquor Agencies. The goal of this program is to effectively train the employees of new contract agency locations and to retrain employees of all existing locations on their responsibility to comply with Ohio law when selling alcohol and dealing with these two main concerns.

We greatly appreciate the efforts made in past years by all permit holders and Contract Agents in working with their local communities to help prevent underage alcohol sales and the tragedies that result. Thank you in advance for continuing these efforts and helping to make this season a safe one for all. More information on this issue can be obtained by downloading the Division's booklet, "Safe Alcohol Sales Training" from our website at www.com.ohio.gov/liqr. ■

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- 15% increase in units receives a 1.50% additional rebate
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This rebate for incremental growth is only for customers purchasing north of \$4k per week as of 12/31/14 (take last 13wks avg purchases of 2014 to validate).

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

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

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



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Rethink Your Fast Food: Easy Tips for Eating on the Go

■ BY MEGAN KOBER, RD, LD // SAVORFULL INTERN

Fast Food. There can be such a stigma attached to those words. I hear many people say, "I NEVER eat fast food!", but let's be honest, it can sometimes be impossible to avoid. It's quick, easy, and convenient and when you're on the road or in a pinch, it's there for you. Luckily many fast food chains are making an effort to offer several healthier options to choose from.

Let's look at some basic fast food tips to get started:

- Most fast food establishments offer grilled chicken in addition to breaded or fried chicken. If your favorite fast food meal has breaded chicken, ask if you can swap it for a grilled chicken breast. You'll save approximately 150 calories and 12 grams of fat each and every time!
- Avoid menu items with words such as "crispy", "loaded", "smothered", "supreme", "grande" or "fried". This typically means dipped in oil, loaded with cheese/bacon/sour cream, covered in a fatty sauce, or just plain too much food.
- Another recently popular food item to avoid on fast food menus: Chipotle Sauce! This often means your meal comes with a mayo-based, chipotle flavored sauce that can have more calories than ranch dressing.
- Go for the whole grain: If you have the option to opt for whole grain bread for your sandwich, do it! The extra dietary fiber will fill you up faster and keep your tummy fuller, longer.
- Order your sandwich as a lettuce wrap or your burrito as a bowl to cut 200-300 calories & 40-50 grams of refined carbohydrates.

The majority of sauces and dressings found at fast food restaurants are high in calories, fat & sugar. This includes sauces that top sandwiches or tacos, dressing on salads, and cartons of dipping sauce that one can request with just about anything they order. The calories can add up fast. Let's take a look:

SALAD DRESSINGS

- Avoid: Ranch, Caesar, French, Raspberry Vinaigrette (high sugar!) or anything with the word "creamy". These dressing typically start around 130 calories for 2 measly tablespoons.
- The better options: Low Fat or Light dressings. There is generally at least one lower calorie option at a fast food chain. If you are watching your sugar intake, ask to look at the label because these lower calorie options can be loaded with sugar.
- The best options: Olive oil & vinegar, a squeeze of fresh lemon, or a few dashes of hot sauce

SAUCES

- Avoid: Ranch, Mayo, Chipotle Sauce, Cheese Sauce, Garlic Sauce, Sweet n' Sour Sauce, BBQ, Ketchup, Sweet Chili, Honey Mustard & anything with the word "creamy"
- The better options: Marinara, Buffalo Sauce*
- The best options: Mustard, Hot Sauce, Red Wine Vinegar, Salsa, Pico de Gallo

*Some of these choices are low fat options, but are still loaded with sugar and are highly processed.

**Buffalo sauce can be high in calories if a lot of butter is added, but often times it's still an "ok" choice.

DRINKING YOUR CALORIES

Fast food beverage options rank right up there with sauces when talking about calorie traps! The best option when it comes to drinks is to choose water, unsweetened ice tea, or plain coffee. This may not sound exciting to some, but ask yourself, "would I rather eat my calories or drink my calories?" Most would agree: Eat! If you need more convincing, most 30 oz. sodas or sweet teas come in around 280 calories and 75 grams of sugar. And this is not the worst offender. Check out some other common fast food drink options:

- Large Juice (lemonade, orange juice, etc.): 400 calories/100 g sugar

- Large Vanilla Iced Coffee: 250 calories/40 g sugar
 - Large Milkshake: 850 calories/123 g sugar
 - Large Slushy/Chiller/Icy/Frozen Drink: 400 calories/100 g sugar
 - Large Sweet Tea: 300 calories/75 g sugar
- Purchasing an extra-large? Double these numbers! Finally, while diet beverage options may seem like a smart choice, many of these contain artificial sweeteners that are loaded with chemicals & have been shown to increase appetites. Choose options that are naturally sweetened with sugar alcohols or stevia.

FAST FOOD SWAPS

Putting everything together, here are some common swaps that will save lots of calories, fat, sugar & refined carbohydrates. For more options, check out these salad swaps and this list of lower calorie selections from common fast food stops.

OUR FINAL SAVORFULL TIP:

Look outside the fast food box to something with more variety and fresher options: the grocery store. This may not be an option every time, but everywhere you go now there's typically a grocery store "around the corner". Some convenience stores double as mini grocery stores now as well. Head to the produce section for fresh cut fruit & veggies, hummus, nuts & seeds, and ready-made salads & subs that were usually made with fresh ingredients that morning. If you have a few minutes, check out the soup & salad bar or deli counter for sandwich options. At a grocery or convenience store, it'll also be much easier to seek out and avoid hidden ingredients like MSG, soy, dairy by-products, tree nuts, and gluten that you may be trying to avoid. ■



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Grilled Chicken Sandwich	Crispy Chicken Sandwich	150 Calories/12 g fat
Salad w/ Grilled Chicken & Low Fat Vinaigrette	Salad w/ Crispy Chicken & Ranch Dressing	280 calories/25 g fat
Chicken or Steak Burrito Bowl	Chicken or Steak Burrito	300 calories/50 grams of refined carbs
Unsweet Tea, Water, or Regular Coffee	Soda, Juice, Lattes, Slushy's, Frappuccino's, Sweet Teas	Varies, anywhere from 300-800 calories from sugar
Roast Beef Sub with veggies & mustard	Italian Sub with Italian Vinaigrette	250 calories/25 g fat
2 pieces of Thin Slice Pizza	2 pieces of pan pizza	220 calories/20 g refined carbs
Ham & Egg White Breakfast Sandwich	Sausage & Egg Breakfast Sandwich	150 calories/15 g fat



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Changes to Cost Sharing Limits Coming in 2015

On Nov. 25, 2013, the Department of Health and Human Services (HHS) proposed the cost sharing limitations for 2015 cost sharing limitations.

The proposed out-of-pocket maximums are:

- \$6,750 for self-only coverage (an increase from \$6,350 in 2014)
- \$13,500 for coverage other than self-only (an increase from \$12,700 in 2014)

The proposed 2015 annual maximum deductible limitations that are only applicable to the small group market are:

- \$2,150 for self-only coverage (an increase from \$2,000 in 2014)
- \$4,300 for coverage other than self-only (an increase from \$4,000 in 2014)

Out-of-pocket maximum limits are linked to high-deductible health plans, and the final amounts are expected to be released in early to mid-2015.

The proposed cost limits for stand-alone dental plans covering pediatric dental (as essential health benefits) offered through the Marketplace are:

- \$300 for one covered child (decrease from \$700 in 2014)
- \$400 for two or more covered children (decrease from \$1,400 in 2014)

HHS is also proposing to remove the actuarial value requirement for stand-alone dental plans offered through the Marketplace.

WHERE CAN I FIND MORE INFORMATION?

More information can be found by visiting www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/proposed-2015-payment-notice.html.

The information in this document is based on preliminary review of the

national health care reform legislation and is not intended to impart legal advice. The federal government continues to issue guidance on how the provisions of national health reform should be interpreted and applied. The impact of these reforms on individual situations may vary. This overview is intended as an educational tool only and does not replace a more rigorous review of the law's applicability to individual circumstances and attendant legal counsel and should not be relied upon as legal or compliance advice. As required by US Treasury Regulations, we also inform you that any tax information contained in this communication is not intended to be used and cannot be used by any taxpayer to avoid penalties under the Internal Revenue Code. ■

h e a l t h y l i v i n g



Baked or Fried?

■ BY KATIE LIPSEY

Just because you want to eat healthy doesn't mean you have to sacrifice on flavor. This year the Academy of Nutrition and Dietetics is promoting National Nutrition Month with the theme "Enjoy the Taste of Eating Right".

There are many food preparation options available that provide great flavor and help cut back on extra fat and calories. Some healthier food cooking techniques include: baking, roasting, broiling, grilling, sautéing, steaming and stir frying. Don't worry; you don't have to be a gourmet chef to use these methods.

Baking: This can be a great substitute for frying. Love French Fries? Try thinly slicing potatoes, laying them on a baking sheet, top with your favorite herbs and spices and bake them in the oven. Baked

fries are still packed with flavor, but have way less fat than traditional French fries prepared in a deep fryer. Baking also works great for preparing seafood, lean meat, poultry and other vegetables.

Roasting: This method is similar to baking, but uses higher temperatures. This technique allows fat to drip away from the food when using a rack inside of a roasting pan. Try using herbs and spices or low sodium broth as a baste to add lots of flavor to your dish instead of butter or salt.

Broiling & Grilling: Both of these processes allow food to cook by means of direct heat and allow excess fat to drip off or away from the food. Grilling can be an excellent way to cook your favorite lean meats, seafood, poultry, vegetables and even fruits!

Sautéing and Stir-Frying: These

techniques quickly cook small pieces of food in either a wok or large nonstick pan. Cooking spray can often be substituted for oils or butter to help cut back on fat and calories. Both of these techniques can be a great way to incorporate more vegetables.

Steaming: Whether you use a food steamer, microwave or perforated basket suspended above a simmering liquid all provide a healthy means of cooking. No need to add oil, butter, or grease. Short on time? Try purchasing frozen vegetables in steamable packaging. Pop the bag into the microwave for about five minutes and you have a quick and easy healthy side dish for your dinner. Just make sure to read the food label to ensure there is no added sodium or high calorie sauce. ■

Katie Lipsey is a Registered Dietitian and Health Coach for Blue Cross Blue Shield of Michigan.



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The “Risk” of Group Retrospective Rating – Is Perception Reality?

When group retrospective rating – commonly referred to as “group retro” – was established in Ohio five years ago, it was a “niche” program primarily used as an option for employers who were ineligible for traditional group rating plans. In the time since, however, group retro has evolved into THE program of choice for many Ohio employers looking to reduce workers’ compensation costs. This is definitely the case for many CareWorks Consultants customers participating in group retrospective rating programs. In fact, AFPD members that are participating in the CCI group retro are projected to receive an average of \$15,300 in rebates for the coming year. Participation has increased each year over the last four years and is currently generating over \$97 million in premium savings for our Ohio customers, some of which has already been rebated to their businesses.

Despite the growing popularity of group retro, perceptions that this program is too risky continue to persist. But is perception reality? As a performance-based program, a certain level of risk is inherent and should not be ignored. However, the risk management philosophy employed by CareWorks Consultants has allowed us to establish a strong track record of performance that should ease the minds of companies considering this program option.

There are two ways to evaluate the “risk” of group retrospective rating:

WHO ELSE IS IN THE GROUP WITH ME?

Group retro premium savings are ultimately determined by the claims experience of each individual participant in the pool. For this reason, it is important to evaluate what type of employers you are being grouped with.

We think our tiered structure allows for greater predictability and stability because we pool companies with similar loss experiences together. For example, our Platinum tier is designed for companies with minimal claim losses. Our Gold tier may be more appropriate for companies with a low-to-moderate level of claims losses and our Silver tier is a good option for those who have the highest level of claims losses, yet are still performing better than average compared with industry peers.

This approach stands in contrast to programs who group employers into one pool. While on the surface this may seem safer, the performance of the group is dependent on what specific mix of employers are in the pool. For example, if you are a business with a near perfect claims record and you join a group in which the majority of its participants have several times the losses as you, then your rebate potential will be diminished.

HOW MUCH RISK AM I WILLING TO ASSUME?

A second way to evaluate the risk of group retro is by determining the level of risk each participant is willing to assume for potential premium assessments in the event the group sustains an unexpectedly high level of claims losses. CareWorks Consultants group retro programs offer risk assumption options ranging from 10% to 40%. Whichever level is chosen by the participant, this essentially sets a cap on how much they could be assessed for additional premium. For example, if a company enrolled in the Platinum tier with a 40% risk level, the worst case scenario would be that they could be assessed 40% of their individual premium. It is important to note that given the underwriting criteria used to form our groups, it would take overall claims losses several times higher than historical averages to create an assessment scenario.

CareWorks Consultants is currently enrolling businesses in our 2014 policy year group retrospective rating program. For more information on how your business can benefit from group retrospective rating, please contact Theresa Passwater, our AFPD Ohio Program Manager, at 800-837-3200 ext 7248 or theresa.passwater@ccitpa.com. ■

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Estate Planning is for the Rich and Not So Rich



■ BY RANDALL A. DENHA, J.D., LL.M.

Many people draw up complicated estate plans to minimize the taxes they have to pay on their assets when they die. But people who are nowhere near the \$5.34 million floor for estate taxes have very valuable reasons for having wills and trusts.

MYTH 1: MY SPOUSE AUTOMATICALLY GETS EVERYTHING WHEN I DIE

Actually, in Michigan, without a will, the spouse (assuming kids from that spouse as well) gets the first \$150,000 plus $\frac{1}{2}$ of the balance. If you have no children, your spouse gets it all. If you have a spouse and parents but no children then the spouse will inherit the first \$150,000 plus $\frac{3}{4}$ of the balance and your parents the balance. It gets even more complicated if the deceased person has been divorced and there is a property settlement to the former spouse or children from the first marriage.

Your spouse may not have enough assets to continue the lifestyle you had before your death. If your children are minors, to sell any real property that goes to the children, your spouse will have to appoint a guardian and petition a court to approve the sale. The point of this is to keep control and take action now so that what you have goes to who you want and how you want.

MYTH 2: THE ONLY REASON TO HAVE A WILL IS TO AVOID ESTATE TAXES

Wills are not just for the rich. No matter how much or how little money you have, a will allows you to state which relative, friend or charity will receive your heirloom furniture, jewelry, art work or other treasured personal items. With a will, you can appoint an executor to handle your estate. Otherwise, a court makes these decisions.

Another reason for young families to have a will is to choose the guardian of their children. If you die suddenly without a will, your loved ones will be burdened by government intervention and approvals at what is already a difficult time.

MYTH 3: ALL I NEED IS A WILL LEAVING EVERYTHING TO MY SPOUSE

When you have a will, the executor must file an inventory of everything you own with the clerk of court, and be supervised in distributing the assets. Probate ensures that your property is distributed according to your will, or according to the law if there is no will. Probate is lengthy and can be emotionally draining for your family.

If, however, your will leaves everything to a revocable trust, there is very little that has to go through probate. Avoiding probate protects your privacy. Revocable trusts can also be used to hold your assets safely until your minor children reach an age where you think they can handle the money safely (25, 35 or even 45). With a will, they will get the assets at age 18.

MYTH NO. 4: I CAN GET A WILL ONLINE AND BE FINE; I DON'T NEED A LAWYER

Seeing a lawyer to discuss even simple estate planning can provide additional benefits. Usually we provide an entire package of documents, including a durable power of attorney and health care power of attorney.

Your will only matters if you die. But if you are incapacitated (car accident, stroke, brain injury, cancer, serious illness, coma, injury while traveling overseas, etc.) your will cannot provide for someone to take care of your financial matters while you are alive. It can be difficult for a spouse or family member to step in and take care of your day to day obligations and bills. A durable power of attorney gives someone this power if they should ever need it.

Also, your will does not address medical decisions. Again, in worst case scenario, if you are incapacitated, you would like someone you trust to carry out your medical care wishes. A health care power of attorney is the document that will allow someone to speak for you medically when you can't. ■

**Randall A. Denha, j.d., ll.m., principal and founder of the law firm of Denha & Associates, PLLC with offices in Birmingham, MI and West Bloomfield, MI. Mr. Denha can be reached at 248-265-4100 or by email at rad@denhalaw.com.*



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JUNE 23, 2014

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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

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Shenandoah Country Club // West Bloomfield, MI

publishers statement

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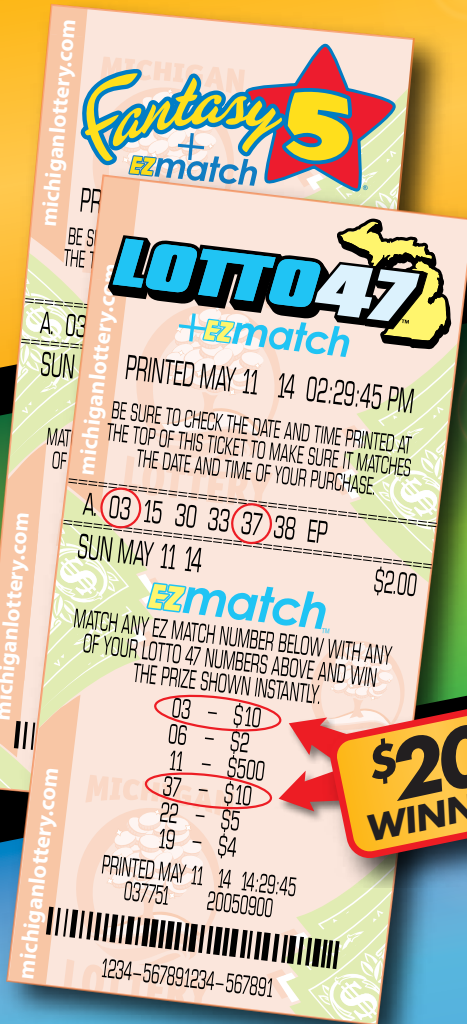
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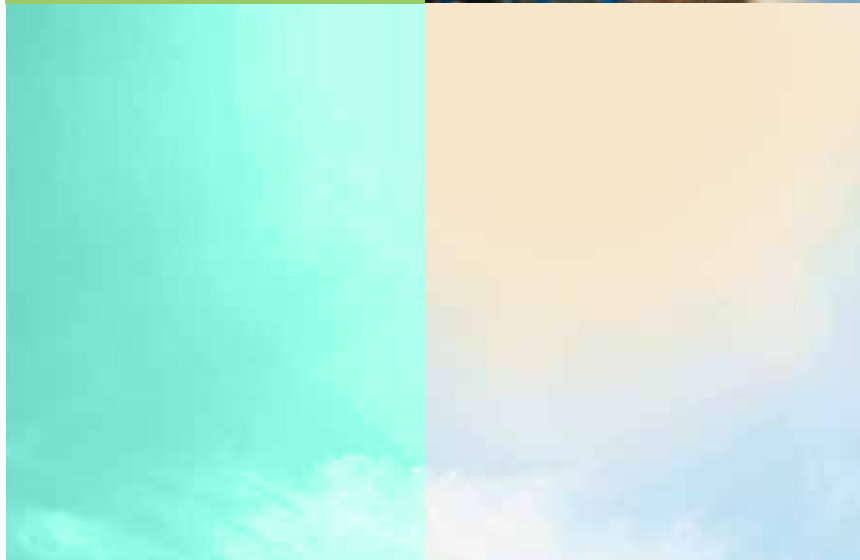
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