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Pump Up Your Store With



ENERGY SHAKE

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features



PUBLICATIONS, THE FOURTH AFPD PILLAR OF SERVICE

Each month we will feature one of the 7 Pillars of Service that make up AFPD. This month we feature Publications.



AFPD TRADE SHOW RECAP // AFPD INNOVATIONS SHOW HELPS MEMBERS RACK UP THE SAVINGS

AFPD's 30th Annual Innovations Trade Show was held April 29 & 30 at Burton Manor in Livonia, Michigan. With 93 booths featuring exhibitors' very latest and more innovative products and services, the show was pleasing in what most attendees felt was a more personal and engaging venue.



COVER STORY // FOR A HEALTHY BUSINESS, PAY ATTENTION TO THE HEALTH-CONSCIOUS CONSUMER

Just as fads capture the public's fancy for a moment and disappear—remember Beanie Babies?—marketers are always on the lookout for trends in the retail industry. Some come and go, as today's hot new item is soon replaced by tomorrow's. Super-sized servings are out, and small plates are in.



chairman's message

PAT LAVECCHIA // AFPD CHAIRMAN

Moving From CAT to PAT!

hope everyone had an enjoyable Memorial Day weekend! As competitive as our industry is, we should always take some time and remember the brave men and women who protect our country and who have given their lives for our great country so we can live in freedom and have the opportunity to compete. So many great things are happening at AFPD. June 2014 is the last month we will have to deal with the CAT tax for petroleum sales in the state of Ohio! As of July 1st, the CAT tax will remain for all other sales, excluding petroleum, but the CAT tax will become the PAT tax for all petroleum sales. No, they did not name this tax after me, but I am thrilled in goes into effect under my Chairmanship. Everyone will pay the same tax rate at one point of collection. Because the state of Ohio estimates tax collections before they are due, you will not see the real impact of the savings until 2015, but we have been told you will receive a refund from the state if what you actually pay in 2014 is more than the actual tax due. On another note, our general counsel Jim Bellanca, Jr. who has been with AFPD for over 33 years was able update the AFPD bylaws with the help of our President & CEO, Auday Arabo, and a handful of dedicated board members who had been working on this project for close to a year. The bylaws were voted on and passed by the AFPD board of directors unanimously. The new bylaws set us up nicely for future growth within each specific industry which we currently represent as well as geographically as AFPD continue to grow. Even though we have offices in Michigan and Ohio, many people do not know we have members in 17 different states. Outside of Michigan and Ohio, our members join AFPD to take advantage of one of our great vendor programs. Some members love the coupon program and others like the Monster program or Nestle ice cream program. Personally, I use the Liberty USA program and the credit card program. With over 40 vendor programs to choose from, there is something for everyone. The best part is that these programs save you money and in most circumstances pay for your membership dues. I cannot emphasize how proud I am of our AFPD staff and the work they do day in and day out. I hope we will have the chance to see you at one of our upcoming events, like one of the scholarship events in Michigan or Ohio or one of our golf tournaments. To set the record straight, I am not a golf player, but events like the golf tournament and tradeshows help us subsidize the dues you pay! If we did not have so many successful events, our dues would be \$750 per location for the same level of service we receive today. So please give our events a try, you will enjoy them and allow you to meet others in your industry who share your goals and beliefs. Next year, we plan to bring back our Ohio Food, Beverage and Petroleum tradeshow which will take place in Cleveland. We appreciate your support and remember when you are an AFPD member, you are part of the AFPD chain and more importantly the AFPD family! ■

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The Fourth AFPD Pillar of Service: Publications

ommunicating with members is important to AFPD, which is why its publications form another vital Pillar of the association's operations. This includes the AFPD Bottom Line, the glossy magazine you are reading right now.

As The Voice of Independent Retailers, the association publishes the award winning AFPD Bottom Line every month to help members get ahead of the curve.

AFPD's communication venues allow the association and its members to tell about their accomplishments and advise others how to achieve success.

"The bottom line is that you have to know how to tell your story if you want media to cover your story and if you want others to care about your story," said Vanessa Denha Garmo, owner of Denha Media Group, AFPD's public relations agency. "AFPD knows how to tell their story and helps members do the same thing."

The AFPD Bottom Line features information on the latest business and marketing trends, legislative issues impacting independent retailers, plus updates on association business, activities and member benefits.

In short, the magazine is the voice of the food, beverage and fuel industries in Michigan, Ohio and surrounding states.

The Bottom Line's excellence is recognized by others as well. The Michigan Society of Association Executives awarded AFPD the Silver Diamond Award for Best Magazine at the group's 2011 Diamond Awards Celebration.

AFPD gives members a chance to brand their products and services, which enables businesses to gain prestige when members view it advertised in THEIR association's magazine. The Bottom Line is the members' magazine, so it gives advertisers a chance to identify with AFPD members on a personal basis.

The impact of the Bottom Line goes far beyond



its subscribers. According to a recent Michigan State University Food & Petroleum REPORT readership survey, the magazine is a reader pass-along publication with a rate of 2.5 additional readers per subscription.

In addition, AFPD publishes an annual Resource Guide that is mailed to AFPD's entire membership. This valuable reference reaches all types of retail establishments in Michigan, Ohio and surrounding states—owners and managers of supermarkets, drugstores, convenience stores, gas/service stations and specialty food markets. All of them are ready, willing and able to purchase your products and services.

AFPD also blasts out a weekly newsletter via email and text to members that keeps them abreast of industry news and ties into related stories.

AFPD also publishes an annual calendar which is member and supplier favorite.

A few years ago, AFPD redesigned its logo and revamped its website. The website is now updated almost daily with news stories, industry updates and information about events and programs.

Advertising opportunities abound in all of AFPD's publications. Advertisers can gain maximum exposure through the only publication that reaches independent retailers in Michigan, Ohio and nearby states.

The decision-makers in charge of these businesses are always eager to add products and services that give them an edge in today's competitive marketplace. The readership also includes wholesalers, brokers, manufacturers, distributors and food processors.

AFPD also uses social media, such as Facebook and Twitter, to report on the latest developments in the industry and at the association. AFPD's electronic resources keep it connected with members on a regular basis so they can stay competitive and relevant.



petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Contract Issues With Your Jobber/Supplier – Part 2

et's continue our discussion regarding the various factors you should consider when striking a deal for fuel supply. This is the second of our series addressing this topic.

CREDIT TERMS AND CONDITIONS

When choosing a supplier establishing the terms and conditions of credit should be one of the primary considerations. How does the supplier want to be paid for delivered product? Also compare suppliers based upon credit terms. Some want you to pay for the previous load before they will deliver another load. Others will give three, five, or seven day terms no matter how many loads you buy. Ask if there is discount for paying ahead of terms. Some refiners provide a 1% discount for product paid within 10 days. Ask if all or some of that discount can be passed on to you. How does the supplier obtain funds from you? Do they require an arrangement with your bank to EFT funds on a scheduled basis, or do they pick up a check, or do you give the driver a check? "Cash Flow" is an important factor on this high volume, low margin business. Know what your outlays are going to be before you agree to any contract.

CREDIT CARDS

Just as important are the terms and conditions of any credit card processing agreement required by the supplier and/or refiner. If you are representing a "major" brand you almost always be required to process your credit cards through the supplier. This is an additional financial guarantee for the supplier, and allows their fuel customers to take advantage of any "rewards" programs they might choose to implement. There isn't much negotiating space on this item if you fly a "major" flag. On the other hand, if you choose to market as an independent or unbranded retailer you can choose the credit card processor for your transactions. This is one of the advantages of going "unbranded"; the credit card processing fee can be

greatly reduced. You can process both pay-at-the-pump and "inside-sales" through a processor of your choice. If you are "branded" you could consider obtaining a separate processor for inside sales, and save some money doing that. Ask the duration of time between end of day credit card sales and the day when you get the credit to your account. That can be another comparison factor when evaluating suppliers.

ADDITION OF ALTERNATIVE FUELS

Determine the policy of the supplier and refiner regarding your desire to add alternative fuels (i.e. E-85, CNG, LPG, Hydrogen, Diesel) to your menu for motorists. Some companies do not allow any additional types of fuels to be added to a location they supply. The obvious reason is because it may take away from their gasoline sales, but furthermore, they don't want to be held accountable for any product liability issues for fuel they don't sell. They feel that the customer will hold them responsible for product sold under their sign, even if they didn't produce it. Keep in mind, the alternative fuel market is expanding at a tremendous rate, and while it might not seem to matter today, you are entering a multi-year contract. The landscape could be quite different in 3-4 years.

FUEL REWARD PROGRAMS

Does the supplier you are considering have an established "fuel rewards" program to incentivize retail customers to choose your store? How does it work? How much does it cost you to implement and participate? Are you obligated to participate? Some of these incentive programs can be worthwhile, while others have you buying gallons for the supplier and refiner, with no appreciable additional profit for you. Rewards programs need to advantageous to all parties involved, or it's merely a transfer of profits. If you cannot realistically expect to enjoy more "net" profit from a rewards program, don't participate. If all it means is pumping more gallons, keep in mind the wear and tear on your dispensers, hoses, card readers, equipment, and pump controller. Take a long, hard look at any and all "fuel rewards" programs that you come across your desk.

Stay tuned for more information on this topic in future issues of the *AFPD Bottom Line*.

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AFPD Innovations Show Helps Members Rack Up the Savings

AFPD's 30th Annual Innovations Trade Show was held April 29 & 30 at Burton Manor in Livonia, Michigan. With 93 booths featuring exhibitors' very latest and more innovative products and services, the show was pleasing in what most attendees felt was a more personal and engaging venue.

Additionally, in what has become an AFPD trade show tradition, more than 5,500 lbs of food was donated to Forgotten Harvest at the show's end.

AFPD's Innovations Trade Show is known for its high-quality attendees, non-stop interaction, and exhibitor satisfaction. "The AFPD Innovations Show continues to be one of the best and most important trade shows in this region for our industry and for our members' success," says Auday Arabo, AFPD president and CEO. "The show only discounts and incentives to buy were just outstanding this year and those who were not able to attend simply missed out."







Many of the products on display actually made their debut at the AFPD tradeshow, and the more than 1,000 attendees were treated to show-only specials not available anywhere else. "This was definitely a buyers show," said one AFPD member who spent several hours at the event. "I know I am saving a lot of money placing my orders here."





AFPD MEMBER EXCLUSIVE





COUPON REDEMPTION

Make money and save time by letting the AFPD/OFICRS professionals handle your coupons!

The AFPD/OFICRS Coupon Redemption Program eliminates a retailer's time consuming and costly chore of sorting, counting, and mailing coupons to individual manufacturers. It also reduces the volume of accounting records retailers must keep, leaving you with more time to effectively manage your retail business.

Our program is simple. Here's how it works:

- Fill out a coupon questionnaire and coupon agreement for your store and return it to the AFPD office.
- You package and mail your coupons to the AFPD/OFICRS office and we take care of the coupon sorting for you.
- We then send you a check for the amount of the coupons properly redeemed, typically within 6 weeks from the time we receive your coupons. Stores with a high percentage of chargebacks will have their checks held longer as a security deposit. Shipments with fewer than 500 coupons will have a \$5 processing fee taken from their payment.
- You will be given online access to view your coupon activity including shipments in progress, chargeback history and payment history.
- Should a problem occur, our dedicated staff is here to assist you.

Taking coupons allows you to stay competitive. We do all the work, and you **GET PAID!**

The AFPD/OFICRS Coupon Redemption Program has been successful for more than 40 years. We hope you will take advantage of our program and allow us to make money for you today!

To get started today, call Dee Ross at (800) 580-9400 ext. 20.

express lines



Agency exercises its authority under the Tobacco Control Act to regulate e-cigarettes and prevent minors from purchasing the products.

The U.S. Food and Drug Administration (FDA) has released a proposed rule that would prevent minors from purchasing electronic cigarettes and give the FDA authority over e-cigarettes, cigars, pipe tobacco, nicotine gels, hookah and dissolvables.

However, it could be another year before the restrictions take effect, reports Politico, as the public will have 75 days to comment on the proposal. The news source writes that e-cigarette companies welcome federal regulation and many support bans on sales of their products to minors.

"NuMark supports FDA extending the appropriate regulation over all tobacco products, including those containing tobacco-derived nicotine," David Sutton, a spokesman for Altria Inc., whose subsidiary NuMark manufactures e-cigarettes, told Politico. "We think that this comprehensive regulatory framework ... can contribute to resolving many of the complex issues" surrounding e-cigarettes.

The FDA proposes including the additional items in several provisions that apply to regulated tobacco products, such as age and identification requirements to restrict sales to youths under 18 and prohibitions on free samples and vending machine sales. These provisions would go into effect 30 days after the final rule is released.

The proposed rule does not include restrictions on online sales or television advertising. The FDA is also not banning flavoring, as many cigars and e-cigarette products come in flavors such as peach and cherry. Such restrictions would require separate rulemaking.

The Family Smoking Prevention and Tobacco Control Act (Tobacco Control Act) provides FDA with immediate authority to regulate cigarettes, cigarette tobacco, roll-your-own tobacco and smokeless tobacco. The Tobacco Control Act also permits FDA to issue regulations deeming other tobacco products that meet the statutory definition of "tobacco product" to also be subject to the Food Drug & Cosmetic Act (FD&C Act). This regulation is necessary to afford FDA the authority to regulate these products, which include hookah, electronic cigarettes, cigars, pipe tobacco, other novel tobacco products and future tobacco products.

On March 14, NACS issued a statement of position that encourages stores selling e-cigarettes to adopt, as a best practice, a policy of treating these products as age-restricted, subjecting them to the same age-verification procedures as those applicable to tobacco products.

An unpublished version of the proposed rule is available on the Federal Register's website www. federalregister.gov.

MICHIGAN "SUMMER" GASOLINE RULES EFFECTIVE JUNE 1, 2014

Section 10D of the Motor Fuels
Quality Act limits the vapor pressure
(evaporative tendencies) of the
gasoline sold or dispensed in Lenawee,
Livingston, Macomb, Monroe,
Oakland, St. Clair, Washtenaw and
Wayne counties from June 1st through
September 1st each year to not more
than 7 pounds per square inch (MCL
290.650d). If your firm dispenses or
delivers gasoline in the control area,
you should review the requirement
prior to June 1st.

Gasoline stations in the eight county
Southeast Michigan areas must sell
only the summer-formula gasoline
and meet other federal requirements.
The gasoline must be formulated to
be 7 pounds per square inch (psi)
of pressure under the Reid Vapor
Pressure (RVP) system, which is lower
than normal gasoline psi to reduce the
likelihood of evaporation that, in turn
contributes to ozone build-up. Gasoline
that contains 9-10% ethanol by volume
is allowed a one (1) psi vapor pressure
waiver under Michigan regulation 561
(R285.561.8).

All phases of the gasoline distribution system including refineries, importers, pipelines, terminals and filling stations must meet the 7 pound psi requirements from June 1 through September 15. Wholesale locations with bulk storage must begin the process sooner to allow total inventory turnover at retail gasoline stations on or before June 1st.

Additional information may be obtained by calling the Motor Fuels Quality office bat (517) 655-8202. Public Act 44 of 1984, Motor Fuels Quality Act may be referenced at www.legislature.mi.gov

Farm Bill Updates Affect Retailers Participating in SNAP

Participating retailers will no longer be offered free Electronic Benefit Transfer (EBT) equipment, supplies and related services.

The Farm Bill, signed into law on February 7, 2014, imposes additional obligations on retailers that redeem Supplemental Nutrition Assistance Program (SNAP) benefits, including new technological mandates and depth-of-stock requirements (see the Summary of Relevant Provisions for SNAP Retailers below). In addition to those obligations, under the new law, retailers participating in SNAP will no longer be offered free Electronic Benefit Transfer (EBT) equipment, supplies and related services.

Under prior law, states were required to provide a no-cost option for retailers' point of sale EBT equipment, supplies and related services in order to process EBT SNAP transactions. In the new Farm Bill, section 4002 requires non-exempt retailers to

pay for their own EBT systems. More specifically:

- Retailers that become SNAP authorized after March 21, 2014, will have to pay for their own EBT equipment, supplies and related services.
- Retailers that became SNAP authorized on or before March 21, 2014, and who have already been given free EBT equipment and services by the state, will have to pay for their own equipment, supplies and related services. At the state's option, however, those retailers may continue to use their EBT equipment and services for free until September 21, 2014.
- Retailers that already pay for their own EBT equipment and related services without assistance from the state (i.e., retailers with a consolidated

system that processes commercial debit, credit and SNAP EBT) may continue paying for their systems as they have been doing pre-Farm Bill

— there will be no change. As a result of these changes, SNAP-authorized retailers utilizing no-cost EBT point-of-sale equipment, supplies and services should arrange to lease or purchase EBT equipment in order to ensure their continued participation in SNAP. Retailers are advised to contact their states' EBT vendors for more information on this, as well as for information about possible third-party and commercial vendors.

USDA is expected to issue regulatory guidance as soon as possible that will more fully explain these provisions.

Summary of Relevant Provisions for SNAP Retailers

After more than two years of work, Congress recently passed and President Obama has signed a comprehensive Farm Bill.

The newly-enacted legislation contains several provisions that impose additional obligations on retailers that redeem Supplemental Nutrition Assistance Program (SNAP) benefits. This document summarizes these provisions, and provides guidance to current and prospective SNAP retailers on how they can begin planning to comply with these additional obligations.

The Farm Bill imposes the following additional obligations on SNAP retailers:

TECHNOLOGICAL MANDATES

Preventing Sales of Ineligible Items – The Farm Bill requires SNAP retailers to implement point-of-sale technology systems that will (i) not redeem SNAP benefits for the purchase of ineligible items, and (ii) will further preclude cashiers from manually overriding this prohibition.

As a practical matter, a majority of convenience store operators already have such systems in place. For those that do not, they will eventually need to upgrade their systems, although

this provision does not become effective until the Department of Agriculture (USDA) issues regulations implementing it. These regulations – which will likely contain more precise specifications for compliant point-of-sale technology systems – will not be issued for at least several months.

DEPTH-OF-STOCK MANDATES

■ Increased Variety – The Farm Bill requires SNAP retailers to stock at least seven different "varieties" of food items in

SNAP SUMMARY continued on next page

express lines

SNAP SUMMARY

continued from previous page

each of the four "staple food" categories on a "continuous basis." Current USDA regulations (pre-dating the Farm Bill) require SNAP retailers to stock at least three different items in each staple food category on a continuous basis.

- Under statutory requirements pre-dating the FARM bill, the four staple food categories are:
 - · Meat, poultry, or fish
 - · Bread or cereals
 - Vegetables or fruits
 - · Dairy products
- Staple Food USDA
 regulations stipulate that
 "staple food" means those
 items intended for home
 preparation and consumption.

Commercially processed foods and prepared mixtures with multiple ingredients are only counted in one staple food category. For example, foods such as cold pizza, macaroni and cheese, multi-ingredient soup, or frozen dinners, are only be counted as one staple food item and will normally be included in the staple food category of the main ingredient as determined by USDA. Hot foods are not eligible for purchase with food stamps and, therefore, do not qualify as staple foods. Accessory food items including, but not limited to, coffee, tea, cocoa, carbonated and uncarbonated drinks, candy, condiments, and spices are not considered staple foods (though they may be purchased with

SNAP benefits).

■ Continuous

Basis –To stock food on a "continuous basis," USDA regulations pre-dating the Farm Bill stipulate that the SNAP retailer must, on any given day of operation, offer for sale and normally display an item in a public area.

■ Variety –
Different "varieties"
means, pursuant to
USDA regulations
pre-dating the Farm
Bill, different types of
foods (such as apples,
cabbage, tomatoes,
and squash in the fruit
or vegetable category,
or milk, cheese,
butter, and yogurt in

the dairy category), rather than different brands, nutrient values, or packaging.

PERISHABLE GOODS

The Farm Bill requires SNAP retailers to stock at least one "perishable" food item in at least three of the four staple food categories. Prior to the Farm Bill, SNAP retailers were required to stock at least one perishable food item in at least two of the four staple food categories.

"Perishable" foods are items which are either frozen staple food items or fresh, unrefrigerated or refrigerated staple food items that will spoil, or suffer significant deterioration in quality within 2-3 weeks.

GUIDANCE FOR SNAP RETAILERS

USDA has released a "guidance document" discussing the implementation process for the Farm Bill. This document says that the depth-of-stock provisions discussed above will not be implemented until USDA undertakes a formal rulemaking. As a practical matter, this means that the depth-of-stock provisions will not be enforced until after the rulemaking process concludes, which at least several months, likely longer.

Although much uncertainty remains regarding the date on which SNAP retailers will be required to comply with them, any current or prospective SNAP retailer should promptly begin planning to comply with the Farm Bill's new depth-of-stock requirements.



Food for thought

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

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

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

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WHEN YOU'RE ON TOP THE POSSIBILITIES ARE ENDLESS



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SNAP RETAILERS //

Issuance and Electronic Benefits Transfer Provisions of the Agricultural Act of 2014 - Questions and Answers



These questions and answers serve as formal guidance for use by FNS Regional Offices, State agencies, and affected stakeholders as they implement these provisions of the Agricultural Act of 2014.

SECTION 4001 - BOTTLE DEPOSITS

How should a retailer address a situation where a deposit originator charges a ten cent deposit on a refillable container, but the State's law only establishes a deposit of five cents?

NAP benefits cannot be used to pay for any deposit fee unless the State requires customers to pay such a fee in order to purchase food in a returnable bottle, can or other container. Also, the container must be of a type and size covered by the State law and the amount debited from the SNAP account for that container may not exceed the value established in the law. In the above example, SNAP funds

may only be used to pay the five cents of the bottle deposit covered by the State law. If the deposit originator is adding five cents beyond the State fee, the SNAP customer must pay that additional amount in cash. If the ten cent fee is for a bottle type or size not covered by the State law, the SNAP customer must pay the entire ten cents in cash.

Our bottle deposit law only covers containers holding less than one gallon or 3.78 liters. Many retailers sell five gallon jugs of water on which the bottler imposes a \$5.00 deposit. May recipients use SNAP benefits to pay for the \$5.00 deposit?

No. SNAP funds cannot be used to pay for any deposit fees that are not covered by or in excess of the State's bottle deposit law. The SNAP customer must pay cash for these deposits.

Therefore, in the example given in the question, if the State's bottle deposit law only covers containers holding less than one gallon and the price of a 5-gallon container of water is \$6, but the bottler imposes a \$5 deposit, the customer can pay \$1 with SNAP benefits. The remaining \$5.00 must be paid for in cash at the time of initial purchase. Because the recipient has paid the non-State deposit fee in cash, they are entitled to receive the full return deposit in cash as well.

May SNAP customers get cash back for a bottle/can deposit?

If the bottle return center reviews the tender type as part of normal practice and is therefore able to determine that the State-required deposit fee was paid for with SNAP benefits, then the fee should be credited to the SNAP customer's SNAP EBT account. If it is not standard practice to determine the original tender type, and cash is returned to all customers, then cash may also be returned to SNAP customers.

SNAP customers should be aware that based on the definition of trafficking found in 7 CFR 271.2, SNAP customers who 1) purchase a product with SNAP benefits with the intent of obtaining cash by discarding the product and returning the container for the amount, 2) intentionally discard the product, and 3) intentionally return the container for the deposit amount are committing an intentional Program violation and may be disqualified from participation in SNAP by the State agency.

When are retailers required to change their scanner systems for the new SNAP bottle deposit requirements? Will this be retroactive to the date of implementation?

SNAP PROVISIONS continued on next page

SNAP PROVISIONS continued from previous page

Integrated scanning systems and databases should be updated as soon as possible to reflect the requirements identified above. Retailers who can demonstrate that they are making a good faith effort in updating their systems as soon as possible will not be held accountable for making retroactive changes.

Will there be some additional publicity or guidance on implementation of Section 4001 to educate retailers and consumers?

On April 15, 2014 FNS began distributing a notice describing the relevant retailer provisions in the Agricultural Act of 2014 to all SNAP authorized retailers. This notice can be found on line at www.fns.usda.gov/ snap/2014-farm-billimplementation and includes the bottle deposit provision. States may publicize further to educate SNAP consumers but this is not mandatory.

Our State does not have a State deposit fee on any goods but we do have farms that sell, in large and small grocers, bottled milk with a \$5 deposit fee included in the price of the milk. Does this provision make this milk an ineligible food item now or is the store just not permitted to give the cash return of \$5 to the SNAP client?

The milk continues to be an eligible item, but the \$5 added by the farm/manufacturer for a deposit fee cannot be paid for with SNAP benefits. As it must be paid for with cash, it can therefore be returned for cash.

SECTION 4002 - RETAILERS - EBT EOUIPMENT COSTS

Could EBT processors continue to provide EBT equipment, supplies and related services for retailers that want EBT -only services by charging the retailers directly?

Yes. The Agricultural Act of 2014 requires retailers "to pay 100 percent of the costs of acquiring, and arrange for the implementation of, electronic benefit transfer point-of-sale equipment and supplies, including related services." EBT processors have the option to continue providing non-exempt retailers with EBT equipment, supplies and related services, and charging those retailers directly for the EBT equipment, supplies and related services. Alternatively, EBT Processors may redirect nonexempt retailers to alternate sources of EBT equipment, supplies and related services.

Could EBT processors offer other services to these retailers if they wish, like the ability to accept commercial credit/debit cards?

Yes, EBT processors may offer other services. The Food and Nutrition Act of 2008, as amended by the Agricultural Act of 2014 and current SNAP regulations do not prohibit EBT



processors from offering SNAPauthorized retailers services such as the ability to accept commercial credit/debit cards.

How will we know which retailers are exempt? Will FNS provide the Retailer Electronic Data **Exchange (REDE) store type codes that** qualify for exemption or will some other method be defined by FNS?

The REDE file store type codes will be used to identify exempt retailers. FNS has developed a list of the store type codes that qualify for exemption and has provided it to both the States and the EBT processors.

Are any changes to the REDE file anticipated? If yes, what is the anticipated timing for those changes? Would it be possible for States to be kept in the loop when an exempted retailer is authorized?

SNAP PROVISIONS continued on next page



SNAP PROVISIONS continued from previous page

FNS will continue to provide State EBT processors with the existing State REDE files, which include the store type codes for every newly authorized retailer. No changes will be made to the file as a result of new provisions in the Agricultural Act of 2014. EBT processors should identify exempt retailers by comparing the store type in the REDE file to the list of the store type codes that qualify for the exemption identified above.

Are retailers currently using EBT -only equipment immediately responsible for the care and keeping of their terminals? In other words, if a current EBT -only retailer has his government sponsored POS device fail tomorrow, must that retailer fix or replace it at his/her own cost to remain in the program?

No. FNS recognizes that States will need to make suitable arrangements with contractors and retailers to no longer subsidize the cost of equipment for non-exempt, EBT-only retailers. FNS also recognizes that non-exempt retailers who currently receive EBT-only State equipment would need to make other arrangements if they wish to continue participating in SNAP. Therefore, as noted in the March 21, 2014 Implementation Memorandum

for SNAP Provisions of the Agricultural Act of 2014 (March 21, 2014 Implementing Memo), there will be a six-month implementation period (i.e., until September 21, 2014), for States to implement this provision for nonexempt, currently authorized SNAP retailers.

This means that existing agreements in place between the EBT processors and retailers should be honored in full either until these existing agreements are renegotiated or terminated or upon the date of the State's implementation of this provision for nonexempt retailers, whichever event occurs first.

Must States allow the full 6 months to pass before requiring retailers pay for their own terminals or may they implement the provisions earlier?

State changes are expected to be contractual and procedural in nature. Contract negotiations should begin as soon as practical, and may allow for implementation sooner than 6 months if the State so chooses. However, existing retailers should be given adequate time to implement alternatives.

Will FNS provide those States in the process of converting to a new EBT vendor more flexibility with the 6-month implementation timeframe?

See response to the previous question. States may implement the provision in less

than six months if they so choose. However, retailers should be provided adequate time to implement alternatives. States are not permitted to extend subsidized support for EBT equipment, supplies, and related services to non-exempt retailers beyond September 21, 2014.

How is FNS handling notification of changes in the imposition of EBT costs to retailers and will States be in the loop of such notification?

FNS has taken primary responsibility for notifying retailers of the Agricultural Act of 2014 provisions affecting retailers, including changes in the imposition of EBT costs. This notice can be found on line at www.fns.usda.gov/snap/2014farm-billimplementation and includes the imposition of EBT costs provision. States and/or EBT processors will be responsible for notifying current EBT-only retailers of any changes in services as a result of the provisions.

For the complete list of questions and answers on Electronic Benefits Transfer provisions, please visit www.fns.usda.gov/snap. Additional questions and answers pertaining to the retailer provisions are forthcoming. If further questions arise related to the implementation of these provisions, please contact Vicky Robinson at vicky.robinson@ fns.usda.gov.



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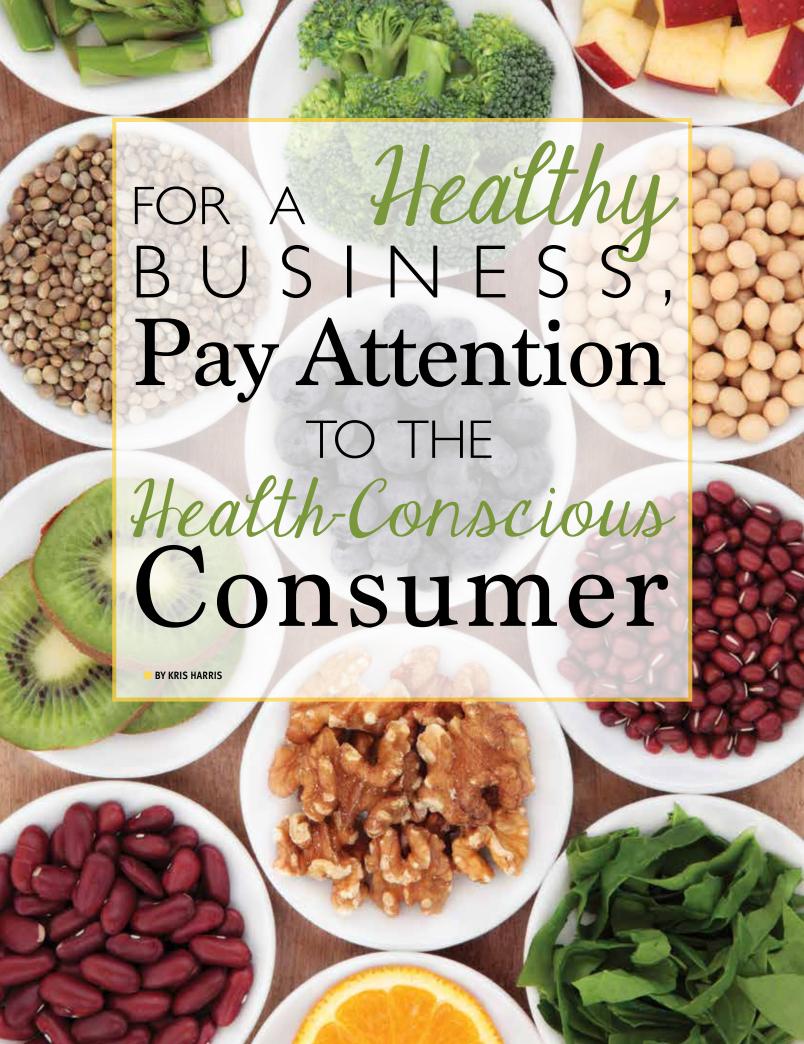
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ust as fads capture the public's fancy for a moment and disappear—remember Beanie Babies?—marketers are always on the lookout for trends in the retail industry. Some come and go, as today's hot new item is soon replaced by tomorrow's. Supersized servings are out, and small plates are in.

Some trends, however, grow much slower and prove to have more staying power, as well as a profound impact on the way business owners serve their customers.

To say the food industry in going through a health trend wouldn't accurately describe how influential the health-conscious consumer has become. A recent Gallup poll reports the obesity rate in the United States jumped to over 27% last year—the highest rate the poll has seen since it began tracking the statistic six years ago.

The shocking increase has many, especially here in the Midwest, concerned about dietary health.

Some blame the rise in obesity on advancements in technology. Laptops, iPods, high-def TVs and other modern marvels have made Americans less active than they once were. We no longer burn off the bag of chips and can of pop like we used to, and the king-size candy bar now has more staying power on our waist line.

As a result, companies are looking for new ways to offer products that cater to our desire to be fit. Foods that traditionally were fried are now often baked to reduce fat content, and nutritional values are more prominently displayed on items to advise calorie counters. Fruits and vegetables that haven't been popular for decades—including figs and even Brussels sprouts—are making a comeback.

But what's the real impact on retailers? What items should they carry, and how important is eating healthy to their customers?

According to AFPD nutritionist Stacy Goldberg, customer attention to healthy eating is real, and store owners must acknowledge the demands they will see for new products that fill consumers' needs.

"I think it's important that retailers are aware of the fact that people want to get their fruits and vegetables in any way they can," said Goldberg. "Retailers now can look to the packaged segment, where we find dehydrated vegetable packages and nutrition bars made with real fruit."

This emphasis on healthy diets includes beverages as well as foods. Diet versions of traditional pop don't cut it anymore, which is why there has been an influx of products that steer consumers away from sugary drinks to healthier alternatives. If Vitamin Water cracked the dam, products like Project Hydrate and such innovations as coconut milk-based drinks broke it wide open. The market will be flooded with more and more choices for consumers.

The new choices will help improve the overall health of customers, who may not know that what they think is a healthy fruit drink is really just concentrated sugar in a bottle.

"It's important to realize that people are drinking their calories, and it's important that retailers look at this," Goldberg said. "At the end of day, the retailers are the ones who are putting their choices in front of their consumers."

Ever since granola's resurgence in the 1990s, it has been a tried and true alternative for health-conscious consumers, but the number of choices was pretty much limited to cereals and snack bars. Now, however, the food industry is offering more diverse granola products. Some manufacturers are coating it with a sweet topping, such as honey and cinnamon, or pairing it with peanut butter. Other tasty combinations include lemon ginger, vanilla blueberry and raspberry.

Some examples include Jessica's Natural Foods, which offers a variety of gluten-free granola products that include a chocolate chip granola, and Twenty-4 Zen, a gluten- and soy-free, vegan product line featuring unique flavors, such as maple bacon.

Even such signature snack foods as chips and popcorn are going through an evolution. The days when fried snacks were the only option are long gone as different cooking methods are turning even traditional snack items into healthier versions of their old selves. Baking is the most common new way to produce old standbys like potato chips and Doritos that catch the attention of consumers hoping to trim their waist lines.

One product that particularly appeals to calorie counters is Skinny Pop Popcorn, an artificial-free snack food that's proving to be a hit with both late-night snackers and those on the go. With only 39 calories per cup, it's a great healthy alternative for folks who want to indulge in guilt-free snack.

Store owners who see customers come straight from the gym or running back to the office should know about some new product lines that will help consumers get the fiber and protein they need. KIND Healthy Snacks offers more than 20 health bar varieties and a full line of healthy grain clusters, while LiveSmart's Raw Bars feature a wide range of natural energy bars for customers who don't have time to slow down.

Retailers also should keep in mind that products are now labeled and marketed with eve-catching nutritional information, such as "100-Calorie bag," "0 Trans Fat" or "High in Fiber and Protein." Providing this information on the packaging announces that manufacturers are aware of the health movement and their desire to make sure consumers know they are listening to the demands for healthier options. Displaying nutritional content in new ways helps both the consumer and retailer with the choices they make.

The decisions customers make when they walk into a store ultimately rests in the hands of the retailer, who chooses which products to stock. The retailer's decisions will either narrow or widen the consumer's options. Stocking healthier versions of current items or carrying new products lines isn't something that happens overnight. Retailers must make a commitment to offer healthier items and find out which are best for their business. Ultimately, as we fight old habits and misinformation, education will be needed to help reverse America's trend of unhealthy eating habits.

"Retailers have a choice as to what they offer in the healthy category," Goldberg said. "But because of today's marketing, it's very confusing for the consumer and the retailer. As a result, a lot of education needs to happen for retailers to be educated on what is really a healthy choice."

As consumers seek to cut their calories, retailers should be aware that carving out a spot or two on the shelves and in the cooler for better products might be a good way to reach new customers and serve current customers in new ways.

The public's move towards healthy eating habits isn't just a fad. It's a conscious decision by customers to reverse bad habits by turning to healthier foods and beverages. AFPD members who keep this in mind will find their business, like their customers, is on the path to health.

Kris Harris is a writer for Denha Media & Communications.





How Do You Eat Healthy While at Work?

"I pick up food from the frozen food department and just control myself against temptation."

SAAD KINIAYA INDIAN VILLAGE

"My daughter forces me to eat healthy. Desserts are my biggest temptations. I have a very regimented diet. Lots of fruits and vegetables."

TOM HASH

BUSCH'S

"I bring some fruits from the house. My biggest temptation is pizza. I do splurge once in a while."

STEVE METTIA

METRO BUSCHEMIS

"I have all kinds of snack foods. I try to bring food from home. I order pizza or Jimmy Johns. I get tempted by chips in the store. Doritos are my favorite."

CHRIS PETROS

CIGAR AND LIQUOR EMPORIUM

"Strong will power. You have to really worried about your health. You are not worried about your health. You are not going to control yourself. I make healthy salads and sautéed vegetables and lots chicken breast. I get tempted but you can have small portions to satisfy your cravings. Fried Chicken tempts me."

JANET JABELEE

AFPD MEMBER



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retailer spotlight



■ BY OMAR BINNO

ash and Marvin Pattah have only built on the success of Savon Foods Supermarket since purchasing it in 2002.

The store on Livernois near Curtis has served its Detroit neighborhood since the 1970s. While some critics claim Detroit is a "food desert" because of its lack of chain stores, Savon is a full-fledged supermarket that offers a full selection of groceries, fruits, vegetables, deli items, meats and frozen goods.

Since buying Savon, the Pattahs have increased its substantial customer base by providing all the goods a supermarket can offer.

"We carry groceries and the freshest meats, seafoods, produce and deli products for our customers," Pattah said. "We also have a fresh bakery and hot foods section. Just as important, our employees are always courteous and ready to help all our customers."

Although the Pattahs became the store's owners only 12 years ago, their family ties to Savon almost go back to its earliest days.

"My brother, Marvin, actually worked here since 1978," Nash said. "At that time, it was started and owned by Ramzi Najor."

Nash Pattah got his start in the grocery business in 1991 and soon developed a flair for it.

"I worked at U.S. Quality Foods for years," Pattah said. "I love the business, and that's why we bought Savon."

Savon's meat and seafood department features Black Angus meats cut fresh every day, as well as fresh pork, chicken, fish, seafood and beef. The store also offers such services as money orders, Money Gram, Netspend, bill payment and check cashing. As a fullservice outlet, it even has an in-house pharmacy.

RETAILER: SAVON FOODS SUPERMARKET

Locations: Savon Food Supermarket Detroit, Michigan

U.S. Quality Foods Detroit, Michigan

Employees: 35

AFPD member since: 1991









"We want to make it easy for our customers' convenience when they want to complete several tasks in one shot," Pattah said. "Savon prides itself on not only our top of the line grocery products but also our services to the public."

Savon is open from 8 a.m.- 9 p.m. Monday through Saturday and from 8 a.m.- 7 p.m. Sunday.

"We also offer online subscriptions for our customers," Pattah said. "They can register their email on our website www.savonfoodssupermarket.com, and we send them our weekly specials and coupons."

The Pattahs have been members of the AFPD since 1991, and Nash feels the organization has improved tremendously in recent years.

"Before, it was all about donations," Pattah said. "After Auday (Arabo) took over (as president and CEO), though, the programs and organization improved tremendously. It's all about helping the people and not just asking the members for donations. My brother and I are very happy about that." ■ Omar Binno is a writer for Denha Media & Communications.

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retailer spotlight

Evolving: Gourmet to Go in **Grosse Pointe**

■ BY OMAR BINNO

ark Garmo began working in retail at his uncle's store at the age of 13, but he reached a milestone in 2001, when he purchased Village Food Market, a Grosse Pointe Farms gourmet store that had been owned and operated by Alex Bell (AFPD Chairman in 1945) and his family since 1938.

While Garmo currently owns seven other stores with family members as his partners, Village Food Market is his only outlet that distributes specialty and gourmet items.

"We specialize in gourmet foods, natural foods and organic foods," Garmo said. "We have many different kinds of meats, seafoods, produce, wines and various other products to offer to our customers."

Serving the Grosse Pointe area, the store at 18330 Mack stocks more than 128,000 products and is always willing to order special goods at a customer's request. The 38 employees are knowledgeable about the broad range of products available to help meet each customer's unique needs. Courteous and experienced, the staff includes certified butchers, seasoned bakers and specialized buyers for meats, seafood and gourmet foods.

"Quality customer service is always key," Garmo said. "We have employees who are skilled in different areas and departments so we can order what satisfies each of our customers individually."

Among the in-store departments are hand-picked meat and seafood centers, a full-service deli, on-site bakery, fresh produce section, wines of the world, gourmet cheese center, fully stocked freezer aisles and general groceries.

RETAILER: VILLAGE FOOD MARKET

Location: Village Food Market is located in Grosse Pointe Farms, Michigan

Fouonded: 1938 Employees: 38

AFPD member since: 1995

Other stores owned by the Garmo family: New Pick & Save Market with 2 locations in Detroit MI and Flint MI; Fresh Food Depot with 3 locations in Marine City MI, Waterford MI and Saginaw MI;

Labertville Foodtown in Lambertville MI; and O'Briens Supermarket in Ecorse MI.







"We love food — we love to learn about it, and we love to cook it," said Garmo. "Whether you're looking for fresh produce or aged cheeses, unique cuts of meat or warm baked bread, you will find our aisles fully stocked with it."

Garmo ran one Majestic Market in Southfield, which he still co-owns with his brother, for 11 years before buying Village Food Market. As a testament to Garmo's expertise, both Village Food and Majestic were on their last legs when he took them over.

"We substantially increased the business in both stores," Garmo said. "We realized the potential both stores had and saw what the customers needed. Once you realize how important customer service is, you can launch a turnaround and reap positive results."

The market also offers services that larger stores often lack, such as phone orders and online orders at www.villagefoodgp.com, and it makes deliveries to nearby locations.

A member of the AFPD since 1993, Garmo said he feels the programs added by the organization in recent years are great.

"I don't think people take enough advantage of the new programs that the AFPD offers," Garmo said. "The organization is all about the people now, which is different than it was many years ago."

Omar Binno is a writer for Denha Media & Communications.

supplier spotlight

Evolving: Live Lavish

BY OMAR BINNO

acob Garmo became acquainted with fine consumer products while working at Village Food Market, a gourmet store in Grosse Pointe Farms owned by his father, Mark. So it was only natural that Jacob chose to go with a top-quality line when he struck out on his own.

In February 2013, Jacob Garmo began distributing Lavish, a line of 12-ounce canned cocktails produced in Austria. He and a partner became the sole American distributors of the drinks after starting Lavish USA, a company based in Fullerton, Calif.

"We originally started in California, and in the last six months, we've begun distributing it here in Michigan," Garmo said. "We're already selling it in five states: Michigan, California, Nevada, Texas and Georgia."

But that's only the start for Lavish USA's plans to deliver their flavored cocktail mixes to more areas.

"We're looking to hit five to ten more states in the next year or two," Garmo said. "We're the first and only company to distribute Lavish in the United States."

Among Lavish's popular products is a vodka cocktail that's triple distilled and triple filtered with no caffeine or taurine. The drink contains 11 percent alcohol and comes in a four-pack of attractive black matte aluminum cans. (It's not to be confused with the firm's Extreme Vodka cocktail, whose alcohol content is 21 percent.)

"Lavish was created with the intent to simplify the consumption of popular alcoholic mix drinks in one simple handling while maintaining constant quality," Garmo said

Besides the vodka products, the company offers whisky & cola, gin & tonic and, the latest addition, Lavish Bomb herbal cocktail.

Lavish is at its best when served chilled or on the rocks, and it's definitely not for the faint-hearted, Garmo said.

"Whether it's for a night out on the town or just to



enjoy in the company of friends, Lavish is always the right choice," Garmo said. "As we like to say, Lavish represents affordable luxury."

Customers can find a store in their area that carries the drinks by visiting the company's website at www.drinklavishusa.com, and they also can order the products online.

The Garmo family has been members of the AFPD since 1993, and they are excited at the changes which have transpired within the organization in recent years.

"My dad has been a member of the AFPD for a very long time," Jacob Garmo said. "All of his stores are members, and it's a great organization. I feel its programs will be very helpful to its members as the organization keeps growing."

Omar Binno is a writer for Denha Media & Communications.

SUPPLIER: LAVISH VODKA COCKTAIL

Locations: Fullerton, California

Founded: 2013

AFPD member since: 1993 (family)

Slogan: Are you living Lavish?



supplier spotlight

DTE: A Member with Energy

■ BY OMAR BINNO

uring his 20 years as a member of the AFPD, Fouad Ashkar has been an ambassador between the organization of independent retailers and DTE Energy, which supplies electricity to some 2 million customers in Southeastern Michigan.

As manager of ethnic marketing at DTE, Ashkar is responsible for developing and creating strategic relationships with ethnic business groups, business leaders and individual customers in diverse communities.

His extensive career includes more than 40 years of progressive general management and international business experience. Ashkar has a consistent track record of introducing sophisticated systems and programs into work environments, building positive customer relationships, establishing dynamic sales and marketing strategies, introducing new products, improving productivity and creating growth.

But that's only part of his story. Ashkar is a valuable participant of the AFPD and has the background to understand its members' unique needs. He often assists with concerns members have with various DTE matters.

"Some of the things I help out with are expansion projects, billing, energy audits and energy consultations, to name just a few," Ashkar said. "If members have a concern with their DTE Energy business account, they can contact me by e-mail at ashkarf@dteenergy.com or by phone at (313) 235-8480."

Ashkar has received numerous major honors during his distinguished service, including the Hispanic Business Alliance Award, Michigan Korean Community Award, Outstanding Community Service Award from the Yemeni American Benevolent Association and the Certificate of Tribute from Michigan Governor Jennifer M. Granholm.

He said he wants AFPD members to be aware of improvements and new programs DTE has established for business customers, including:

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dteenergy.com/dte4biz, an online connection that provides helpful information, tools and resources.

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Omar Binno is a writer for Denha Media & Communications.

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where are they now?

Service to Serving: Putting Others First Over the Years

BY TOMMY FRANZ

ave Freitag opened his first service station when he was just 18, and he retains his youthful exuberance today as he continues to lobby on behalf of likeminded business owners across America.

Although Freitag now is focused on the real estate industry, the path of his career started at a gas station in Clyde, Ohio, that he took over in 1978.

Shortly after getting his start, a national gasoline shortage struck, and he immediately went to work with other business owners to ensure their interests would be protected.

"I was thrust into problems right off the bat because the oil companies did allocation, and we were allowed to purchase only so much gasoline to sell to our customers," Freitag said.

"To support our businesses, we needed to talk to the legislature. I immediately got active with the (Toledo Gasoline Dealers Association) because we were right in the middle of a big problem with federal regulation on gasoline sales."

Freitag's early behind-the-scenes work led him to become president of the Toledo association in 1985. His group merged with a Cleveland-based association in 1988 to form an alliance representing gasoline retailers across northern Ohio. In 1993, he became president of the regional group, which merged with the Columbus board to unify all of Ohio in one association a year later.

Freitag talked about several projects that he was involved with as a leader of the various associations.

"We were in the middle of doing the amendments to the Petroleum Marketers Practices Act, a federal law, and that was a key piece of legislation that was passed on a national level," he said. "It dealt with the ability of dealers to stay in their location so the oil companies couldn't take them out of their locations.

"On the federal level, we were able to pass some amendments to that bill that made it a better law. That was pretty instrumental."



After his service with the Ohio board, Freitag went work for the national association. He was chosen to testify on Capitol Hill to discuss the antitrust ramifications between BP and Amoco in 1998.

"I was at the table with the chairman of BP and the chairman of Amoco, an industry expert and an economic expert," Freitag said, "We (the association) had a real seat at the table for that."

In 2002, Freitag decided to switch careers and sold most of his interest in his original business. After earning real estate and real estate broker's licenses, he founded his own real estate brokerage. He also has been active in local politics, winning three terms as a city councilman in Bellevue, Ohio, where he has served as the city's treasurer for the last three years.

Freitag, currently CEO of the Firelands Board of Realtors, said his time in the service station industry has helped him immensely in his new endeavors.

"I had a great ride and can't believe it's been this long," Freitag said. "I've been very fortunate in the experience I received with the association and with the people I worked with over the years. It was just invaluable."

Tommy Franz is a writer for Denha Media & Communications.

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afpd staff spotlight

Minding the Membership

BY TOMMY FRANZ

f you ask Iman Secreto why she loves her job at AFPD, she will list many reasons but one in particular is the fact that she is a people person - an important quality for the person minding the membership at AFPD.

As the membership liaison, she talks to 20 to 30 members or potential members a day addressing a variety of topics. "We help our members solve problems, deal with issues and we also talk to potential new members about all of our programs," said Secreto inside the West Bloomfield-based office.

Between taking phone calls and responding to emails, Secreto talked about how much she loves talking to the members and helping them on a daily basis.

"I get so happy and excited when I am able to help a member run his business more efficiently or help solve a problem he might be having," she said. "I love it when I get to explain a new program like how we are running the coupon program today and the old member or new member is so excited about what we offer."

Today, members can handle their own coupon tracking with a username and password from a computer. "We are high tech and yet still very personable," said Secreto.

Secreto approaches each call or contact with a member like she is talking to a friend. It is not just about business for her, it is about the relationship and building a strong rapport with the members. "I want them to feel like they are part of our family because at AFPD we are a family" said Secreto.

Although there are parts of her job that are routine like following up with new members every 30 days or making sure members are updated about what AFPD offers, Secreto's day-to-day is far from mundane.

After spending 15 years working as a secretary for an engineering company, Secreto was looking for a change. She was originally hired in 2011 as the



receptionist for AFPD but was promoted less than a year later to her current position.

"I always tell members that I would never work for a place I did not believe in. I want the members to know that I truly believe in AFPD," she said. Often, people are shocked to hear that we are an association that has been around for more than 100 years and once a member; they appreciate the high-return on their membership."

Although she spends most of her days in the office, she looks forward to AFPD events because it enables her to have face-to-face time with members. "Our scholarship luncheon is a favorite of mine because we are helping kids start out their careers. Another is mailing out rebate checks for our members," she said. "It makes me so happy that they are getting a financial return on their membership."

When complaints do come in, Secreto takes it personally. "I feel like their problem is happening to me," said Secreto. "What I like the most is knowing we are making a difference in the lives of the independent retailers."

Tommy Franz is a writer for Denha Media & Communications.



More Value for Retailers!





michigan liquor

ANDREW DeLONEY // MICHIGAN LIQUOR CONTROL COMMISSION

Lansing Office of the MLCC Moves to Downtown Lansing

The Michigan Liquor Control
Commission (MLCC) office (Commission,
Enforcement, Licensing, Hearings and
Attorney General) will move from the
Secondary Complex, General Office Building in
Dimondale to Constitution Hall on Allegan Street in
downtown Lansing, Friday, June 13, 2014.

It is important to note that there will periodically be some downtime during this transition starting Wednesday, June 11 through Friday, June 13, and I ask everyone to be patient. I am confident that this will be a smooth transition and we are looking forward to being downtown closer to the rest of the Licensing and Regulatory Affairs team.

Beginning Monday, June 16, 2014 the MLCC will be located at:

Constitution Hall 525 West Allegan St. Lansing, MI 48933

Phone: (866) 813-0011

Email: MLCCInfo2@michigan.gov

Mailing address will not change: Michigan Liquor Control Commission P.O. Box 30005 Lansing, MI 48909

For more information about the MLCC, please visit http://www.michigan.gov/lcc. Follow us on Twitter www.twitter.com/MILiquorControl, "Like" us on Facebook.

For more information about LARA, please visit www.michigan.gov/lara. Follow us on Twitter www.twitter.com/michiganLARA, "Like" us on Facebook or find us on YouTube www.youtube.com/michiganLARA.

DEADLINE IS DILINE 30TH!!

AFPD/MONSTER ENERGY REBATE PROGRAMS

MUST SIGN UP BY JUNE 30, 2014

Sign up by visiting www.AFPDonline.org or calling (800) 666-6233



Both programs are available to grocery stores and c-stores

GROWTH REBATE PROGRAM

- 25¢ per case (24 pack equivalent) rebate on 25% sales growth from 2013 sales
- Based on Monster Energy and Java Monster product line
- Rebate will be paid from <u>case one</u> if growth goal is achieved. Paid out by Monster Energy
- January December 2014
- Must carry Peace Tea
- C-Store accounts: Must be participating in the respective <u>CMA</u> <u>program</u> offered by your local Monster Energy distributor
- Grocery accounts: Must have a minimum of 40% of space for Monster Energy, blocked and in first position. As well as 50% of space for Java Monster in first position.

PALLET DISPLAY PROMOTIONAL PROGRAM

- Available in May, June, July & August only
- Monster Energy 16oz: 2 for \$3.00
- Monster Energy 4 pack: \$5.99
- Minimum 70 case display with POS & promotion price to consumer
- Receive special pricing on all cases at a MAX cost of \$29.50 each.
- Rebates are paid out for the May, June, July & August months only
- Must carry Peace Tea
- Must be participating in respective CMA program offered by your local Monster Energy distributor

Must sign up by June 30, 2014. Sign up by visiting www.AFPDonline.org or calling (800) 666-6233.



AFPD MEMBER EXCLUSIVE





- Michigan based carrier
- Competitive rates
- Experienced underwriting and claims handling of your business

AFPD members receive a 10% discount!*

(not including Workers' Compensation)

The Conifer Insurance program offers AFPD members:

- Liquor Liability
- General Liability
- Commercial Package
- Michigan Workers Compensation

To sign up for this program, call AFPD at (800) 666-6233 or complete this form and fax or email back to (866) 601-9610 or info@AFPDonline.org

AFPD MEMBER ID#:		
CONTACT NAME:	PHONE:	
NAME OF STORE:		
STORE LOCATION: (If Multiple Locations attach Store List)		
ADDRESS:		
CITY:	STATE:	ZIP:



michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

Michigan Lottery Congratulates Million Dollar Retailers

he foundation of the Michigan Lottery's success is the network of 11,000 retailers that serve as the lottery's public face to millions of players each year. Since the

Lottery began more than four decades ago, our retail partners have played an integral role in the continuing success of the Lottery.

The Lottery team works diligently to develop new games that create player excitement and result in increased customer traffic for retailers. By working closely with retailers, the Lottery had record sales of nearly \$2.5 billion in 2013, leading to the highest ever retailer commission total: \$178.5 million.

We appreciate the efforts put forth by each of our retail partners to make the Lottery a mutual success. I would like to thank our retailers for their hard work throughout the year. I also want to congratulate the retailers listed below that achieved exceptional success in 2013, each racking up \$1 million or more in lottery sales.

INSTANT TICKETS // PULL TAB TICKETS

NEW INSTANT TICKETS

June 3, 2014:

- Diamond 7's \$10 (IG # 678)
- Cashword \$2 (IG # 696)

INSTANT TICKETS SET TO EXPIRE June 2, 2014

- \$50,000,000 Cash Spectacular \$20 (IG # 488)
- Instant Riches \$5 (IG # 624)

NEW PULL TAB TICKETS

June 2, 2014:

Midnight 7's \$2 (MI # 534)

PULL TAB TICKETS SET TO EXPIRE

June 2, 2014

- Fire 'N Dice \$2 (MI # 599)
- June 4, 2014
 - Pure Gold \$1 (MI # 572)
- Monkey Machine \$1 (MI # 581)

June 6, 2014

Club Keno \$1 (MI # 575)

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.

These retailers accounted for more than \$65.6 million in lottery sales! We are grateful for their hard work, as well as the dedication of all our retail partners, and look forward to continuing success in 2014.

Congratulations to each of these Lottery retailers:

A&L Market, Detroit Amoco-Detroit Donuts, Warren Athens Grocery Store, Detroit Beverage 1, Detroit Big J Market, Detroit Big Star Market, Flint Cherry Belt Party Store, Inkster Chicago Deli, Warren Cloverleaf Sunoco, Southfield Crown Drugs, Redford Danny's Fine Wines, Oak Park David's Mini-Mart, **Sterling Heights Duffy's of Flushing, Flushing Ewald Liquor, Detroit** Five Star Liquor, Dearborn **Glass Bottle Shoppe, Detroit Gratiot Fairmont Market, Detroit** Greenfield Party Shoppe, Southfield Hadley Store, Hadley In N Out Store No. 31, Detroit Jamboozies Sports Bar & Grill, **Sterling Heights** Joe's Liquor & Wine Shop, Detroit Kennedy Liquor Store III, Detroit KS Station, Inc., Southfield Le Cigar Emporium, Dearborn Liquor Basket Party Store, Saginaw

Little Mack Beer & Wine,

Luxor Market, Detroit M C Petro, Inc., Detroit

Luke's Gift & Sweet Shop, Troy

St. Clair Shores

Mario's Market, Lansing Meijer No. 65, Utica Meijer No. 145, Fraser Mike's Mini Mart, **New Baltimore** New Northend Market, Oak Park Nick's Party Store, **Clinton Township** Oak Liquor and Wine, Oak Park Oakland Liquor Party Shoppe, Southfield Palace Liquor, Dearborn Party Palace Liquor, Shelby Township Prince Liquor & Wine Shop, Southfield Ray's Party Shoppe, Eastpointe Reda Group Gas & Food, Dearborn Rusty Keg Party Shoppe, Sterling Heights Sax Discount, Taylor Scotia Stop Food Store, Oak Park Seven Star Food Center, Detroit Stop N Shop II, Saginaw Sunny Mart, Muskegon **Town & Country Liquor,** Southfield United Party Shoppe II, Dearborn Variety Foods Mini Mart, Dearborn Vestal Inn, Belmont Wesco No. 26, Muskegon Whitt's Party Store, Battle Creek

"The Michigan Lottery. All across the state good things happen."

Wine Castle, Livonia

WITH FANTASY 5 & LOTTO 47! PR BE SI THE 1 A. 03 SUN PRINTED MAY 11 14 02:29:45 PM BE SURE TO CHECK THE DATE AND TIME PRINTED AT THE TOP OF THIS TICKET TO MAKE SURE IT MATCHES THE DATE AND TIME OF YOUR PURCHASE A. (03) 15 30 33 (37) 38 EP SUN MAY 11 14 \$2.00 **z**match MATCH ANY EZ MATCH NUMBER BELOW WITH ANY OF YOUR LOTTO 47 NUMBERS ABOVE AND WIN THE PRIZE SHOWN INSTANTLY. 03 - \$10 06 - \$2 11 - \$500 111 WINNER! - \$10 - \$5 19 -PRINTED MAY 11 14 14:29:45 037751 20050900 1234-567891234-567891 **More Per Play**

Now it's even easier for your players to love Lotto 47 and Fantasy 5! EZmatch is a new way to play that gives them the chance to win up to \$500 instantly. For even more chances to win, tell your players to add EZmatch for just \$1 more – it's that EZ!







ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

AFPD Ohio Lobbying Efforts in 2014

s the General Assembly rushes to complete work by the end of first week of June prior to summer recess a number of issues are being addressed. The Governor's Mid Budget Review (MBR) language was split into several bills none of which address tax issues, at least not yet. The Senate Finance Committee is hearing that portion of MBR that deals with tax policy but not specific tax increases. One of the issues they will consider and most likely pass is the Marathon Petroleum Company HB 492, which would change the Petroleum Activity Tax (PAT) that will go into effect on July 1, 2014, to a hybrid "cents per gallon tax" beginning July 1, 2015. This does not impact AFPD members as the CATax on gasoline sales will end on June 30th of this year and the PATax collected at the rack begins July 1st. All parties agreed that the PAT the Ohio Department of Taxation has developed will be a one year transitional to the Marathon proposal beginning July 1, 2015. HB 492, will be amended into the MBR and then will need House Concurrence which will happen. The good news is the "Witch is Dead, i.e. CAT on June 30, 2014".

AFPD submitted written testimony is support of SB 296, which would provide limited immunity to service stations when customers use wrong fuel. With the advent of a number of alternative fuels, i.e. E15 or E90 or CNG, etc. this will be an issue and SB 296, will protect service stations that clearly mark dispensers and which fuel is which. It's most likely this bill will pass in the fall.

For AFPD members who are in the towing or salvage business there are three bills pending, SB 232, which would provide that salvage yards must receive a certified affidavit before accepting a vehicle for salvage.



SB 274, would restore language that would allow tow trucks and salvage yards to obtain titles to abandoned and salvage vehicles. HB 382, is a consumer protection bill that requires a number of steps before a car can be towed. It's unlikely any of these bills will pass prior to summer recess.

The results of the primary election held three weeks ago resulted in very few surprises. Two incumbent House members lost and in open races three republican endorsed candidates lost to republican challengers. All other incumbents won in House, Senate and Statewide office holders. It's very unlikely there will be any change after November elections. Governor Kasich is a heavy favorite to win. The other statewide offices, Attorney General, Auditor, Secretary of State and Treasurer are all held by incumbent Republicans and all are favored to hold their offices. The three Ohio Supreme Court Seats have three incumbent Republicans who will probably win and keep court at 6-1 Republican. In the Ohio Senate the current 23-10 margin enjoyed by Republicans won't change and neither will the 60-39 majority Republican House.

Summer recess is a good time for AFPD members to contact their legislators and have discussions on policy issues. It's also a good time to talk to fellow service station dealer, fast food operators, tow truck owners and others about the benefits of membership in AFPD. For current members when asked to contribute to AFPD Political Action Committee (PAC) please do so as this is a great tool in electing good people and creating good relations.



THE FRESH CHEF COMMISSARY: 2% Rebate on select items*

- UNILEVER NOVELTIES:
 8% Rebate on select items*
- NAPCO TRASH BAGS:
 \$2 OFF rebate per case*



 MARTIN'S & FLAVOR MILI CHIPS: 3% Rebate on select items*

PAPER ROLLS NOW:
 5% Rebate on all products*



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

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

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

Promotions are IN ADDITION TO THE 2% REBATE already being tracked for current 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.

A F P D
THE VOICE OF INDEPENDENT ATTRICENS
NDORSED SUPPLIER



ohio liquor

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

Warm Weather Regulations

he best time to get customers to consider a new brand or product is when they're already in your establishment. In-store advertising and displays are effective ways of letting your customers know about the products that you sell. The regulations for in-store advertising of alcoholic beverages encourage retailers, manufacturers, suppliers and wholesalers to work together and take advantage of mutually beneficial marketing opportunities.

Retailers can accept many different kinds of advertising materials or items from manufacturers, suppliers and wholesalers that promote their products and brands. Visually interesting items that grab the customers' attention such as signs, banners, posters, placards, and illuminated devices for display in the windows of your establishment can be accepted by retailers free of charge with no cost limit per item.

The warm weather starts to bring advertising outside at some retail businesses. Brand advertisements on the exterior of the building are prohibited, but can be outside if they are within the defined permit premises (like a deck or patio). Things like "window perf," which are applied from the outside, would not be legal if the sign is displayed on the exterior of the retail permit premises.

Ohio Revised Code 4301.22(E) prohibits a retail permit holder from displaying on the outside of any licensed retail premises, or on any lot of ground on which the licensed premises are situated, or on the exterior of any building of which the licensed premises are a part, any sign, illustration, or advertisement bearing the name, brand name, trade name, trademark, designation, or other emblem of or indicating



the manufacturer, producer, distributor, place of manufacture, production, or distribution of any beer or intoxicating liquor. In addition, Ohio Administrative Code 4301:1-1-44(D)(1) prohibits billboard advertisement of any brand of alcoholic beverage within five hundred feet of any church, school, or public playground. It is also prohibited on any public or non-public elementary or secondary school property.

Another common issue that arises is when the weather is warm and a permit holder wants to expand their permit premises to include a deck or patio. Please remember that 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).

Advertising the products you sell and providing a nice outdoor area for your customers can be very important for your business to be successful. If you're not sure about any of your advertising activities and need some guidance, or want to expand your permit premises, we are always happy to help. Please contact us via email at webliqr@com.state.oh.us or call (614) 644-2472 for assistance.

AR.N

Dairymens

Premium Iced Tea

Brewed Sweet Tea, Green Tea with Honey & Ginseng, Tea Cooler and NEW Unsweetened Brewed Tea!



Frusion C-Charged Yogurt Smoothies

Keep your day going smoothie!



Two delicious new flavors!

healthy living

The Great Weight-Loss Debate: Diet vs. Exercise

■ BY A HEALTHIER MICHIGAN

If you had to choose one way to lose weight-diet or exercise—which would you pick? Many people have a definite preference when asked this question, so we thought it was time to reveal which option is actually the best for slimming down.

Most researchers agree that consuming fewer calories through dieting promotes greater weight loss than exercise does. That's not too surprising when you consider how many people hit the gym every day but don't seem to shed pounds. Why the disparity? Most of us tend to overestimate the number of calories that we burn through exercise. Raise your hand if you're guilty of thinking a three-mile run justifies a cheeseburger and fries at the finish line. Most people also find it easier to consume fewer, and healthier, calories than they do to burn the same number of calories through exercise.

But don't take that to think that exercise isn't important to reaching your weight loss goals! Studies show that ongoing exercise is the best way to keep off the weight you've lost through dieting. Plus, regular workouts offer way more health benefits than just a trimmer

waistline. Exercise beats out dieting when it comes to improving your mood and boosting your energy levels. It also helps prevent diabetes since active muscles use the glucose in your bloodstream for fuel, which helps keep your bloodsugar levels stable.

So rather than weighing healthy diets against exercise, it's time to realize that both of these strategies work together to create a healthier you. Time to run to the grocery store!

A Healthier Michigan is sponsored by Blue Cross Blue Shield of Michigan, a nonprofit independent licensee of the Blue Cross and Blue Shield Association.

safety sense

Important Bureau of Workers Compensation Changes Coming This Year

The Ohio Bureau of Workers Compensation (BWC) will implement some important changes this year and in 2015 that will affect your business planning. These changes will concern workers compensation group rating enrollment time frames and premium payment cycles.

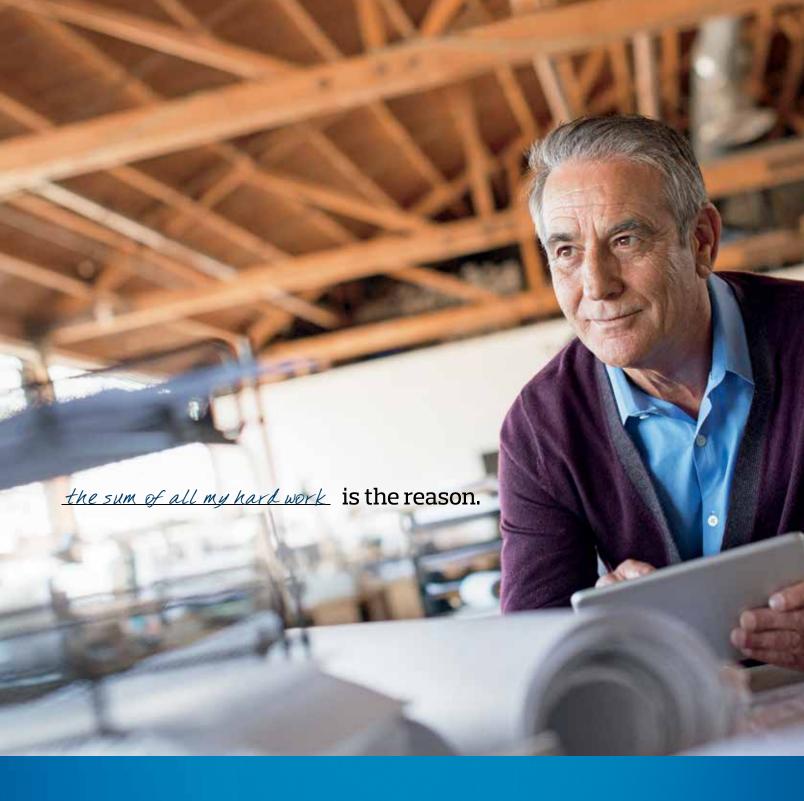
Beginning this year the Ohio BWC is changing the traditional and retrospective workers' compensation group rating filing deadlines for the 2015 rate year. The traditional group rating enrollment deadline is being moved up to November 30 from the February 28 filing deadline that businesses have been accustomed

to. In addition,, the retrospective group rating enrollment deadline is being moved up to January 31 from April 30th.

In order to accommodate the new enrollment deadlines businesses will see group rating marketing kick off earlier this year. Members applying for the AFPD/ CareWorks Consultants Inc, (CCI) group rating programs can expect proposals earlier this summer.

Another BWC change that Ohio businesses will be hearing much more about in the upcoming months will be regarding how and when premium payments for workers' compensation will occur in the near future. BWC is transitioning from a retrospective premium payment method to a prospective premium payment model beginning in July 2015. What this means is that starting July 2015 businesses will begin paying their premiums in advance based on estimated future payrolls instead of paying their premiums in arrears using the prior six months of payroll. Current plans are for BWC to offer various new payment options to help businesses under this new payment model.

As always, please don't hesitate to contact your CareWorkers Consultants Program Manager, Theresa Passwater with any questions.



The right health plan can protect your employees' health and everything else you've worked so hard to achieve.

Find out what thousands of Michigan businesses already know. Contact the Associated Food and Petroleum Dealers at 248-671-9600.

GROUP HEALTH PLANS | DENTAL | VISION | bcbsm.com

Your Association Exclusively Endorses



support these AFPD supplier members

Indicates a supplier program that has been endorsed by AFPD Indicates supplier only available in MI Indicates supplier only available in OH
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)
National Grocers Association(202) 624-5300
Neighborhood Market Association (619) 464-8485
Western Michigan University Food Marketing Program(269) 3887-2132

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

BAKED GOODS DISTRIBUTORS	
Great Lakes Baking Co	13) 865-6360
Michigan Baking Co Hearth Oven Bakers	13) 875-72//6

BANKING, INVESTING & CONSULTING

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

Lincoln Financial Advisors . . (248) 948-5124

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
HHV-MI	(248) 355-1040

BUSINESS COMMUNICATIONS/ PUBLIC RELATIONS

Comcast(2	48) 343-9348
MM Denha Media Group (2	48) 702-8687
Clear Rate Communications(2	48) 556-4537

CELLULAR PHONES & MOBILE MARKETING

Airvoice Wireless, LLC	. 1-888-944-2355
Metro Mobile Marketing LLC	(734) 697-6332
Mousetrap Group	(248) 547-2800

CHICKEN SUPPLIERS

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

CHIPS, SNACKS & CANDY

Great Lakes Potato Chips (231) 421-8040
Better Made Snack Foods III. (313) 925-4774
Frito-Lay, Inc
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

COFFEE DISTRIBUTORS

Folgers 🛮 (717) 468-2515

CREDIT CARD PROCESSING

worldPay	(//3) 5/1-632/
First Data Independent Sales,	
Timothy Abbo	1-877-519-6006
Petroleum Card Services	1-866-427-7297

C-STORE & TOBACCO DISTRIBUTORS

Liberty USA 🔟	. (412) 461-2700
Capital Sales Company	
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

DELI & MEAT DISTRIBUTORS

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

ENERGY, LIGHTING & UTILITIES

AmeriFirst Energy (Gene Dickow)	(248) 521-5000
Better Cost Savings	(914) 937-7171
Dillon Energy Services	(586) 541-0055
DTE Energy	. 1-800-477-4747
DTE Your Energy Savings	1-855-234-7335
Intergrys Energy Services	(734) 761-2075
Volunteer Energy	(734) 355-5350

FOOD EQUIPMENT, MACHINERY, DISPLAYS, KIOSKS & FIXTURES

Culinary Products	(989) 754-2457
Detroit Store Fixtures	(313) 341-3255

FOOD RESCUE / FOOD BANKS

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

FRANCHISING OPPORTUNITIES

Buscemi Enterprises Inc	.(586) 269-5560
Tubby's Sub Shops, Inc	1-800-497-6640

GAS STATION MAINTENANCE

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

GASOLINE WHOLESALERS

GREETING CARDS

W	Leanin' Tree	. 1-800-556-7819 ex	rt 4183

GROCERY WHOLESALERS & DISTRIBUTORS

D&B Grocers Wholesale (734) 513-1715
Cateraid, Inc(517) 546-8217
Central Grocers(815) 553-8856
George Enterprises, Inc (248) 851-6990
Great North Foods (989) 356-2281
International Wholesale(248) 353-8800
Jerusalem Foods(313) 846-1701
Kehe Distributors1-800-886-0700
Savorfull, LLC(313) 875-3733
SpartanNash
Value Wholesale Distributors(248) 967-2900

HOTELS, CONVENTION CENTERS & BANQUET HALLS

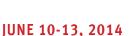
Petruzello's	(248) 879-1000
Shenandoah Country Club	(248) 683-6363
Suburban Collection Showplace	(248) 348-5600

ICE CREAM SUPPLIERS

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

ICE PRODUCTS	MISSELLANFOLIS	CODA DOD WATER HUGEC & OTHER REVERACES
ICE PRODUCTS	MISCELLANEOUS Crocory Horos (white absorbing arresses) (410) 764, 9564	SODA POP, WATER, JUICES & OTHER BEVERAGES
U.S. Ice Corp. (313) 862-3344 Arctic Glacier, Inc. 1-800-327-2920	Grocery Heros (online shopping program) (419) 764-8564 Midwest Medical Center (313) 581-2600	Monster Energy Company (586) 566-6460
Home City Ice		1.800-368-9945 Howell 1.800-878-8239 Howell 1.800-878-8239 Howell 1.800-878-8239
Taylor Ice Co	MONEY ORDERS/MONEY TRANSFER/BILL PAYMENT	
	MoneyGram International MI (517) 292-1434 OH (614) 306-1375	
INSURANCE SERVICES: COMMERCIAL	Western Union	Arizona Beverages 🛭 (810) 360-0671
Conifer Insurance Co (248) 262-5988		Canada Dry Bottling Co. M (Arizona Beverages)
🚻 CareWorks 🔟 1-800-837-3200 ext. 7188	NON-FOOD DISTRIBUTORS	(517) 322-2133
Bassam & Associates/Village Insurance Group(330) 342-0347	Hi-Way Distributing (330) 645-6633 AJM Packaging Corporation	Intrastate Distributors (Snapple, Arizona Beverages)(313) 892-3000
Cox Specialty Markets 1-800-648-0357	Bright Accessories (832) 779-1246	7UP Bottling Group
Globe Midwest/Adjusters International1-800-445-1554	Socks Galore Wholesale(248) 545-7625	Absopure Water Co1-800-334-1064
Great Northern Insurance Agency (248) 856-9000	OFFICE SUPPLIES & PRODUCTS	Coca-Cola Refreshments
Insurance Advisors, Inc (248) 363-5746	1111 Office Depot(248) 231-7198	Auburn Hills M (248) 373-2653 Belleville M (734) 397-2700
Thomas-Fenner-Woods Agency, Inc (614) 481-4300	(240) 251 7 250	Metro Detroit M (313) 868-2008
USTI/Lyndall Insurance (440) 247-3750	PIZZA SUPPLIERS	
	Hunt Brothers Pizza(615) 259-2629	Faygo Beverages, Inc (313) 925-1600
INSURANCE SERVICES: HEALTH & LIFE	POINT OF SALE	Freshly Squeezed(440) 821-9711
BCBS of Michigan 🔟 1-800-666-6233	BMC - Business Machines Specialist (517) 485-1732	InstaBoost (248) 281-0065
Faisal Arabo , New York Life Insurance Company(248) 352-1343	Delta Swiss Technologies 1-877-289-2151	
Providence Financial Group, LLC (248) 765-1815	Great Lakes Data Systems (248) 356-4100 ext. 107	TOBACCO COMPANIES & PRODUCTS
Rocky Husaynu & Associates (248) 851-2227	Silk Route Global (248) 854-3409	Altria Client Services (513) 831-5510
1.001, 1.001, 1.000 a. 1.000 a	PRINTING, PUBLISHING & SIGNAGE	R J Reynolds
INVENTORY SERVICES		Westside Vapor (e-cigarettes)(614) 402-0754
Target Inventory(586) 718-4695	Fisher Printing	UNIFORMS LINENS WORKWEAR & SUPPLIES
LEGAL SERVICES	International Outdoor	UNIFORMS, LINENS, WORK WEAR & SUPPLIES
****	Michigan Logos	1111 UniFirst (888) 256-5255 ext.232
Bellanca & LeBarge, Attorneys and Counselors (313) 882-1100	Pace Custom Printing(248) 563-7702	WASTE DISPOSAL O DESVELING
Hill Pepple & Waggoner, Ltd. 10 . (216) 520-0088	The MP Group(740) 513-3200	WASTE DISPOSAL & RECYCLING
Willingham & Cote, PC (517) 351-6200	PRODUCE DISTRIBUTORS	National Management Systems(586) 771-0700
Cummings, McClorey, Davis & Acho PLC(734) 261-2400	Heeren Brothers Produce (616) 452-2101	WINE & SPIRITS COMPANIES
Denha & Associates(248) 265-4100	PROPANE	Bacardi Martini U.S.A(734) 459-2764
Jappaya Law, PC(248) 626-6800		Beam Suntory, Inc(248) 471-2280
Kitch Attorneys & Counselors (586) 493-4427	Pinnacle Propane Express (847) 406-2021	Black Heath Beverage Group (734) 417-5774
Mekani, Orow, Mekani, Shallal &	REAL ESTATE	Blue Nectar Spirits Co(248) 722-4453
Hindo, PC(248) 223-9830	American Business Broker(614) 944-5778	Brown-Forman Beverage Company(248) 393-1340
Porritt, Kecskes, Silver & Gadd, PC(734) 354-8600	Judeh Tax Appeal Team(313) 277-1986 Signature Associates - Angela Thomas(248) 359-3838	Diageo
LOTTERY	Signature resociates rangela monas(240) 555 5050	KCTS-Awesome Brands (248) 549-0054
GTech Corporation	REFRIGERATION & REFRIGERATION SOLUTIONS	Remy Cointreau USA (248) 347-3731
Michigan Lottery(517) 335-5648	Arneg USA(336) 596-1494	SSB Group (Voo Vodka) (248) 416-3405
Ohio Lottery	Phoenix Refrigeration(248) 344-2980 Running Right(248) 884-1704	Veritas Distributors (586) 977-5799
MAGAZINE & TRADE PUBLICATIONS	CECHDITY CHDVEH LANCE O MODE	WINE & SPIRITS DISTRIBUTORS
HSI Magazines Distributor(586) 275-0424	SECURITY, SURVEILLANCE & MORE Central Alarm Signal(313) 864-8900	Great Lakes Wine & Spirits(313) 867-0521
MILK, DAIRY & CHEESE PRODUCTS	SHELF TAGS/LABELS/MARKETING	National Wine & Spirits 1-888-697-6424
Dairymens 🛛 (216) 214-7342	DBC America (promotional models) (734) 624-3100	1-888-642-4697
Prairie Farms Dairy Co (248) 399-6300	iScanZone(248) 470-3717	
Country Fresh1-800-748-0480	JAYD Tags(248) 730-2403	

AFPD calendar



FMI CONNECT 2014 EVENT

FMI Connect is the new FMI show, redesigned to connect the industry and inspire the future of food retail like never before. FMI Connect will bring together 15,000 participants and 900 exhibitors from every channel of food retail to uncover solutions for the entire store and every aspect of the business.

McCormick Place South Hall // Chicago, IL

JUNE 23, 2014

AFPD FOUNDATION JOSEPH D. SARAFA 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 15-16, 2014

AFPD'S 38TH ANNUAL GOLF OPEN

Two days to choose from! A day on the course includes breakfast, lunch, 18 holes of golf and samples at 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 10TH 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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