

BottomLine



THE VOICE OF INDEPENDENT RETAILERS // VOL. 25, NO. 7 // JULY 2014



REMEMBERING MIKE GEORGE //

Over 50 Years of Service to the Independent Retail Community

pg 6

EVENTS

■ Events, the Fifth of
AFPD's Seven Pillars of
Service // PAGE 3



nothing refreshes like a
diet pepsi™



columns

02 PRESIDENT'S MESSAGE
One in a Million

04 PETROLEUM NEWS & VIEWS
Contract Issues With Your
Jobber/Supplier – Part 3

20 RETAILER SPOTLIGHT
Hazim Market: Flint Store Owner
an Inspiration to the Community

22 RETAILER SPOTLIGHT
Airport Convenience: Flying
High in Food Convenience

24 WHERE ARE THEY NOW?
Arcori: A Foundation
in the Community

26 AFD STAFF SPOTLIGHT
Ali Bassam: Insured
Service and Care

36 NUTRITION
USDA Smart Snacks: How Will
This Change Your Business?

38 MICHIGAN LOTTERY
More Chances to Win Coming
for Daily 3 and Daily 4 Players

40 OHIO LOBBYIST REPORT
Ohio Advocacy Updates

41 OHIO LIQUOR
Ohio's Taste of Success

departments

28 EXPRESS LINES
News in the Industry

42 HEALTH CARE HELP
BCBSM and BCN Intend to Double
Health Plan Product Offerings
for the 2015 Individual Market

44 HEALTHY LIVING
Five Food Swaps to Reduce
Your Diabetes Risk

46 SAFETY SENSE
Ohio BWC Changes Its
Premium Collection Process

50 SUPPLIER DIRECTORY
Your Resource for
Products and Services

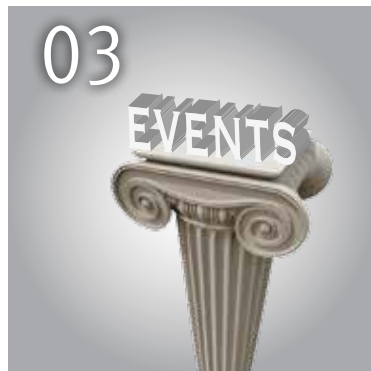
52 AFD CALENDAR
Upcoming Industry Events

BottomLine



THE VOICE OF INDEPENDENT RETAILERS
VOL. 25, NO.7 // JULY 2014

features



EVENTS, THE FIFTH AFD PILLAR OF SERVICE

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



COVER STORY //

OVER 50 YEARS OF SERVICE TO THE INDEPENDENT RETAIL COMMUNITY

Saying good-bye to a business icon. He was dubbed the "Godfather" by the media decades ago but it was a title that never really sat well with Michael George. He not only defined a generation, his death marked the end of an era.



SCHOLARSHIP LUNCHEON //

MEET THE AFD FOUNDATION MICHIGAN SCHOLARSHIP WINNERS

The AFD Foundation is proud to award scholarships to these extraordinary and deserving students all throughout the State of Michigan and we are grateful to our sponsors for their generous support!



president's message

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

One in a Million

At the Annual AFPD Foundation Scholarship Luncheon last month Thom Lipari, the President of Lipari Foods gave a great speech which he titled "One in a million," where he challenged the scholarship recipients to be the "one in a million" like a Steve Jobs, Mother Theresa and Abraham Lincoln. His message of Love what you do and to never fear failure and dream of what you would like to accomplish resonated with parents and students alike. The crowd also added a few people they believed were "one in a million," which included names like Pope Francis, Henry Ford and Albert Einstein. Every one of the people Thom Lipari mentioned had failed at one time or another, but all of them kept on moving forward. Thom's stated, his "one in a million," is his father Jim Lipari who started the company in 1963 selling barbecue sauce out of the trunk of his car and he went bankrupt, but he kept on going and now Lipari Foods is close to a billion dollar company.

One noticeable absence at this year's scholarship luncheon was Mike George. We were informed that morning of his failing health and when we presented the Michael J. George Charity scholarship to the deserving recipient this year, we asked those in attendance to keep Mike George and his family in your prayers. Mike passed away the following day. A lot has been said and written about Mike George over the past few weeks, but for those who did not know him, he was definitely what Thom Lipari would call "one in a million." He was certainly one of a kind. He touched the lives of so many people and helped thousands of people start their own business. He was one of the first people that reached out to me to welcome me when I moved to Michigan from Southern California. One lobbyist told me that during his prime, Mike George was Dan Gilbert like and he hopes people recognize him as such. That same lobbyist said Mike George was a one man Michigan Economic Development Corporation promoting and creating small businesses like no other in the state.

One of the things that made Mike so special was he did everything in a quite fashion. He was never wanted the spotlight or glamour. He believed in helping people through small business. Mike and his family have been members at AFPD since the mid-1950's and even after selling Melody Farms he had remained active and interested in AFPD.

Just a few months ago, we published a where are they now article about Mike George. A few months later, I see Mike at a function, is he asks me why we wrote the story, he is not going anywhere. That was Mike George. He never stopped working and he never stopped caring. Everything he did was focused around his family and the small business community. Mike was truly a business icon, but more than that, he was an amazing human being who touched thousands of lives and made Michigan and the world a better place. There will never be another Mike George, because God gives each of us special talents. Mike George made the most of his God given abilities and helped people. When you think of Mike George, we hope you ask yourself, am I doing the best I can to reach my full potential in using my God given talents to benefit the people around me?

Our thoughts and prayers will remain with the George family and we are confident Mike George's legacy will live on for generations to come. May you Rest in Peace Mike. ■

EXECUTIVE COMMITTEE

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

FOOD & BEVERAGE RETAIL DIRECTORS

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

FOOD & BEVERAGE SUPPLIER DIRECTORS

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

PETROLEUM/AUTO REPAIR DIRECTORS

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

REGIONAL DIRECTORS

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

ASSOCIATE DIRECTOR

Tiffany Otis-Albert	Life Secure
---------------------	-------------

EMERITUS DIRECTORS

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

STAFF & CONSULTANTS

Auday P. Arabo, Esq.	President & CEO
Ed Weglarz	Director, Petroleum
Ron Milburn	Director, Ohio Operations
Tamar Lutz	Multi-Media & Communications Specialist
Ila Konja	Bookkeeper
Alyssa Franchi	Event Coordinator
Iman Secreto	Membership Liaison
Maegan Hesano	Executive Assistant/ Internship Coordinator
Linda Milburn	Executive Assistant, Ohio
Anthony Kalogeridis	New Business Development Manager AFPD Ohio Sales Consultant / Bassam & Associates
Ali Bassam	Bellanca & LaBarge Attorneys and Counselors
James V. Bellanca, Jr.	
Thomas C. Holmes, Esq.	Pepple & Waggoner, Ltd.
TC Fleming & Associates	Ohio Lobbyist
Denha Media and Communications	Public Relations
Steve Hood	Public Relations
Tim Brennan	UHY-MI Certified Public Accountant

The Fifth AFPD Pillar of Service: Events

Networking is essential for any successful business owner. AFPD hosts several events throughout the year that provide an opportunity for members to network with others in the industry.

This past winter, invited members to AFPD's 98th Annual Trade Dinner & Ball at the Suburban Collection Showplace. Every year, guests tout the gala as the premiere event of the year. This year's dinner included a less-than-10-minute program, which allowed close to 1,000 guests to focus on networking and having fun. When they were not on the dance floor guests were strutting to the Boogie Heads and taking photos on a TapSnap machine or in front of a green screen.

"We made changes in our program this year and we noticed it made a tremendous difference," said Auday Arabo, AFPD president and CEO. "We are grateful to all who attended and made this year's gala a huge success".

AFPD also hosts several other events. For example, the association's Innovations Show helps members rack up the savings.

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

The more than 1,000 attendees were treated to show-only specials not available anywhere else. "This was definitely a buyer's 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."

In what has become an AFPD trade show tradition, more than 5,500 pounds of food were donated to Forgotten Harvest at show's end.

"The AFPD Innovations Show continues to be the best and most important trade show in this region for our industry and for our members' success," said Arabo. "The discounts and incentives to buy were just outstanding this year."

AFPD's Holiday Food & Beverage Show is also one of the best and most important trade shows in this region for our industry. The event offers special



show-only prices, discounts, and incentives. This year AFPD is bringing back the West Side Holiday Food & Beverage Show which will be held at the DeVos Center on September 17th. The annual golf tournaments in Michigan and Ohio give retailers, wholesalers, manufacturers and service providers a chance to come together and have a little competitive fun.

AFPD will be hosting its 38th Annual Michigan Golf Tournament this year with over 300 golfers who are sure to enjoy two fun-filled days of golf and refreshments at Shenandoah Country Club in West Bloomfield. Navigating the course is made easier by the food and drink samples at every hole along the way. A wonderful lunch, silent auction, raffle and cigars will complete a perfect day.

There is also an opportunity to tee off in Ohio at the Annual Ohio Golf Outing followed by the Scholarship Dinner where recipients have the opportunity to meet and network with sponsors and contributors following a day on the course.

In the spirit of giving, AFPD hosts an Annual Fall Turkey Drive, which is believed to be the biggest turkey giveaway in the Midwest. For the past 34 years, AFPD and its members have provided Thanksgiving turkeys to needy families across metro Detroit, Lansing and, now, Columbus and Cleveland. With your help, AFPD provided over 6,000 needy families with turkeys for their Thanksgiving dinners last year.

There are many opportunities throughout the year for members to mingle, network and reach out to the community. AFPD provides the events and members can simply sign up, attend and watch their businesses and communities reap the benefits. Events are also very important because the revenues directly subsidize the membership dues so AFPD does not have to charge each member \$1,000 a year. ■



petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Contract Issues With Your Jobber/Supplier – Part 3

This third and final article on the topic of “Contract Issues with Your Jobber/Supplier”, combined with the topics covered in our two previous articles, should provide a rather solid base upon which you can start your negotiations with petroleum suppliers as you venture into the gas station business, expand your business, procure additional locations, or renew your supply agreements. As new topics come to light we will provide information about them, so you can be kept up-to-date. So let’s carry-on with some more topics:

IMAGE

While providing an attractive image to entice customers into your location is your responsibility, it can’t hurt to ask your supplier the who, what, when, where, and how of image upgrades for your facility. Progressive suppliers can help connect you with vendors that can give you the best prices and guaranteed workmanship.

And since the image “support” programs seem to change by the day, never fail to ask what the jobber might be able to do to help you financially with any and all image upgrades.

RESPONSIBILITY FOR UNDERGROUND STORAGE TANKS

Obviously, if you own the property where your station is located, you have responsibility for the maintenance, certification, and responsible operation of the underground storage tanks (UST). But if you lease from a supplier, or third party, or if you are part of a “commission program” utilized by a supplier, obtain clarification regarding responsibility for USTs. Federal law requires Class “A” & “B” UST Operator certification for USTs. Determine if that is your responsibility or the supplier’s, before the state inspector stops by to inspect your tanks and verify compliance.

OTHER THAN GASOLINE SUPPLIES

With such small margins produced by fuel sales, you definitely need to have additional offerings to satisfy your customers, and make a profit. Many fuel suppliers have branched out and wholesale “other than gasoline” products, such as groceries, cigarettes, pop, etc. Explore this possibility when considering who will supply you with C-Store resale items. Your supplier could also have connections with companies that you may want to co-brand your site with, (i.e. Tim Horton’s, Subway. etc.).

PROMOTIONAL SUPPORT

Whether just embarking on a career in the service station business, reopening after a remodeling project, or regaining your stride after being adversely effected by road construction in proximity to your site, you’ll want to celebrate with a Grand (Re) Opening or Customer Appreciation Day or Weekend. Find out your supplier’s policy regarding supporting these kinds of promotional activities. The promotion can be just the boost your business needs to get customers familiarized with your site, and you can provide a better, more effective, event if your supplier can provide financial help or aid in supplying product or prizes for your customers.

This third edition of articles addressing “Contract Issues with Your Jobber/Supplier” concludes our series on this topic. We hope you found the topics useful, and you will be able to employ at least some of what you learned here when the time comes to open negotiations with your supplier. ■

PETROLEUM ACTIVITY TAX (PATAX) EFFECTIVE JULY 1, 2014 IN OHIO

Effective July 1, 2014 the Petroleum Activity Tax (PATax) goes into effect, in part, replacing the Commercial Activity Tax (CATax) on Motor Fuel Sales. The responsibility to pay the PATax falls on the first entity to make the sale in Ohio; usually the refiner, at the “rack”. The PATax can then be passed on to other customers in the same fashion as the Federal Motor Fuel Excise Tax.

While AFPD cannot speak for accountants or the Ohio Department of Taxation, we do want you to know some factors to consider because of the transition from CATax to PATax on motor fuel.

Your bookkeeping system must be able to distinguish and separate motor fuel dollar sales from dollar sales other than motor fuel, since taxation policies are different for each of these two categories. After July 1st, 2014 the CATax does not apply to motor fuel sales.

It is presumed that the refiner will be adding the PATax to your invoice in the same manner as the Federal Motor Fuel Excise Tax is presently added to your invoice. The jobber will list and add the PATax on the invoice presented to the retailer. As a retailer you will still be responsible for the CATax on all other sales “other than motor fuel”.

If you have any questions you call me at (800) 666-6623 or your accountant.



More Products for Consumers!
More Value for Retailers!



Nestlé

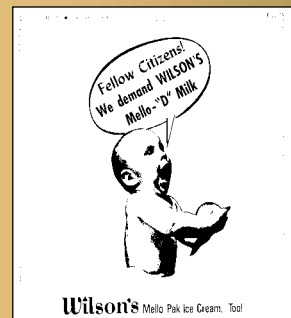
Good Food, Good Life

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

In Loving Memory ...



ADVERTISEMENT 1973



ADVERTISEMENT 1976



1982 ADVERTISEMENT



1975 ADVERTISEMENT



1982 ADVERTISEMENT



Michael J. George

DECEMBER 20, 1948 - JUNE 24, 2014

U.S. ARMY
RANK: TECHNICAL SERGEANT
TOUR: KOREA AND JAPAN
SERVED: 1953-1955

Saying Good-Bye to a Business Icon

He was dubbed the “Godfather” by the media decades ago but it was a title that never really sat well with Michael George. He not only defined a generation, his death marked the end of an era. He gained the reputation as a fair-minded and savvy businessman during the 53 years he owned Melody Farms and over the last several decades as a mediator in business. Mike George died at the age of 81 surrounded by family.

Despite the fact he sold his dairy business in 2003, George never retired and he never had plans to do so.

“I get asked the question all the time, ‘when will you retire Mike?’ I say, when I retire you are all invited. It will be my funeral,” he has been quoted saying over the years.

George was a longtime member and supporter of the AFPD.

George was the Chaldean community’s leader and spokesman for the better part of a generation. He championed several essential causes for the Chaldean community as the former chairman of the Chaldean Federation of America and as co-founder and past president of the Chaldean Iraqi American Association of Michigan. He was instrumental in establishing both the Southfield Manor and later the Shenandoah Country Club. He was one of the driving forces behind the formation of Bank of Michigan, a community bank focused largely on small business lending, which George believed was the essence of the American dream. Most recently he championed several new programs to aid tens of thousands of Christian refugees of the Iraq War.

For these contributions and others George earned awards too numerous to mention, including the Ellis Island Medal of Honor (2001) for his outstanding service and achievements as an American of Chaldean heritage, the Arab American and Chaldean Council Entrepreneur of the Year (1998), and **Associated Food Dealer’s Man of The Year (2001)**.

“Mike George was great businessman. He was sharp and to the point and left a mark with everyone he met. He served our country in Korea and was a great American and a business icon that loved and cherished his Chaldean heritage and loved his family. He will be sorely missed.” said Auday Arabo.

When Mike George first graduated from High School, he had no intentions of heading into the grocery business. His father had been in the milk business in the 40s during the depression. Mike George ran the company until he joined the army in 1953 where he served for two years. His brother Sharkey took over until Mike return from the service.

The brothers created a successful dairy business distributing milk through Wilson Dairy at the time. They added vitamin D to the milk and as a result they had the highest butterfat milk of all the competitors. The more fat the smoother the product.

In 1962 the name changed to Mello-D to compliment the smooth texture and the vitamin D but they eventually changed the spelling to Melody Farms.

They were able to market the name using George’s youngest son and name sake Michael as a feature Melody Farms ads.

The commercial increased the business dramatically. Melody Farms went from \$10 million in sales to \$30 million and George family began to acquire several companies and distributors eventually buying nearly 20 dairy companies including purchasing Stroh’s in the 90s.

Selling the business was not something George anticipated. His sons and some nephews were active investors in the company. Mike and his wife Najat have six sons, Anthony, Bobby, Rodney, Lenne, Scott and Michael and 10 grandchildren.

When the family finally sold Melody Farms, the timing to sell was optimal. The sons were groomed to move onto the next level and the industry was on the cusp of change. Dean Food, based in Texas, eventually purchased Melody Farms from the George Family. He sold the business much like had done business over the previous five decades, with a handshake.

George not only made the decision to sell based on the economic climate but he was concerned about the community. “Most of our people didn’t choose their profession at the time we were building our business,” he said. “They did not have a choice to go into the grocery business. Our people are true entrepreneurs. They know how to re-invent themselves. They take risks.”

True to his words, George never retired. He continued working alongside his sons until he became ill. They have many entities including, food, manufacturing, technology, health & fitness, real estate, warehousing, entertainment and philanthropy.

The most active companies are Champion Wholesale – warehouse fresh meat, deli and flower, ServFresh Foods – processor of deli trays, Pioneer Meats – ready to eat meat and deli products, UrthTech – natural disinfectant and Port Atwater Parking – commercial parking deck.

The man with an entrepreneurial spirit was also very charitable. He dedicated countless hours to helping other entrepreneurs, charitable organizations and community projects. Never asking for recognition or even a thank you, others have realized the impacts he has had on the community. He has not only been a business leader, he is an advocate for the community

A man who had a true sense of pride and humility he once said, “Business is simple, we make it complicated.”

He credits his success of being able to build a multimillion dollar company from a truck and a route to three simple rules: always tell the truth, treat people with respect and be responsive. “In the end, it is not about price. It is about the relationships you build over the years.”

He built many relationships as the quintessential connector.

Mike George made an impression on everyone he met and an impact on generations.

“Mike George was one of the first people that welcomed me to Michigan and was always there when I needed to talk about an issue. Selfishly, I will miss the lunches we would have every few months or so. Words cannot say what this great man meant to so many people in the food and beverage industry and the Chaldean community. May you rest in peace.” ■

Mike George and AFD

Mike George was a longtime member and supporter of AFD, formerly known as Associated Food Dealers (AFD).



THE FOOD DEALER
SEPT-OCT, 1969



PATRICK FOX
Manufacturer
Stroh Brewery Co.



MITCH WARMINSKI
Broker
Continental Food Bkgs.



ROBERT ZAKOOR
Broker
Mort Weisman Assoc.



MICHAEL GEORGE
Wholesaler
Melody Dairy Co.



WILLIAM RITTER
Driver - Salesman
Frito-Lay, Inc.

Six Receive AFD Distinguished Service Awards

Six food firm representatives have been cited by the Associated Food Dealers (AFD) for "distinguished and extraordinary service" to the food industry.

In conjunction with its fifth Annual Awards Banquet held at the Warren Chateau Hall in Warren, the state's largest food distribution association, with over 1,900 members, presented the six individuals with citations for outstanding service.

Recipients of the "Salesmen of the Year" honors were Patrick J. Fox, merchandising manager for Stroh Brewery Company; Mitchell J. Warminski, sales coordinator for Continental Food Brokerage Company; Robert Zakoor, sales representative, Mort Weisman Associates, food brokerage; Michael George, sales manager for Melody Dairy Company; and William Ritter, route salesman for Frito-Lay, Inc.

It was the first time two awards were given in the food broker category, resulting from a tie of the awards committee.

Moe R. Miller, an attorney who heads his own accounting and law firm located in Oak Park, was the recipient of the AFD's distinguished service citation for serving as consultant to the association and food industry companies for many years.

Presenting the 1969 awards in behalf of the association were Harvey L. Weisberg, president, and Edward Deeb, executive director. Over 600 persons attended the annual event.

Wayne County Probate Judge George N. Bashara Jr., recently appointed to the position by Gov. Milliken, was the guest speaker at the association's awards ceremonies. His talk centered around community commitment and involvement at all levels, including politics, urging businessmen to speak out on the issues.

▲ MIKE WINS AFD'S DISTINGUISHED SERVICE AWARD IN 1969

AFD SCHOLARSHIP DINNER RAFFLE 1974 ►

"There are too many individuals and organizations belittling the efforts of the business community," Bashara told the food distributors. "In the process, it is the honest, decent and conscientious businessman who suffers most by these accusations."

He closed by saying the Associated Food Dealers' annual awards presentations was a fitting tribute to those food distributors who have excelled in their fields.

Purpose of the AFD awards is to give due recognition to those individuals who have performed extraordinary service to their employers, food retailers and the total food industry, and in the name of inter-food industry co-operation.



SARGENTO

Michael George of Melody Dairy Company was awarded the second place prize of \$100; Ed Budde of The Pfeister Company, was the recipient of the third place \$50 cash prize; and Ivan Ludington, Jr. of Ludington News Company was the recipient of the fourth place \$50 prize. Messrs. George, Budde and Ludington all donated their cash prizes to the Scholarship Fund, as did hundreds of other cash prize winners. In fact, some \$875 in cash prizes were donated back by the winners to the fund.

For those of you who did not attend, it was quite an exciting evening, especially when it got down to the 10 finalists.

As a result of the dinner-raffle, some \$3,300 was netted for the fund, bringing the total to around \$5,000 to be given out in scholarships.

►
AFD GOLF
OUTING
1974



POSING for The Food Dealer photographer are, from left, Sharkey George and Mike George of Melody Dairy Company; and Leo Gage and Peter Ardwin of Ardwin Hayes Ice Cream Co.

►
AFD GOLF
OUTING
1975



EMIL DePULIS of Detroit Coca-Cola Bottling Company, right, accepts the grand prize golf set he won. Congratulating him is Mike George Melody Dairy Company.



THE TWO FINALISTS, Jack Grifo, left, and Mike George, extend good luck to each other before the final drawing.

The Passing of Michael J. George – A Remembrance

Michael J. George, an icon in metro Detroit and a pillar in the Chaldean community, passed away at age 81. George was the quintessential American success story, having built the Melody Farms Dairy Company with his brother Sharkey from a single milk route in 1950 to a business with over \$150 million in revenues. He was one of the most recognizable and revered businessmen in Michigan, best known for his humility, responsiveness and making deals with a handshake instead of a contract.

George was the Chaldean community's most respected leader and spokesman for the better part of a generation. He championed several essential causes for the Chaldean community as the former Chairman of the Chaldean Federation of America and as co-founder and past president of the Chaldean Iraqi American Association of Michigan. He was instrumental in establishing both the Southfield Manor and later the Shenandoah Banquet, Golf, Community and Conference Center. He was one of the driving forces behind the formation of Bank of Michigan, a community bank focused largely on small business lending, which George believed was the essence of the American dream. Most recently he championed several new programs to aid tens of thousands of minority Christians flee unrelenting violence and persecution in Iraq and throughout the Middle East.

George had a considerable impact on the success of Chaldeans in the metro-Detroit area and also to the city of Detroit itself. After the Detroit riots in 1967, George, who by then had been in the dairy business for 15 years, encouraged Chaldean storeowners to stay in the city. He assisted many in their efforts to rebuild, open and buy more stores. Eventually, over the course of 30 years, George helped finance over 700 new stores (many in Detroit).

"Michael J. George was a metro Detroit leader, known for his community and business leadership, but also for his warmth and kindness...Detroit, and Michigan as a whole, is a better place because of him, and the people he inspired. Their success will be his legacy," said Michigan Governor Rick Synder.

Gerald Rosen, the Chief Judge of the U.S. District Court in Detroit, described him as "a treasure of our community" who "has long been an important mentor to many men and women in our great community, and his leadership, wisdom and generous heart have endeared him to people of all faiths and backgrounds."

Among the people who sought his counsel and advice are state and local political leaders, including former United States Senator and United States

Energy Secretary Spencer Abraham, who described George as "a great friend and mentor to me and countless others who were fortunate enough to know him." Longtime United States Senator Carl Levin describes him as "a great friend of Detroit and a great friend of mine," who has "given himself and his resources to provide a helping hand to countless individuals throughout the Detroit area."

George was born in Detroit, Michigan on December 20, 1932. Upon graduating Catholic Central High School in 1950, George, his father Tom and his brother Sharkey started Tom George & Sons Dairy with \$412, a coffee table and an 11-year-old truck to distribute Wilson's dairy products.

After two years he left the family business to serve in the Army during the Korean War, from 1953-1955, obtaining the rank of sergeant. Upon his return, he rejoined the family business, which eventually became known as Melody Farms.

George became a legend in the dairy industry. He grew the company rapidly, both organically and through acquisitions, including Richardson Dairy, All Star Dairy, Sealtest Dairy, Twin Pines Dairy Company, Stroh's Ice Cream and, ironically, the very first company with which he worked, Wilson's Dairy. Prior to their sale to industry leader Dean's Foods in 2003, Melody Farms had several lines of dairy products, over 80 flavors of ice cream, over 10,000 customers and was one of the largest privately held dairy and beverage distribution companies in the United States. George went on to pursue several other business interests, including real estate such as hotels, office buildings, and parking garages, and companies in several different industries, including food products, technology, banking, warehousing and others. George always stayed active in business and philanthropy, at one point serving on 19 boards simultaneously.

George was a dedicated family man. He enjoyed boating and an occasional cigar, but looked most forward to dinner at his home with his entire family every Sunday.

Michael George is survived by his wife of 54 years, Najat, their six sons and three daughter-in-laws, Anthony and Sheila, Robert and Mimi, Rodney and Paulette, Lenny, Scott and Michael II, 10 grandchildren Amber, Dominic, Lorenzo, Robert Jr. (and his wife Lindsey), Samantha, Blake, Brittany, Michaela, Nicholas and Caitlin, and his older brother, Sharkey and his wife Rita.

In light of his longstanding commitment to charity, in lieu of flowers the family requests that donations be made to the Michael J. George Charity at 30777 Northwestern Highway, Suite 300, Farmington Hills, Michigan 48334 or online at www.mjgcharity.org. ■

THE GEORGE FAMILY





2014 academic scholarship program

Learning the Lessons of Teamwork

Inside the DIA looking where painted walls depict Detroit history, 32 college students received scholarships.

The 6th Annual Joseph D. Sarafa Scholarship luncheon was held at the Detroit Institute of Arts on Monday, June 23rd to congratulate some of this year's scholarship recipients. The event was held in the Rivera Court of the DIA to a host of students, parents, AFPD members and guest speakers.

Speaking at the event was Cathy Brock, who spoke on behalf of the events Valedictorian Title Sponsor, Blue Cross Blue Shield of Michigan; Mark Sarafa who spoke on behalf of his brother and event namesake, Joseph D. Sarafa, Westland Mayor Bill Wild, candidate for Wayne County executive and the event's keynote speaker Thom Lipari from Lipari Foods. The luncheon was led by AFPD President and CEO, Auday Arabo who presented the scholarships to this year's winning students. The \$1,500 scholarship was awarded to extraordinary and deserving students who will attending or who are already attending an accredited public college, private college or university.

Thom Lipari from Lipari Foods talked about his family business which his father started in 1963. Acknowledging those people in life that are what he calls "One in a Million," he charged the AFPD college scholarship recipients to strive for the same greatness Mother Teresa, Henry Ford and Steve Jobs achieved in their lifetime - they were one in a million.

"Remember to do what you LOVE and you will always LOVE what you do," he reiterated. "Do not be FEARFUL but rather be FEARLESS in pursuing that which you LOVE. And finally, DREAM about what you LOVE because DREAMS are what create the vision for making what you LOVE into something SPECIAL. And it is my hope that these three words will help each and every one of you to become that one in a million."

Following an art lesson about the DIA's Rivera Court from a docent, the Mayor of Westland, Bill Wild, candidate for Wayne County Executive talked

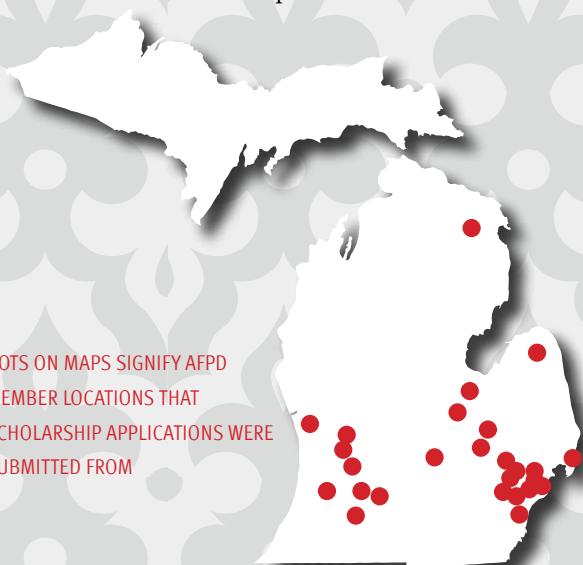
about the importance of team leadership. "You may not realize it but many of you -- if not all of you -- have been training since childhood for the workforce and for a leadership position," said Wild. "The training has been any time you have been part of a team. Whether you played a sport, were in forensics or participated in a group project -- you were part of a team. As a leader, you have to know how to assemble a successful team. We did that in the City of Westland and we have done that in our campaign for Wayne County Executive. We identified people with specific talents and skills that we knew we needed on this team. We have campaign experts, media experts, seasoned writers, fundraisers, community organizers, researchers and team leaders."

AFPD President and CEO Auday Arabo was the afternoon's Master of Ceremonies. "I hope you are keeping notes on some of the key words today," said Auday Arabo. "I do every year because they are things we can implement throughout the year."

This year's location was a perfect backdrop to the event as it showcased Diego Rivera's famous Detroit Industry mural highlighting teamwork, which became the theme of award ceremony. Working hard will get a person far in life, but it's the friends and relationships that a person develops, over time, that can solidify success. Over the years, the AFPD Foundation has distributed over \$600,000 in scholarship funds to the employees and family members of member businesses, their customers, and financially disadvantaged youth.

The Foundation's scholarship program would not be possible without the support and generous contributions from various sponsors. ■

DOTS ON MAPS SIGNIFY AFPD
MEMBER LOCATIONS THAT
SCHOLARSHIP APPLICATIONS WERE
SUBMITTED FROM





CATHY BROCK
BLUE CROSS BLUE SHIELD OF MICHIGAN



MARK SARAFI
SPEAKING ON BEHALF OF HIS BROTHER JOE SARAFI

SPONSORS

A special & heartfelt thank you to all of our sponsors. You have truly made a difference in the lives of these students!

VALEDICTORIAN TITLE SPONSOR
BLUE CROSS BLUE SHIELD OF MICHIGAN

MAGNA CUM LAUDE SPONSOR
MEIJER, INC.

LUNCH & PROGRAM SPONSOR
CONIFER INSURANCE COMPANY

CUM LAUDE SPONSOR
FRANK G. ARCORI FOUNDATION

SPONSOR A SCHOLAR
KAR'S NUTS PRODUCTS CO. (2 Scholarships)
NATIONAL WINE & SPIRITS (2 Scholarships)
PEPSI BEVERAGES COMPANY (2 Scholarships)

ARAB AMERICAN/CHALDEAN COUNCIL (ACC)
AFPD – *In memory of Fred Dally*
AZIZ H. SHALLAL MEMORIAL SCHOLARSHIP
BANK OF MICHIGAN
BELLANCA LABARGE P.C. – *In memory of Peter J. Bellanca*
COCA-COLA REFRESHMENTS
D&B GROCERS – *In memory of Michael Hermiz Hesano*
DTE ENERGY
FAYGO BEVERAGES – *In memory of Delthea Bryson*
LEE & MAXINE PECK FOUNDATION
LINCOLN FINANCIAL ADVISORS
LIPARI FOODS
MICHAEL H. DENHA FAMILY
MICHAEL J. GEORGE CHARITY
NESTLE DSD
SHERWOOD FOOD DISTRIBUTORS
U.S. ICE – *In memory of Foad Abbo*



BILL WILD
MAYOR OF WESTLAND



THOM LIPARI
LIPARI FOODS



AUDAY ARABO
AFPD PRESIDENT & CEO

... Meet the 2014 ... SCHOLARSHIP WINNERS

The AFPD Foundation is proud to award scholarships to these extraordinary and deserving students all throughout the State of Michigan and we are grateful to our sponsors for their generous support!



Alyssa Ableidinger

Alyssa is a freshman at Saginaw Valley State University studying secondary education. She graduated from Hillman High School where she played varsity softball and basketball, while also being a member of Student Council, Yearbook, and the National Honor Society. Alyssa is an active member in her community, volunteering several hours for community service, math tutoring, and participating in 4-H youth mentoring.

SPONSORED BY: Kar's Nuts Products Co.

SUBMITTED THROUGH: A-1 Party Mart



Alexandrea Ambbs

Alexandrea (Lexi) is a freshman at Kalamazoo College studying both biology and Spanish. She graduated sixth in her class at Portage Northern High School with a GPA of 4.69 and completed the International Baccalaureate diploma. Lexi was a four-year member of both the varsity swim and tennis teams, acting as a captain for both teams during her senior year. She was also an active member of the National Honor Society and Latin Club. In her free time, she coaches youth swimmers at the Portage Aquatic Club and also teaches tennis to children.

SPONSORED BY: Blue Cross Blue Shield of Michigan

SUBMITTED THROUGH: The Store at South Shore



Nick Aniol

Nick is a sophomore at Central Michigan University studying broadcasting and cinematic arts, with a minor in leadership, management, media production, design & technology. He graduated from Napoleon High School where he was a member of Student Council, the National Honor Society, Homecoming Committee, and was the NHS marching band's featured trumpet soloist. Nick also studied visual communications at the Jackson Area Career Center, where he was a member of the National Technical Honor Society. While studying at the JACC, he was a co-founder and co-president of the 'Vis Com' Art Club. Nick is currently an active member of the Alternative Breaks Advisory Board, the Student Government Association, Hall Council, and a video productions club at CMU.

SPONSORED BY: Nestle DSD

SUBMITTED THROUGH: Absopure Water Co.



Breann Baranski

Breann is a junior at Ferris State University in the honors program studying pre-pharmacy, where she plans to continue her graduate studies in the College of Pharmacy. She graduated from Bad Axe High School where she was Valedictorian and an active member of the National Honor Society. Breann has volunteered through Adopt-a-Highway, Child Abuse/Neglect Council, and American Red Cross, along with participating in career fairs, honors invitationals, high school lock-ins, and Ferris State University's Annual Big Event community service project. She is currently the secretary of the Honors Programming Board, Pre-PharmD Club, National Society of Collegiate Scholars, and Military Support Group registered student organizations.

SPONSORED BY: Blue Cross Blue Shield of Michigan

SUBMITTED THROUGH: McDonald's Food & Family Center



Kayla Bartley

Kayla is a freshman at Oakwood University in Huntsville, Alabama. She graduated from Harry S. Truman High School where she was a member of the varsity band, Pep Band, Symphonic Band, and the Advanced Placement Program. Kayla played piano from a young age and took on the clarinet in her High School years. She also does volunteer work through Conant Gardens SDA Church.

SPONSORED BY: Faygo Beverages – In memory of Delthea Bryson

SUBMITTED THROUGH: Faygo Beverages



Grace Basala

Grace is a freshman at Columbia College Chicago studying creative writing and creative advertising. She graduated from Dearborn High School with high academic honors. Prior to graduation, Grace played on the varsity field hockey team, worked as an editor on her senior yearbook, and actively participated in the National Honor Society.

SPONSORED BY: Coca-Cola Refreshments

SUBMITTED THROUGH: Westborn Market



Casey Cooper

Casey is a junior at Ferris State University studying social work. She graduated from Greenville High School where she was a member of the book club, the National Honor Society, HONK (Helping Out New Kids), and was president of the Culture and Diversity Club. Casey is the current president of the Social Work Association at Ferris State University. She volunteers her time at a local agency to help the homeless during summer in her hometown, and participates in various volunteer activities in both her hometown and college town.

SPONSORED BY: Meijer, Inc.

SUBMITTED THROUGH: Meijer, Inc.



Erin Drylie

Erin is a freshman at Wayne State University studying chemical engineering with hopes to go on to be a forensic chemist. She graduated from Cousino High School where she was a member of the National Honor Society. Erin also attended Macomb Mathematics Science and Technology Center, where she participated in FIRST robotics and the Michigan Envirothon.

SPONSORED BY: Meijer, Inc.

SUBMITTED THROUGH: Meijer, Inc.

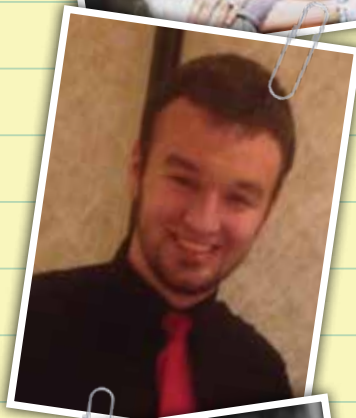


Hannah Gardner

Hannah is a sophomore at Grand Valley State University studying pre-law and majoring in economics and Spanish. She graduated from Byron Center High School with honors. In high school, Hannah served as the treasurer of the Student Council as well as the president of her school's DECA chapter. She actively competed in DECA and advanced to the international competition in Human Resource Management in 2012. During her time at Grand Valley, Hannah is heavily involved in the Michigan Republican Party and enjoys serving on local campaigns.

SPONSORED BY: D&B Grocers – In memory of Michael Hermiz Hesano

SUBMITTED THROUGH: SpartanNash

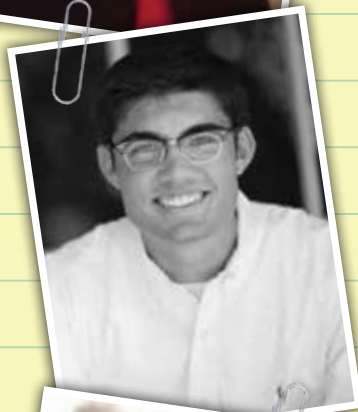


Anthony Groat

Anthony is a sophomore at Michigan State University and is currently a pre-dental student. He graduated with honors from Livonia Churchill High School where he played basketball at the Junior varsity level along with varsity football, a sport in which he earned All-Conference Honors. Anthony was also a Student Council senior class officer for his graduating class. Currently, he is a member of the National Society of Collegiate Scholars at Michigan State University.

SPONSORED BY: Kar's Nuts Products Co.

SUBMITTED THROUGH: Eastown Distributors



Robert Harding

Robert is a sophomore at Boston College studying both political science and Spanish. He graduated from Hackett Catholic Central High School. In the spring, Robert plans to do a semester abroad in Santiago, Chile to continue to develop his Spanish language skills. At Boston College, he is involved with the Investment Club and with 4Boston, an organization through which he is a weekly volunteer in the Boston Public Schools as a kindergarten teacher's aide.

SPONSORED BY: Lincoln Financial Advisors

SUBMITTED THROUGH: Harding's Galesburg Markets, Inc.



Josey Hrbek

Josey is a sophomore at Kettering University studying chemical engineering and also pursuing a chemistry minor. She graduated Summa Cum Laude with honors from Linden High School and was one of the top ten students in her class. In high school she was involved in the National Honor Society, Student Council, Wind Ensemble, Jazz Band, choir, and cheerleading. Since starting at Kettering University, Josey has continued to volunteer with Grief Camps through Heartland Hospice, tutoring, and helping out with philanthropic events for her sorority, Alpha Gamma Delta. Josey would like to extend a special thank you to her parents, Kerry and Dan, and to her boyfriend, Chad, for being a great support system and for pushing her to always strive to be her best.

SPONSORED BY: Lee & Maxine Peck Foundation

SUBMITTED THROUGH: Alpine Marketplace

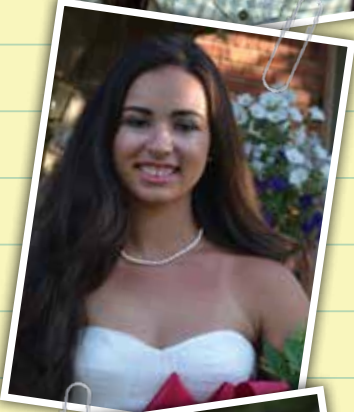


Karley Irland

Karley is a junior at Saginaw Valley State University studying secondary education for PE and chemistry. She graduated from St. Charles Community High School. During her years at SVSU she has been a part of the National Society of Collegiate Scholars, University Foundations Scholars, SVSU Student Association, and the Stairway to Success program. Karley has also volunteered at Cardinals for Special Olympics, Millet Learning Center, and Amazing Grace Animal Rescue. Currently she is working for Growing Years Christian School and Childcare.

SPONSORED BY: Sherwood Food Distributors

SUBMITTED THROUGH: Frank's Supermarket



Sarah Kane

Sarah is freshman at the University of Dayton studying for a pre-medical major and Spanish minor. She graduated from Mercy High School where she was on the varsity swim team, a member of the Spanish Honor Society, the National Honor Society, Science Club and Photography Club. Sarah is a teen leader in the St. Fabian Youth Group and has participated in three mission trips. She volunteers at Providence Hospital every week and has accumulated over 400 hours of service during the past four years.

SPONSORED BY: Frank G. Arcori Foundation

SUBMITTED THROUGH: The Vineyard



Owen Keenoy

Owen is a freshman at Michigan State University studying business in the Honors College. He graduated from Okemos High School where he was on the varsity football team for 3 years and served as a captain. Owen has volunteered with the AFPD Foundation High Five Turkey Drive, Rainbow Homes, and Okemos Community Education.

SPONSORED BY: AFPD – In memory of Fred Dally

SUBMITTED THROUGH: Diageo



Jasmine Konja

Jasmine Konja is a senior at Wayne State University beginning her first year in the Doctor of Physical Therapy Program thanks to the HealthPro Start Program and Irvin D. Reid Honors College. It was during her one year internship at John D. Dingell's Veterans Affairs Hospital in Detroit that she knew she wanted to be the physical therapist. Her passion was ignited while watching veterans achieve their small successes become huge milestones in their individual lives both mentally and physically. While cross-country skiing is a major passion during the winter season, Jasmine also plays the piano and soccer competitively and leisurely since the age of six.

SPONSORED BY: Michael J. George Charity

SUBMITTED THROUGH: Mike's Party Store



Melanie Konja

Melanie is a sophomore at Eastern Michigan University studying business management. She graduated from Carlson High School in the top 5 percent of her class and was a dedicated member of the Marching Band, Symphonic Band, and Drama Club. Melanie has studied the clarinet for seven years and the piano for four years. She has also been in many community theater shows over the years. Melanie was captain of the color guard and treasurer of the National Honor Society. She volunteered as a mentor to the freshmen at her high school as well as mentoring kindergartners at a local elementary school.

SPONSORED BY: Aziz H. Shallal Memorial Scholarship

SUBMITTED THROUGH: Vreeland Market



Mary Koster

Mary is a freshman at Grand Valley State University studying psychology. She graduated from Spring Lake High School where she was involved in numerous activities. Mary was in band all four years of high school where she played the flute, and was also in color guard each year during marching band season. She excelled greatly in color guard, and was the captain of the team for both her junior and senior years. Mary was also a member of the National Honors Society for two years, and she volunteered with many organizations in her community during that time.

SPONSORED BY: Pepsi Beverages Company

SUBMITTED THROUGH: Spring Valley Orchard Market



Brittany Lee

Brittany is a freshman at University of Chicago studying economics or political science. She graduated from Milton Academy, where she was the principal violist for three years, as well as the editor-in-chief of the school's environmental publication. Brittany was a representative in her dorm's House Council, a frequent actress in numerous school productions, and a member of the girls' ice hockey team. She is currently on her 7th year of volunteer work at Far Conservatory.

SPONSORED BY: Blue Cross Blue Shield of Michigan

SUBMITTED THROUGH: Plum Market



Amanda Lovejoy

Amanda is a freshman at Saginaw Valley State University studying nursing. She graduated Valedictorian from Coleman High School where she was a captain of the basketball, cheerleading and softball teams. Amanda was also a member of Future Farmers of America, the National Honor Society, Board Scholars, Anti-bullying club, Student Council, and Business Professionals of America. She is also currently involved in 4-H youth mentoring, which she has been involved with for the past 9 years.

SPONSORED BY: Conifer Insurance Company

SUBMITTED THROUGH: Steve's Country Corner



Emily Maynard

Emily is a freshman at the University of Detroit Mercy studying biology and participating in the 7-year DDS BA/BS Program. She graduated from the International Academy of Macomb where she was heavily involved in school activities. Emily was a member of the National Honor Society, the National Art Honor Society, Science Olympiad, Ecology Club, Diversity Club, Film Club, and Link Crew. She played three years on her high school's varsity tennis team and was voted MVP. Additionally, Emily volunteered at On the Rise Bakery, Erie Elementary, Hope Food Center, The Ronald McDonald House Detroit, and the St. Clair Shores Senior Center.

SPONSORED BY: Bellanca LaBarge P.C. – In memory of Peter J. Bellanca

SUBMITTED THROUGH: Bellanca LaBarge P.C.



Lauren Messer

Lauren is a senior at Hope College studying chemistry and biology. She graduated from Gull Lake High School where she was a captain of the golf and softball teams. Lauren was a member of the National Honor Society and Volunteers. At Hope College, she is a member of the OKD Leadership Society, Mortar Board, and Chemistry Club. Lauren also volunteers at the local hospital and tutors fellow Hope College students.

SPONSORED BY: Pepsi Beverages Company

SUBMITTED THROUGH: Kiwi's Conveniences

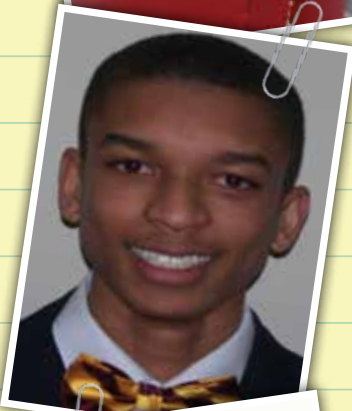


Mia Miller

Mia is a freshman at College for Creative Studies studying Illustration. She graduated from Waterford Mott High School with a GPA of 3.94. In high school, Mia was an active member of the National Honor Society, the National Art Honor Society, the National Technical Honor Society, and International Thespian Society. She has volunteered over 150 hours of community service through her honor societies and has also worked on nine theatrical plays at her school and has been taking dance classes for ten years.

SPONSORED BY: The Michael H. Denha Family

SUBMITTED THROUGH: Lakeview Party Store

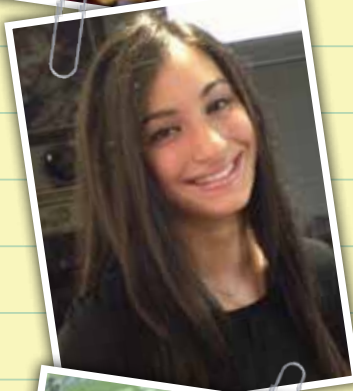


Joshua Moore

Joshua is a freshman at Bowling Green State University studying mathematics and education. He graduated from Renaissance High School where he was an honor student, president of the Distributive Education Clubs of America and Student Manager of the Phoenix Nest. Joshua was the president of the Detroit Kappa League, a member of the Midnight Golf Program, and a lead teaching assistant with the Wayne State University Math Corps. He also is an active volunteer in his community.

SPONSORED BY: DTE Energy

SUBMITTED THROUGH: DTE Energy



Alexandra Najor

Alexandra is a freshman at University of Michigan-Dearborn and plans on transferring to University of Michigan-Ann Arbor to study dermatology. She graduated from West Bloomfield High School where she was a member of the National Honors Society, International Club, Art Club, and Spanish Club. Alexandra volunteers at St. Thomas Church and the Chaldean American Ladies of Charity (CALC).

SPONSORED BY: Bank of Michigan

SUBMITTED THROUGH: Bank of Michigan



Angel Page

Angel is a senior at Western Michigan University studying Interdisciplinary Health Services with a concentration in occupational therapy and a minor in psychology. She plans to graduate in April of 2015 with her bachelors and in 2016 with her master's degree. She graduated from Bloomingdale High School where she was involved in many activities such as quiz bowl, volleyball, assistant cheerleading coach, and 1st runner up and people's choice in the Miss Bloomingdale Pageant. Angel is currently working, taking classes, and will begin her level 1 fieldwork for occupational therapy in the fall.

SPONSORED BY: Blue Cross Blue Shield of Michigan

SUBMITTED THROUGH: Wagoner's - Your Hometown Food Store



Ashley Walker

Ashley Walker is a senior at Ferris State University studying social work. She graduated from Pennfield High School and was dual enrolled at Kellogg Community College her senior year. Ashley is a member of the Social Work Association at Ferris State University and the National Association of Social Workers. In addition she is on the Dean's List at Ferris State University. Ashley has volunteered with the Pennfield Lions Club, Charitable Union and Habitat for Humanity.

SPONSORED BY: Blue Cross Blue Shield of Michigan

SUBMITTED THROUGH: Pennfield Shell Food Mart



Amelia Waters

Amelia is a sophomore at the University of Michigan studying ecology & evolutionary biology, Spanish, and secondary education. She graduated from Saline High School where she was a member of the National Honor Society, varsity field hockey & women's lacrosse teams, Interact Club, and the Saline Fiddlers. Amelia has studied violin for ten years and piano for eleven years. She also taught violin lessons and is currently involved in the U of M Campus Philharmonic Orchestra. Amelia volunteers as a tutor with the Proyecto Avance: Latino Mentoring Association and as a catechist at St. Mary's Student Parish in Ann Arbor.

SPONSORED BY: National Wine & Spirits

SUBMITTED THROUGH: Vegas Liquor & Wine



Ayla Wing

Ayla is a freshman at the University of Michigan studying psychology and neuroscience. She graduated from Divine Child High School, where she participated in the Marching Band as a section leader, the Symphonic Band as a principal player, the pit orchestra for the musical Les Miserables, the stage crew, and the National Honor Society. Outside of school, Ayla was a member of the Dearborn Youth Symphony, the Detroit Civic Concert Orchestra, and the Dearborn Heights Ski and Snowboard Club.

SPONSORED BY: National Wine & Spirits

SUBMITTED THROUGH: National Wine & Spirits



Natalia Yono

Natalia is a sophomore at Oakland University studying health sciences. She graduated from Walled Lake Northern High School where she participated in various extracurricular activities including the National Honor Society, Spanish Honor Society, Spanish Club, Interact Club, and also played soccer. Natalia has spent countless hours volunteering in her community with her church and different charity groups. Currently, she enjoys tutoring high school students in various subjects.

SPONSORED BY: Arab American/Chaldean Council (ACC)

SUBMITTED THROUGH: Hayes Liquor Basket



Jaida Young

Jaida is a sophomore at Kentucky State University studying graphic art with a career goal of becoming an animator for Disney or Pixar. She graduated from Romulus High School, where she played varsity softball and was co-captain her senior year. Jaida is also a Student Athlete for KSU where she plays division 2 softball, in addition to being a manager for the KSU football team, which requires her to contribute community service hours to local hospitals and community service agencies. During her freshman year in college at KSU she made the Dean's List and is continuing to strive at making the grades to maintain this status.

SPONSORED BY: U.S. Ice - In memory of Foad Abbo

SUBMITTED THROUGH: Jonna's Market



Chase Zebari

Chase is a senior at the University of Detroit Mercy studying nursing with a minor in leadership. He graduated from Plymouth High School where he played varsity hockey and won the Hobey Baker Award for exemplifying leadership, character and integrity of the game. Chase also played varsity baseball and was a member of the National Honor Society. He is currently involved in the Student Alumni Association, Student Nursing Association, and the Emerging Leaders Program. Chase was one of the few selected as a Presidential Ambassador at UDM. He is currently the vice president of Alpha Phi Omega, a national service fraternity, as well as a decorated member and captain of the UDM Men's Hockey Team.

SPONSORED BY: Lipari Foods

SUBMITTED THROUGH: Lipari Foods



What Does Winning the AFPD Foundation Scholarship Mean to You?

"Receiving this scholarship means so much to me. It is making it easier for me to afford my college tuition and lessens the burden that it had on my parents financially. It is giving me the chance to continue my college education and secure the future I want for myself."

MELANIE KONJA

BUSINESS MANAGEMENT // EASTERN MICHIGAN UNIVERSITY

"As a recipient of the AFPD scholarship, I feel not only incredibly grateful, but also validated. My efforts to grow and educate myself at college are not going unnoticed! This scholarship means that I must continue to move forward in college to be able become a social worker, my chosen career path. I will strive to make my donors proud and bear the responsibility that an "AFPD scholar" status bestows upon me. This scholarship makes me proud to be someone who works in the food industry, as well."

CASEY COOPER

SOCIAL WORK // FERRIS STATE UNIVERSITY

"Winning this scholarship means a great deal to me. This is a competitive scholarship, with only 30 recipients and over 1000 applications. It feels good to be one of the select few to win. It's also nice to see that there are so many sponsors that are willing to invest their money in the future workforce of Michigan."

CHASE ZEBARI

NURSING // UNIVERSITY OF DETROIT MERCY

"Receiving the AFPD Foundation Academic Scholarship means that I will have a chance to follow my dreams. College is an incredibly exciting but also extremely daunting challenge, especially since my family has had a hard time figuring out how we were going to finance my future adventures. Now, because of this scholarship, I will be able to tackle this future without worrying about a large amount of debt following me around. Thank you so much to everyone who has assisted in making my dreams come true!"

AYLA WING

PSYCHOLOGY & NEUROSCIENCE // UNIVERSITY OF MICHIGAN

"Receiving this scholarship is a great honor for me. I will always have people to thank for my accomplishments and receiving financial help. This scholarship helps me to pursue my career goals. I want to help mold the future through the children I teach. The AFPD Foundation is greatly assisting me through this journey. This is a generous donation for my education and I am forever grateful to have been chosen for this award."

KARLY M. IRLAND

SECONDARY EDUCATION // SAGINAW VALLEY STATE UNIVERSITY

"I feel both honored and extremely grateful to have received one of the AFPD Foundation Academic Scholarships. The generous support of your donors takes me one step closer to actualizing my dream of becoming a dentist. I hope that one day I can reciprocate what you all have given to me and lighten the financial burden for students pursuing higher education."

EMILY MAYNARD

BIOLOGY // UNIVERSITY OF DETROIT MERCY

"I feel honored to have been selected by the AFPD Foundation to receive this scholarship. For me, receiving this scholarship means that my years of hard work and dedication to learning and community service have been recognized. Receiving this scholarship proves that I am seen as having potential for the future of our society and will definitely help motivate me to continue striving to reach my educational goals and be successful."

NATALIA YONO

HEALTH SCIENCES // OAKLAND UNIVERSITY

"I am beyond honored to receive the AFPD Foundation Academic Scholarship. I know I am going into the medical field and the cost for college is very expensive. This scholarship is helping me to get the education and career I need to be successful, without having to worry about money."

ALEXANDRA NAJOR

DERMATOLOGY // UNIVERSITY OF MICHIGAN-DEARBORN

"Receiving the AFPD Foundation Academic Scholarship is an honor and blessing. The AFPD Scholarship has reminded me to continue to push through the difficult times both academically and personally because hard work truly does not go unnoticed. I appreciate the assistance and support AFPD has offered to continue my education and make my dream career as a physical therapist become a reality in the upcoming years."

JASMINE KONJA

PHYSICAL THERAPY // WAYNE STATE UNIVERSITY

"Receiving this AFPD Foundation Academic Scholarship means everything to me. Without this opportunity I wouldn't be able to return to Kentucky State University for my sophomore year. I've learned in the past year that college is very expensive which my family wasn't prepared for. Every dollar earned through scholarships is a blessing."

JAIDA YOUNG

GRAPHIC DESIGN // KENTUCKY STATE UNIVERSITY

"I am honored to receive the AFPD Foundation Academic Scholarship. This scholarship will help me to pay for my textbooks and also allow me to continue the challenging coursework in biology that I am pursuing at the University of Michigan. Because of the generosity of the AFPD and their sponsors, I will also have enough time to volunteer in the lab that I have been working in for the past year. I am very grateful to the AFPD and to their sponsors for supporting me as I work to achieve my goals. "

AMELIA WATERS

ECOLOGY & EVOLUTIONARY BIOLOGY // UNIVERSITY OF MICHIGAN



Flint Store Owner an Inspiration to the Community

■ BY KRIS HARRIS

From the moment you meet Hazim Gulla, you know he's a man of principle who has succeeded by believing in what is right—and doing it.

He arrived in America on January 22, 1980, at the age of 25, filled with the drive and determination to find success in a new country. His first job was at a supermarket in Detroit, where he learned the retail industry first-hand.

"I worked at the supermarket for a year, year and a half," Gulla said. "My sections were beer, wines, grocery, frozen foods and ice cream, so it gave me an idea of how to open a small general (store)."

After a couple years of hard work, Gulla launched his own business, Hazim Market at 2310 S. Saginaw St, Flint. Located south of downtown, the store has become a key part of the community.

Knowing his customers is a priority for Gulla, who takes pride in making sure he stocks the items they need.

"The way to keep people coming back is convenience," he said. "It has to be convenient for the people; that's Number One. Your Number Two priority is what you have on your shelves. I keep my shelves full all the time, especially groceries."

"It's also the way you treat people and how you do business with people that matter. You build relationships, like you have with a friend."

Not only does Gulla provide a service to the neighborhood as a retailer, but he also serves his community by his work with the Southside Business and Residents Association. The community group has monthly meetings where members talk about the problems of the neighborhood and how to keep it safe, secure and thriving.



"We get involved in a lot of activities," he said. "We discuss the problems in the neighborhood, like drugs, prostitution and crime. We also meet with the police department and the schools. This helps the community know who you are and what you're here for."

Gulla stressed the importance of creating a real sense of community, when you care about your customers and develop a relationship with them.

"We're not just here to take their money—we're here to care about them," he said. "You have to do your best to make customers happy, to make your location convenient and to keep the community safe."

Just as important as caring for his neighbors, Gulla takes pride in making sure he does things the right way. He never cuts corners or allows questionable activity at his store, which lets him sleep well at night.

"I choose to do things the right way," Gulla said with pride. "I don't do a lot of business like other people. But the thing that makes me proud is when I go to the city or anywhere else, I can stand behind my record when I apply for anything."

Beset by a sluggish economy and a high crime rate, Flint isn't the easiest location for a retailer, but Gulla serves as a reminder to everyone that you have to just dig in and do what you have to do.

"I have three daughters in college, all because of my store," he said. "They all went to Catholic schools, and I live in the city of Flint. A lot of people think you can't live here. But wherever you are, you can succeed. Your life belongs to you. It's up to you how you raise your family and how you want to secure the future of your kids." ■

Kris Harris is a writer for Denha Media & Communications.

RETAILER: HAZIM MARKET

Locations: Flint, Michigan

Founded: 1982

Employees: 2

AFPD member since: 1990

Slogan: "The little store with a big heart"





AFPD MEMBER
EXCLUSIVE



Conifer
Insurance
Company

ENDORSED INSURANCE PROGRAM



- *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: _____

* 10% discount subject to minimum premiums. Members with questions call the AFPD office at 1-800-666-6233
CONIFER INSURANCE COMPANY | 26300 NORTHWESTERN HWY, STE. 410 | SOUTHFIELD, MI 48076 | (866) 412-2424



Flying High in Food Convenience

■ BY TOMMY FRANZ

For 20 years, Airport Convenient Food Mart has been a go-to stop for food items just before or after entering Cleveland Hopkins International Airport.

Hessam Lahoud has been in the business of convenience stores for 24 years, and he has been operating this business since it opened two decades ago.

“We’ve been there for a while, about 20 years, and we do run a good convenience store,” said Lahoud. “We have a good variety with the grocery store and a wine selection seven days a week. We have a small deli as well.”

The location of Lahoud’s business has been key to its success.

“We are very close to the airport, two minutes away, so we have a lot of people who stop by because the rental car agencies like Avis and Dollar have a big section next to the airport where people drop off and pick up cars, and we get a nice amount of people from there in our store,” he said. “When we see people passing by, we know we depend on them so we welcome them.”

Among the employees and many of the store’s customers, Lahoud said there is much familiarity.

“The employees, they are family, because we know all of them,” he explained. “The same goes with the customers or the neighboring businesses, since we’ve been here for 20 years. That’s how we can continue our work. There’s nothing hidden; everything we do is out in front.”



L TO R: SAM LAHOUD, MIKE (store customer), AJ GRAHAM AND JOE GANZALA



On the shelves, Lahoud said, variety is key to his store because of its location.

“I believe that nowadays, with our kind of store, you need to carry as much of a variety as you can, and not just from the food items,” he noted. “We also have something called the second-hand dealer program where items like a snowblower that are no longer needed by one customer are offered to other consumers.”

Lahoud joined the AFPD eight years ago to help operate his business more smoothly, and he said that the association has been very helpful to his business.

“They’re a good organization,” he said. “I’ve been with them for eight years. They have a lot of programs for many businesses, and we’re able to use the coupon program and get discounts from various vendors. Most people who take advantage of the programs end up coming back and using them for different things.” ■

Tommy Franz is a writer for Denha Media & Communications.

RETAILER: AIRPORT CONVENIENT FOOD MART

Locations: Cleveland, Ohio

Founded: 1994

AFPD member since: 2009



NEW

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!

Premium Lemonade

Two delicious new flavors!

Call Jim Evans at (216) 214-7342 to place an order today!

A Foundation in the Community

■ BY OMAR BINNO

Frank Arcori may have died in 2006, but his spirit lives on and is still helping others.

After the Detroit-area entrepreneur fell to cancer, his family started the Frank G. Arcori Foundation in his honor. The organization seeks to help those who struggle financially due to illnesses and medical expenses, said Lamia Arcori, his widow.

"We formed the foundation in his honor so we can keep touching people's lives," Lamia said. "It's something Frank would have wanted us to do and to continue."

The family was inspired to form the charitable venture after an incident during Frank's last days. After he was diagnosed with stage 4 stomach cancer in the summer of 2006, the family decided to take a trip to Mississippi to find out if an experimental treatment could benefit him.

"On the way there, we came across a family who needed financial help with their young son's medical bills," Lamia recalled. "Despite his own illness, Frank decided to take a part of the family's struggles upon himself. This was what later inspired us to form the foundation."

The Frank G. Arcori Foundation, formally created in 2007, is managed by Lamia and their four children.

"We want to help families and people who need financial assistance with medical problems," Lamia said. "Frank loved people, loved his family and loved those who needed help, and he was always there when anyone needed him. We want to carry that legacy on through the foundation."

Frank graduated from high school in 1975 and began attending Wayne State University, but his entrepreneurial spirit soon flourished. By 1978, he had begun his own sandwich company and was distributing his products to convenience stores and supermarkets.



FRANK & LAMIA ARCORI

"We met in 1979 through our businesses," Lamia said. "In September of 1980, we were married, and that's when I started talking to Frank about becoming a member of the AFPD." Frank would not only become a member of AFPD, but he eventually became chairman of the board, a title he would hold from 1992-1993.

As the years passed, Frank's work ventures grew more diversified. He became involved in real estate and started working with the Walgreens drugstore chain to develop outlets in Michigan and other states.

"After our kids were born, Frank wanted to acquire other businesses so the kids could work close to home," Lamia said. "Frank got involved in the Pet Supplies Plus franchise so our kids could develop a strong work ethic by working there and managing the store."

On September 30, 2006, Frank's life ended far too prematurely, just weeks after he was diagnosed with stomach cancer.

"The foundation was something he wanted," Arcori said. "To Frank, it didn't matter whether you were a store owner or a homeless person; he treated everyone equally and loved to help whoever he could. That's the goal of the foundation: to help those who are in need, especially with medical expenses."

Outside her work with the foundation, Lamia is retired and enjoys spending time with her four children. ■

Omar Binno is a writer for Denha Media & Communications.



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.

Insured Service and Care

■ BY CATIA SABAK

Met Ali Bassam, an independent contractor and affiliate of AFPD. An insurance agent by trade and fútbol fanatic at heart, Bassam has found pleasure in his career of serving others and fostering relationships.

Intending to pursue a career in the medical field early on, Bassam moved to the United States and decided to try something different. He explored various avenues and career paths, and after careful consideration chose one. This led him to his current profession, working in the insurance industry. His area of expertise is commercial and life insurance. In this line of work, Bassam has a particular interest in the policy design aspect of insurance. It is of the utmost importance to him that his clients are taken care of and that they are provided with options that will function best within their lifestyles, “making sure we do what benefits the clients.”

Although Bassam is well established in his field, he is relatively new to AFPD. His relationship with AFPD began about a year ago as an independent contractor for the organization. Over this short period of time, however, Bassam has gotten more and more involved with AFPD. After meeting the organization’s president, Bassam realized that AFPD’s work is in line with not only his interests, but utilizes the skill set he had built up throughout his career. His decision to become an affiliate was rooted in the fact that he respects and appreciates the organization’s message and core values. As a trade association, AFPD has long served as an advocate for the retail industry, providing support, information and representation to its clients. Bassam’s interest in this organization is indicative of his commitment to customer service and relationship building. He stresses the importance of connecting with people, and showing genuine care and concern for each



client. In this way, he does good and cultivates bonds that evolve into life-long friendships.

Bassam acknowledges that most of his work relies on his ability to use the resources available to him to better serve others. Because of the positive experience he has had with AFPD, he takes special care to use his own personal connections and outlets to spread AFPD’s message and bring the organization as much exposure as he can.

Outside of his commitment to work, his clients and AFPD, Bassam enjoys a variety of hobbies. He is an avid fútbol fan and follows the sport closely. He proudly claims Brazil as his team and will be rooting for them throughout the World Cup. When he’s not following the FIFA action, Bassam likes to read and, especially, travel in his free time. ■

Catia Sabak is a writer for Denha Media & Communications.

LIBERTYUSA®

SOLUTIONS for your SUCCESS

BIG SAVINGS!

2014



COMMISSARY

SUBS, SANDWICHES, WRAPS, PARFAITS,
HOME MEAL REPLACEMENTS & MORE!



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



- **PAPER ROLLS NOW:**
5% Rebate on all products*

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

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

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

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

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

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



THE VOICE OF INDEPENDENT RETAILERS
ENDORSED SUPPLIER

920 Irwin Run Road • West Mifflin, PA 15122 • P: 800.289.5872 • F: 412.461.2734 • cs@libertyusa.com • www.libertyusa.com



MICHIGAN //

Minimum Wage in Michigan Set to Rise Beginning in September



It has been six years since Michigan last saw any increase in the minimum wage. But yesterday, both houses of the Michigan Legislature passed a compromise deal that would see the minimum wage gradually raised over time until it reaches \$9.25 per hour by 2018. The measure was quickly signed into law by Governor Snyder last night. Now Michigan has joined a growing number of states which have boosted their minimum wage rates significantly above the federal minimum wage.

Under this new law, the current minimum wage in Michigan of \$7.40 per hour will begin to rise effective September 1 of this year, until it reaches \$9.25 per hour in 2018. After that, further increases in the minimum wage will be pegged to inflation. The specific

dates of each increase are shown in the table below.

Tipped employees will also see a rise in their minimum wage rate as a result of this new law. Currently in Michigan, tipped employees must be paid at least \$2.65 per hour, and their hourly wage plus tips received must meet or exceed the minimum wage of \$7.40 per hour, with the employer required to make up any shortfall. Under the new law, tipped employees must be paid at least 38% of the minimum wage. Thus, effective September 1, tipped employees must start receiving at least \$3.10 per hour, rising to about \$3.52 per hour by 2018. The employee's hourly wages plus tips received must still exceed the stated minimum wage, or the employer must make up the difference.

The new law was a compromise

measure designed to head off a ballot initiative seeking to raise the minimum wage to \$10.10 per hour, including for tipped workers. Many employer groups, including the Michigan Restaurant Association, were opposed to this ballot initiative, which would have appeared on the November ballot for all Michigan voters. Many of these groups viewed the new law as a workable compromise, and thus rallied behind it. Although the push to raise the minimum wage to \$10.10 per hour now appears to be moot, the group promoting the ballot initiative, the Raise Michigan coalition, has signaled that it intends to proceed with submitting the necessary signatures to the Michigan Secretary of State, so it is possible that the issue will appear on the November ballot.

With this new law, Michigan's minimum wage will now be significantly higher than the federal minimum wage of \$7.25 per hour. In fact, over 20 states now have minimum wage rates higher than the federal rate. It will be interesting to see if the U.S. Congress takes action to raise the federal minimum wage, or continues to sit back and allow the states to take the lead on this issue. ■

DATE	RATE
September 1, 2014	\$8.15 per hour
January 1, 2016	\$8.50 per hour
January 1, 2017	\$8.90 per hour
January 1, 2018	\$9.25 per hour
January 1, 2019 (and each January thereafter)	Rate to rise with inflation rate for Midwestern states, but not more than 3.5% per year, and no increase if the rate of unemployment meets or exceeds 8.5% in the prior year



MICHIGAN //

Detroit Green Grocer Project to Help Renovate Neighborhood Grocery Store Exteriors

Facade improvement program offers matching grants up to \$50,000 per store



Detroit Economic Growth Corporation's Green Grocer Project (GGP) has launched a facade improvement program to upgrade the exteriors of Detroit's neighborhood grocery stores. GGP is now accepting applications from grocers for 50/50 matching grants up to \$50,000 to transform the street look of their stores.

"Detroit's grocers have been freshening up the interiors of their stores and bringing in fresh new products, and they've told us their priority now is putting a fresh look on their facades," said Mimi Pledl, program manager for the Green Grocer Project. "Investments in exterior improvements can increase a store's value to the community and attract more customers."

Facade improvements can enhance the aesthetics of grocery stores through:

- attractive exterior materials
- seasonal landscaping
- inviting signage and awnings
- interesting windows and displays

Facade improvements can enhance the security of the store with:

- improved lighting
- welcoming and safe entrances
- open parking spaces

Complete information, including a grant application, can be found at greengrocerproject.org. Potential applicants are also welcome to direct questions to GreenGrocer@DEGC.org or to call (313) 237-6092. The fax number is (313) 963-8839.

The Green Grocer Project aims to improve the quality of the grocery sector through assisting grocers in addressing operational and store development needs to ensure the highest quality fresh affordable food in Detroit stores.

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

ABOUT DEGC:

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





Bars vs. Grocery Stores: Mapping America's Beer Belly

■ BY REID WILSON // WASHINGTON POST

Drive down the street in Milwaukee or Madison or Marinette, Wis., and you're more likely to pass a bar than a grocery store. In fact, in most Wisconsin counties, you're almost three times more likely to find a place to down a beer than you are to find a place to stock up on groceries.

That's according to this great new map worked up by FlowingData.com, a Web site that specializes in all kinds of nifty visualizations:

United States: About 13% more grocery stores than bars, nationally.

As you can see, the darker the brown, the higher the ratio of bars to grocery stores is. The darker the blue, the more grocery stores there are.

The map shows what another group of cartographers dubbed the "Beer Belly of America," the region around Wisconsin, Minnesota and the Dakotas where bars outnumber grocery stores by wide margins. Wisconsin has eight bars per 10,000 people, the data show, coming in third place behind North Dakota, with 9.9 bars per 10,000 people, and Montana, with 8.6.

Grocery stores still outnumber bars across much of the South, where blue laws stayed on the books for years. Statewide, Delaware, Maryland and Mississippi all have fewer than 1.5 bars per 10,000 people, the lowest rates in the country.

Wisconsinites do tend to drink more than the national average. Residents consumed an average of 1.46 gallons of beer and

1.16 gallons of spirits in 2012, according to a report from the National Institute on Alcohol Abuse and Alcoholism, far higher than the 1.13 gallons of beer and 0.78 gallons of spirits consumed by the average American.

New Hampshire residents drink by far the most beer and spirits, averaging 1.9 gallons per capita. Residents of Idaho and the District of Columbia drank just over a gallon of wine each, more than twice the national average.

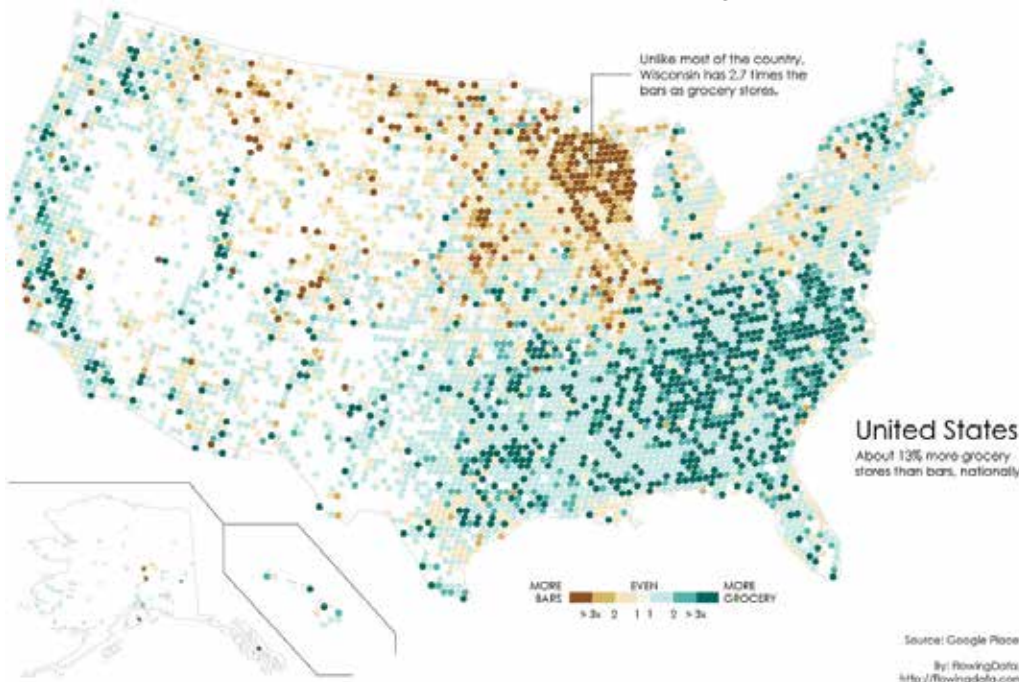
But fewer bars don't equate to less drinking. Mississippi and Delaware, two of the states where it's hardest to find a bar, both consume more beer than the national average.

How do we compare with other countries? Well, it depends on the country. You're a lot more likely to find bars in France and grocery stores in Germany, FlowingData's maps show.

Germany: About 53% more grocery stores than bars.

France: About 81% bars than grocery stores.

Internationally, more bars don't always equate to more drinking. Despite the fact that there are so many more bars in France, the French consume 12.6 liters of alcohol per capita, compared with 11.7 liters consumed by the average German; both states are among the five heaviest-drinking countries in the Organization for Economic Cooperation and Development. ■





TOBACCO //

FDA Shares Vision for the Future of Tobacco Regulations

Center for Tobacco Products outlines thoughts on developing standards for e-cigarettes and other tobacco products

Yesterday afternoon, Mitch Zeller, director of the Center for Tobacco Products (CTP) at the U.S. Food and Drug Administration (FDA), outlined CTP's vision for the regulation of tobacco products in the United States. While Zeller's remarks did not contain any significant new information, they did shed some light on his thinking regarding e-cigarettes.

Specifically, Zeller acknowledged that CTP does not yet know the extent to which e-cigarettes are harmful, and thus the agency needs to get a better handle of the product's toxicity and its actual impact on public health. He added that he does not yet know if e-cigarettes are more likely to help current smokers transition away from tobacco use, or if they are more likely to encourage non-smokers to begin using tobacco.

The FDA and the CTP are responsible for implementing the Family Smoking Prevention and Tobacco Control Act, which was enacted in June 2009. The law gives the FDA broad authority to regulate the retail sale of tobacco products, as well as the manufacture and marketing of such products. The law initially granted FDA jurisdiction over cigarettes, roll-your-own tobacco and smokeless tobacco products; in April 2014, the FDA proposed extending its authority to cover additional products such as e-cigarettes, cigars and hookah tobacco.

In his remarks yesterday, Zeller noted that up to this point, much of his time has been devoted to issues concerning the April 2014 proposed rule and potential future regulations governing menthol cigarettes, as well as implementing restrictions on the retail sale of tobacco products (such as minimum age requirements). Moving forward, Zeller said the Center will continue developing foundational rules and guidance for these matters, while also building CTP to achieve programmatic goals, including improving its external communications and human resources, IT acquisitions and policy analysis efforts.

From a policy perspective, Zeller views CTP's ability to develop product standards as one of its most powerful tools, and CTP plans on using this authority in the future. Zeller wants to advance a product strategy that will "yield strong standards to improve public health and that can withstand legal challenge," he said, adding that CTP is exploring potential standards for addictiveness, toxicity



and appeal. Regarding nicotine, CTP is working on an integrated, FDA-wide policy on nicotine-containing products that is public-health based. "The reality [is] that people smoke for the nicotine but die from the tar," Zeller said. ■



SpartanNash
Taking food places™

Food for thought

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

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

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

Nick Wedberg 616-878-2197

Ed Callihan 330-440-5743

Roger Delemeester 989-245-0337





Craft a Customer-Centric Culture in Your Business

■ BY TRON JORDHEIM // STORAGEMART CEO

There are plenty of places to rent tools and equipment in any town, anywhere. When people need to rent a post-hole auger or a trencher, many go to the local, family-owned equipment rental shop—because of the experience. It is not a sparkling clean place. In fact, it looks a bit like a glorified tool shed, with all the grease and dust one might expect. They haven't built their business and retained their customers for decades because of the décor; their regulars return because of the staff-customer relationship that makes renting at their business an enjoyable, personal experience. They appreciate that when they walk through those dusty doors, the employees know their name and their needs.

We all have our own shopping styles and preferences. No matter how you slice it, shopping and buying comes down to basic pain and pleasure stimuli and responses—we are subject to conditioning. Places and actions that we associate with pleasure we seek to experience again, and we seek to avoid experiences that cause us pain. Your customers go through this process during every contact they have with you, and it's paramount that when they leave your establishment, they leave glowing with a desire to return.

Craft a customer-centric culture: focus on their experience from point-of-entry to point-of-sale to increase growth and retention.

There are five touchstones to establishing a customer-centric

culture, and putting them into practice will give you a leg up on your competition.

AUDIT YOUR CUSTOMERS' EXPERIENCE

An experience-audit aids in identifying your customer type, and allows you to model your business based on their needs. When you put yourself in your customer's shoes, you know best how to serve them—and build a profitable business in the process.

Put yourself in the mind of your customer by conducting a simple audit of the pains and pleasures involved in your business. Make two columns on a piece of paper and title one Pain and the other Pleasure and walk through the entire process your customer walks through while dealing with you. Track each individual perception of pain or pleasure—you may be surprised at the number of negatives. Do the pains and pleasures correspond with the type of business or service you provide and with the types of customers you have?

LEARN YOUR REGULARS

Local, family owned equipment shops have become a staple because the owners and staff created relationships with their regulars. They built a culture and environment of 'the neighborhood rental shop,' where their customers knew they could go for their equipment needs, but also friendly conversation, teasing and jokes from the staff—where you're expected, as the customer, to engage in the banter and give it right back.

Your regulars become your mouthpiece in the market: recruiting new business and customers simply by word-of-mouth praise. When you form longstanding relationships with your regulars and recognize their individual likes and dislikes, you can tailor an experience that feels distinctly personalized and negates any inherent pain that accompanies your industry—which will generate business success with increased customer growth.

HIRE STAFF THAT MIRROR YOUR CULTURE

All the time and effort that you exert to make your business a one-of-a-kind, individualized experience is negated if your staff does not mirror these values and ideals. Your employees are the keepers of your culture: the ones who maintain your operating standards, customer-service practices and the atmosphere that distinguishes you from a similar shop down the street.

You must be meticulous with your hiring practices to ensure you're bringing the correct people onboard. Reject candidates that do not parallel your customer-centric model. Instill in your new hires the magnitude of your business philosophy.

DON'T OVERCOMPLICATE AND TRUST IN FEEDBACK

There are occasions when business owners actually diminish their customers' experience in an

CUSTOMER-CENTRIC CULTURE
continued on next page



CUSTOMER-CENTRIC CULTURE

continued from previous page

attempt to overcomplicate their service practices. A prime example of this occurred at a local grocery store during their first year in business. Customers would often leave their carts throughout the parking lot. The owners and staff did not have return racks for carts because they did not want to convey an obligation for their customers to return them to the store—they wanted them to leave them in the lot for the employees' to collect. While a nice sentiment in theory, in practice they were creating a parking lot situation full of obstacles and potential damage to their customers' vehicles.

After receiving feedback throughout the year, they decided to install permanent return racks in the parking lot, and while it requires a bit more effort on the part of their customers, they no longer have to navigate a minefield of carts or risk damage when they come to shop.

Considering any and all feedback is a paramount component to running a thriving business. Your experience-audit will assist in determining their validity, but you should always take heed to what your customers are saying. Your customer service practices should be organic and seamless and never overcomplicate their shopping experience.

THE PRODUCT AND SERVICE PARALLEL

If the product you sell or the service you provide does not live up to your customer service, than your patrons will not return. All of the perks of choosing your business

over your competition go out the window when what you offer fails to live up to expectations.

There must be a direct parallel between the way you treat your customers and what you provide them—if you don't, your base will begin to dwindle. They may head to the shop down the road that doesn't nail the customer service aspect, but they always receive the service or product they expect once they leave.

Shopping or conducting business should not feel like a chore best avoided: it should be an enjoyable experience, one that your customers desire to repeat. A customer-centric culture defines you, and will carve out your share in the market as the place to go—and put you ahead of the competition.

About the Author

Tron Jordheim is the CMO of StorageMart, one of the world's largest privately held self-storage companies with locations across the U.S. and Canada. He has helped lead the company to double-digit revenue growth for the last four years by embracing digital marketing and call center support. Jordheim has consulted for companies and spoken at trade events in the U.S., Canada, the U.K., Spain and Mexico. Prior to StorageMart, Jordheim managed one of Culligan Water's top U.S. bottled water franchises. With 40+ years of experience in sales, marketing and training, he continues to be sought after as a public speaker, sales trainer and consultant. For more information, please visit www.storage-mart.com/blog/author/tron-jordheim. ■

INDIANA CLOSES LOOPHOLE

In Indiana, the state will be switching from a prepaid sales tax on gasoline, which was collected from retailers, to a gasoline-use tax based on a rolling monthly statewide average that is collected from distributors. The tax rate could change from month to month depending on the average price for gasoline. For the month of July 2014, the tax will be 22.9 CPG.

The tax change was voted into law last year, after the Indiana Petroleum Marketers and Convenience Store Association (IPCA) lobbied for legislation that closed a loophole in how taxes were collected in the state, according to a report from last year in the Northwest Indiana Times.

In the original collection scenario, gas retailers would pay around 80% of the gasoline sales tax due to the distributor when it was delivering fuel, IPCA executive director Scot Imus explained to the newspaper. The retailers would then self-report and pay the rest at the end of the month. These "true ups" were vulnerable to competitors gaming the system and underreporting that remaining 20%, the IPCA believed.

"Up until now, it has basically been an honor system," Imus told the newspaper. "It's as if you and I were paying our income taxes without a W-2."

Some of these cheaters could potentially pocket the extra money or use it to undercut the prices of their competitors, the IPCA alleged. The association estimated that Indiana may have lost \$50 billion in taxes in the past eight years because of this practice.

The new gasoline-use tax will be collected when a qualified distributor sells gasoline to a nonqualified distributor, according to the Indiana Department of Revenue (DOR), but not when a qualified distributor sells gasoline to another qualified distributor or exports it to another state. The qualified distributor would collect and remit the tax from the nonqualified distributor to DOR.

Retail stations should include the gasoline-use tax in the price at the pump and will be reimbursed in the same way as for other gasoline or special fuel taxes. ■



ASE CERTIFICATION UPDATE INFORMATION

Historically, ASE [the National Institute for Automotive Excellence] has provided the Michigan Dept. of State, Business Licensing and Regulation Division with test results for individual technicians in the three (3) categories which require re-certification testing:

- **Engine Tune-Up/Performance** – Auto and Light Trucks
- **Electrical Systems** – Auto and Light Trucks
- **Brakes and Braking Systems** – Auto and Light Trucks

Upon receiving ASE test results the Department of State automatically updated an individual's State of Michigan Mechanics Certificate in accordance with those results.

Beginning in 2013, ASE discontinued providing the State of Michigan with those results, which now requires the individual enrolled in the ASE program to individually provide the State of Michigan with verification from ASE to obtain the update.

Therefore, those affected may mail [Business Licensing & Regulation Division, 3rd Floor, 430 West Allegan, Lansing MI, 48918; fax (571) 335-2810, or email BLRD@Michigan.gov a copy of a valid ASE certificate or verification letter from ASE for updating their Michigan Mechanic Certification. Once updated, a new certificate will be mailed to the address of record at no charge. ■

MICHIGAN //

New! You Can Renew Your Repair Facility License Online

To make it even easier for you, the Department of State now provides online renewals. It's simple, fast and convenient. Go to www.michigan.gov/sos, click on *Automotive-related Businesses and Information for Repair Facilities*. You'll find the link to the online application at the top of the page.

TO USE THIS SERVICE, YOU'LL NEED:

- Your preprinted renewal application which contains your repair facility number and your PIN (found on the upper-right corner of the preprinted renewal application). **Please note: Your renewal application will be mailed to you 60 days prior to your expiration date.**
- A valid Discover, MasterCard, Visa or electronic check.

To begin, enter the repair facility number and your PIN. Use the *Repair Facility License Information, Contact Information Update, Renewal Questions, Revenue Questions, Finish and Logout* links in the upper-left corner of

the Web pages to move from one section of the application to another. The *Logout* link allows you to exit the application at any time – your information will be saved and waiting upon your return. A confirmation e-mail will be sent once you submit your completed application.

If more than 60 days have passed from the expiration date shown in the current expiration box on the preprinted renewal application, you will not be able to renew online. If your repair facility license is currently expired contact the Business Licensing Section at Licensing@Michigan.gov or call (888) SOS-MICH (888-767-6424) for assistance.

RENEWING YOUR REPAIR FACILITY LICENSE BY MAIL

You may continue to renew your repair facility license by mail. Your renewal application should be returned with the required fee before your expiration date. ■

FEDERAL //

“Right to Repair” Act

Automotive groups will be banding together to ensure consumers have choices in post-warranty auto repair. The national agreement, which ends the prolonged "Right to Repair" debate within the industry, is based on a recent law finalized in the Commonwealth of Massachusetts.

The signed Memorandum of Understanding (MOU) extends the essential provisions for all light vehicles negotiated in the Massachusetts law nationwide. It impacts all companies and organizations that are currently members of the signatory associations.

The national agreement ensures that automotive aftermarket associations will stand down in their fight on "Right to Repair" and work collectively to actively oppose individual state legislation while the respective groups work to implement the

MOU. In the meantime, the parties agree that further state legislation is not needed and could serve to weaken the effectiveness and clarity of the MOU.

The "Right to Repair" act required automobile manufacturers to provide the same information to independent repair shops as they do for dealerships, and has been a point of contention for independent shops and consumers. Since the first Right to Repair Act was introduced in Congress in 2001, the automotive aftermarket has worked to ensure our customers continue to have the right to choose where they buy their parts and have their vehicles serviced. This agreement will ensure vehicle owners will have competitive and quality choices in their repairs while strengthening the auto repair industry nationwide. ■





Supports



THE VOICE OF INDEPENDENT RETAILERS

J. Lewis Cooper Co.

GENERAL WINE & LIQUOR COMPANY



Family Owned Wholesalers of Fine Wine and Spirits



nutrition

STACY GOLDBERG, MPH, RN, BSN // SAVORFULL

USDA Smart Snacks: How Will This Change Your Business?

Smart Snacks is a program that has been established by the USDA to set forth guidelines on foods and beverages based on practical, science-based nutrition standards. The guidelines have been established for snack foods and beverages sold to children at school in an effort to offer healthier snack foods while limiting junk food. However, we can all benefit from paying more attention to the nutrient content and health benefits of our snack foods. The guidelines for the “Smart Snacks in School” must be in effect in schools by July 1, 2014.

The Smart Snacks in School rule affects “competitive foods,” which are snacks sold in vending machines, a la carte lunch lines, fundraisers and in student stores. However, retailers and convenience stores could benefit from offering snacks that follow the guidelines of the program as well. By making smart snacks available to consumers, retailers have an opportunity to increase sales to an ever growing market of healthy foods. Functional foods are foods that offer health benefits, such as whole grains. Several brands that offer products that fit into these guidelines are Kind Bars, Live Smart Bars and some of the Beanitos snack chips.

By definition, a Smart Snack sets limits on calories, fats, sugar and sodium while encouraging the consumption of dairy, whole grains, proteins, fruits and vegetables. According to the USDA, a smart snack does not exceed 200 calories or 230 mg of sodium. A Smart Snack will also limit Total Fat to less than or equal to 35% of calories, limit Saturated Fat to less than or equal to 10% of calories and have 0 grams of Trans Fats. Excessive unhealthy fats have been linked to high blood pressure and weight gain as well as many other ailments. Sugar is limited to less than or equal to 35% of weight from total sugars in foods. This is great, especially for kids that are affected by diabetes; just one

of the ailments linked to overconsumption of sugar. These guidelines will eliminate foods such as chocolate sandwich cookies, fruit flavored candies, donuts, chocolate bars, soda and certain chips.

A Smart Snack must be a “whole grain-rich” grain product; or have as the first ingredient a fruit, a vegetable, a dairy product, or a protein food; or be a combination food that contains at least ¼ cup of fruit and/or vegetable; or it can contain 10% of the Daily Value (DV) of calcium, potassium, vitamin D, or dietary fiber. Whole grains can be a great source of vitamins and minerals as well as dietary fiber. Protein helps fuel the growth of lean muscle mass, which boosts metabolic rate and increases calorie burn. Fruits and vegetables contain several vitamins, minerals, antioxidants and phytonutrients that help the body operate at maximum efficiency. These replacement foods will be foods such as nuts, light popcorn, low fat and low sodium snacks and chips, granola bars with whole grains, dried fruit and fruit cups.

As consumers have more tools available to choose healthier food options, the food industry will continue to evolve to meet the demand for functional foods. By offering these snacks to kids at school, parents will soon be more aware of the healthier snack options both in the home, at the grocery store and on-the-road. Brand recognition of healthier snack products on the market today may increase. The Smart Snacks program could push mainstream companies to alter their current product line or produce healthier snack options. A good example of this would be Nestle, where according to their CEO, Paul Bulcke, “nutrition, health and wellness remain at the core of Nestle’s strategy” and within last year 8,000 products were reformulated to follow-up with that strategy.

The Smart Snacks program is a great way to grow health awareness and provide healthier snack options to consumers! The results of the program are yet to be seen, but there is a good chance that both businesses and consumers can benefit from the implementation of the program.

Below is the link to the smart snack calculator that can be utilized to see if the snacks you offer fit into the guidelines.

https://schools.healthiergeneration.org/focus_areas/snacks_and_beverages/smart_snacks/alliance_product_calculator. ■



**Start off July
with a BANG!**

SF SHERWOOD
FOOD DISTRIBUTORS
Your Total Food Distributor

Beef, Pork, Poultry, Processed Meats, Lamb, Veal, Seafood, Deli, Full Line of Dairy and Eggs, Frozen Foods, Hispanic Products, Bakery, Food Service plus an Extensive Line of Private Label Groceries

www.sherwoodfoods.com

f sherwoodfoods **t** @sherwoodfoods **313-659-7300**



michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

More Chances to Win Coming for Daily 3 and Daily 4 Players

Summer is heating up for Michigan Lottery players and retailers! Sales of Lottery tickets continue to be strong, and are running ahead of last year's record sales pace of \$2.5 billion.

To help keep Lottery player traffic coming to our retail partners this summer, we are rolling out exciting promotions for the Daily 3 and Daily 4 games. Each of the promotions is designed to attract players and offer them more chances to win.

Beginning July 1, Straight Back Bonus returns to the Lottery's Daily 4 game and gives players the chance to

win \$1,000 if their straight bet numbers are drawn in reverse order. For example, if a player plays a straight bet for 8-6-4-2 and the numbers drawn are 2-4-6-8, they win \$1,000. This promotion doubles the chances to win for all straight bet wagers. Best of all, the Straight Back Bonus automatically is applied to all Daily 4 straight bets with no extra work from retailer personnel.

Another exciting promotion for daily draw games will begin on August 3, when Daily 3 and Daily 4 players will have a new bet type option. The 1Off bet type gives players more chances to win by paying them if one of the numbers drawn is one higher or one lower than their numbers. This new bet option may be played for the midday and evening drawings and gives players seven ways to win on a Daily 3 game and nine ways to win on a Daily 4 game.

Both of these exciting new play options give players more chances to win prizes in our popular daily games, without adding any cost to their wager.

SUMMER SIZZLER UPDATE

The Summer Sizzler promotion is well under way with entries for the popular second chance drawing piling up! The exciting contest allows players to enter non-winning \$2 Grills Gone Wild, \$5 Sizzling 7s, and \$2 Red Hot Bingo instant game tickets for a chance to win.

We had more than 389,000 entries for the first drawing that took place on June 3 and awarded 10 lucky players with a camping-themed outdoor prize package and 70 winners with \$200 Omaha Steaks® gift cards.

Two drawings remain in the Summer Sizzler second chance promotion. On July 1, we will give away 10 outdoor entertaining-themed prize packages and 70 \$200 Omaha Steaks® gift cards. The grand prize drawing will take place on July 29, and in addition to 10 tailgating-themed outdoor prize packages, one lucky player will win a \$30,000 cash prize. Entries are being accepted until 11:59 p.m. July 28, so be sure to remind players to get their entries in.

For additional information, please visit the Lottery's Web site at www.michiganlottery.com. ■

INSTANT TICKETS // PULL TAB TICKETS



NEW INSTANT TICKETS

July 1, 2014:

- Neon 9's \$2 (IG # 668)
- Instant 10 Grand \$1 (IG # 693)

INSTANT TICKETS SET TO EXPIRE

July 7, 2014

- \$Family Feud \$2 (IG # 643)

NEW PULL TAB TICKETS

July 7, 2014:

- 100X the Cash \$1 (IG # 523)
- Fireball Slots 50¢ (IG # 530)

PULL TAB TICKETS SET TO EXPIRE

July 14, 2014

- Drop the Puck \$1 (IG # 588)
- Frosty Mug 50¢ (IG # 592)

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.

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

Daily 4™ **STRAIGHT** **BACK** **BONUS**™

Players match their straight bet
IN REVERSE
and WIN!

EXAMPLE

You Play
8-6-4-2

Lottery Draws
2-4-6-8

You WIN!
\$1,000

Doubles players' chance to win!

It's that simple! When a Daily 4 player matches their number to the drawn number in "straight back" reverse order, that player wins a \$1,000 payout.

With an extra chance to win on a straight bet, Daily 4 players will be coming "straight back" for more!

JULY 1-31

2-WAY AND BOXED BETS NOT ELIGIBLE. WHEEL BET WINNERS WILL BE PAID THE STRAIGHT PRIZE ONLY AND ARE NOT ELIGIBLE FOR THE REVERSE PRIZE. Daily 4 odds: Straight Back Bonus: 1 in 10,101; Straight: 1 in 10,000; 4-Way Box: 1 in 2,500; 6-Way Box: 1 in 1,666; 12-Way Box: 1 in 833; 24-Way Box: 1 in 416. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.





ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Ohio Advocacy Updates

The Ohio General Assembly is in recess for summer, so your pocketbook and liberty are safe for about four months. Governor Kasich signed over 20 pieces of legislation passed in the last two weeks of legislative action. AFPD has met with State Representative Bill Blessing about setting up a meeting with Ohio Lottery Officials in advance of possible legislation in the fall to address critical issues. The advent of on-line lottery sales, if that occurs, needs a lot of discussion, such as making winners cash in at brick and mortar stores. Also, lottery agents have not had an increase in commission percentage since mid 90's. A number of other problems should be addressed. A meeting with commission is a good first step to a possible comprehensive bill in the fall.

Sadly, the next four months will focus on elections. All statewide offices, Governor, Auditor, Attorney General, Secretary of State, Treasurer, are up this year, along with all 16 Congressional seats, 99 Ohio House Seats, 17 Ohio Senate Seats and three Supreme Court seats. It's very unlikely there will be any change than current makeup which is all five statewide seats held by Republicans will most likely stay the same, the 11 – 5 edge in Republican Congressional seats over Democrats won't change, the 60-39 advantage held by Republicans in Ohio House might actually go to 61 or 63. Ohio Senate numbers have Republicans at a 23-10 number which could go to 24-9. Look for a hot summer as a lot of hot air will be let loose.

As I mentioned before Summer is a great time to get to know your state legislator. Call or write let them know how you feel about the job they're doing. Also your AFPD association has continued to do good things for its members, you can help by generously donating to PAC. Due to summer vacations there will be no Ohio Legislative Report in the August issue, see you in September (could be a song title)! ■



S. ABRAHAM & SONS, INC.

THE LEADING MIDWEST DISTRIBUTOR OF
CONVENIENCE PRODUCTS

★ CUSTOMERS FIRST

★ DELIVERING CONVENIENCE

★ PROVIDING SOLUTIONS

★ CREATING SUCCESS



Exceeding Expectations Is What We Do

GRAND RAPIDS

CORPORATE HEADQUARTERS AND DISTRIBUTION CENTER

PO BOX 1768, 4001 THREE MILE RD. GRAND RAPIDS, MI 49501-1768

616-453-6358 • 800-477-5455

INDIANAPOLIS

DISTRIBUTION CENTER

6579 WEST CR-350 NORTH, SUITE 3, GREENFIELD, IN 46140

317-891-7752 • 800-477-5455

www.sasinc.com



Ohio's Taste of Success

Changes in Ohio's liquor laws have opened up new opportunities for alcohol manufacturers to put their products in front of customers for tasting. Whether it is beer, wine, low-proof mixed beverages or spirits, Ohio consumers are not necessarily drinking more but want to try new and unique items.

Beer, wine and low-proof mixed beverage samples have been offered for several years at approximately 650 local wine shops, carryouts, and grocery and convenient stores that hold a permit for tasting samples (D-8 permit). Recent legislation, effective July 10, 2014, makes some changes to the law regarding tasting samples to make it easier for retailers and also benefits both the manufactures and customers. The new law expands the type of establishment for which the D-8 permit may be issued for purposes of the sale of tasting samples of beer, wine, or low-proof mixed beverages. It now authorizes a D-8 permit to be issued to a carryout permit holder that is a retail store and that has ALL of the following characteristics:

- It is located in a municipal corporation or township with a population of 5,000 or less;
- It has at least 4,500 square feet of floor area; and
- It generates more than 60% of its sales in general merchandise items and food consumption off the premises where sold.

In addition, the new law allows a manufacturer, supplier, or broker, or its agent, solicitor, or salesperson to provide sample servings of beer, wine and low-proof mixed beverages to the customer at no charge and conduct consumer product instruction about the products. The instruction and sampling must take place on the premises of a D-8 permit. The law specifies that wholesale distributors are excluded from this authorization. The person providing the sample servings must purchase the beer, wine, or low-proof mixed beverages from the D-8 permit holder

at the ordinary retail price. Additionally, the sample servings must be limited to the amount and frequency authorized under the D-8 permit (serving size may not exceed two ounces and not more than four sample servings may be provided per person per day).

The new legislation increases the frequency of events and modifies the procedure by which tasting samples of spirituous liquor may be sold at contract liquor agency stores. The change requires the trade marketing professional, broker, or solicitor to provide written notice to the Division of Liquor Control of the tasting event not less than 10 business days prior to the event. It also requires the trade marketing professional, broker, or solicitor to directly purchase the bottles of spirituous liquor that will be used to provide tasting samples at the current retail price from the contract liquor agency.

With these changes to the law, the 467 private Ohio contract liquor agencies can now host 10 tasting events each month offering the sale of limited tasting samples of spirituous liquor products so long as no more than two tasting events take place during the same day and there is no less than one hour between the end of one event and the beginning of another event. This provides a venue for manufacturers to introduce new products and an enhanced shopping experience for customers. A sample size is .25 ounces, and no more than four samples (totaling one ounce), can be provided per person. They are limited to the spirituous liquor sales area of the store and are conducted by marketing professionals representing the spirits supplier or manufacturer who have received alcohol server training to ensure compliance with Ohio's liquor laws.

Information on all the products available in Ohio, and where to buy them, can be found on our website.

Business friendly regulations, coupled with our commitment to excellent customer service, will enable businesses to create new jobs and keep Ohio moving in the right direction. Anyone with questions regarding these changes, or in need of assistance expanding or starting a business, please contact the Division at (614) 644-2360. More information is also available on our website at www.com.ohio.gov/liqr. ■



BCBSM and BCN Intend to Double Health Plan Product Offerings for the 2015 Individual Market

Blue Cross Blue Shield of Michigan intends to more than double its product offerings in the 2015 individual market this November. Blue Cross and its HMO subsidiary, Blue Care Network, filed 41 total product options with the Department of Insurance and Financial Services (DIFS) on Sunday, with the intent to offer these plan options to Michigan consumers during the 2015 open enrollment period that begins November 15, 2014. The new products and their prices require regulatory approval – and the products cannot be sold to consumers until November 15.

“Blue Cross has expanded our product portfolio to ensure people in all situations and income ranges can find quality, affordable health coverage with us,” said Terry Burke, vice president for Individual Business at BCBSM. “Blue Cross will continue efforts to provide trusted advice and guidance to people with questions. As Michigan’s leading health insurer, our expanded product options and new networks are designed to allow people at all income ranges to look for the right coverage based on their health needs. Consumers can select from a variety of Blue Cross options – everything from very comprehensive coverage that carries a higher premium, to low-premium plans that meet the needs of cost-conscious consumers.”

During 2015 open enrollment, Blue Cross intends to continue to offer its products to residents of all 83 Michigan counties – something only Blue Cross did during 2014 open enrollment. Highlights of the 2015 offerings include:

1 Two new affordable product lines available in southeast Michigan, allowing cost-conscious consumers to select from additional affordable health plan options:

METRO DETROIT EXCLUSIVE PROVIDER ORGANIZATION (EPO)

- Lower cost product options with more than 5,000 doctors in-network
- Coverage in Wayne, Oakland, Macomb, Livingston, St. Clair and Washtenaw counties
- Includes 25 hospitals in 8 hospital systems

METRO DETROIT HMO

- Offering coverage in Wayne, Oakland and Macomb counties
- Includes at least 12 hospitals in 4 hospital systems

2 New plans with a designation of “extra,” which pays for unlimited primary care physician visits before deductible; unlimited specialist office visits with up to four visits before deductible; and generic prescription drugs before deductible; co-pays will apply

3 A new Platinum-level plan offering both a low deductible and out-of-pocket maximum, that also includes comprehensive dental and vision coverage

Both Blue Cross and Blue Care Network will offer plans at the Gold, Silver, Bronze and Catastrophic levels. The new Blue Cross Platinum-level plan will be an option for consumers seeking a richer benefit structure.

“For years, Blue Cross has

collaborated with Michigan health care providers to improve care and control costs, while providing broad access. These relationships give Blue Cross the ability to offer insurance plans with prices that meet consumer demand for value in the new marketplace, however that value is defined by the purchaser,” Burke said. “Products like our new Southeast Michigan EPO will expand choice for consumers shopping for a low-cost health insurance plan backed by quality local doctors and hospitals. Our Platinum plan is designed for people who want broad access and can pay a higher premium to obtain it. The bottom line is choice. We are aiming to give people enough choices to select the right health plan for their needs.”

The Blues intend to offer a total of 41 options for coverage, pending regulatory approval. The products will not be available to Michigan consumers until November 15, when the federally run Health Insurance Marketplace begins taking applications for open enrollment. Products will be available through independent Blue-certified insurance agents and also directly through BCBSM and BCN.

BCBSM’s offerings in all 83 counties throughout Michigan provide affordable choices for all residents, both on and off the Marketplace.

Blue Cross Blue Shield of Michigan and Blue Care Network of Michigan are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association. ■



the sum of all my hard work is the reason.

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



Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.



Five Food Swaps to Reduce Your Diabetes Risk



■ BY TAYLAR KOBYLAS //
A HEALTHIER MICHIGAN

It's no secret that diabetes is a growing issue across the nation. If you are affected by the disease, you know how critical dietary restrictions can be, and if you are not, you should be aware of the changes diabetes requires to maintain a sustainable diet.

Diabetes is complex and made up of many personal decisions. Making some basic changes can help reduce your risk becoming diabetic. If you are pre-diabetic, these simple swaps may reduce your chances of becoming diabetic:

BREAKFAST: RED FRUITS INSTEAD OF BREADS AND PASTRIES

The anti-inflammatory flavonoids found in berries, grapes and other red and purple fruits have been shown to lower insulin resistance and improve blood glucose regulation.

SNACK: PUMPKIN SEEDS INSTEAD OF SUNFLOWER SEEDS

Researchers are finding that magnesium increases help lower resistance to the effects of insulin. Dark chocolate also contains a great deal of magnesium so pair your seeds with one square of dark chocolate to meet daily magnesium dosage suggestions.

LUNCH: GREEN LEAFY VEGGIES INSTEAD OF SANDWICHES

Spinach, lettuce and cabbage have been proven to reduce your risk of contracting Type 2 diabetes by up to 14 percent.

DRINK: COFFEE INSTEAD OF SODA

Early studies have shown that coffee consumption and risk for Type 2 diabetes are inversely related. This is largely due to caffeine levels increasing energy and thereby reducing the obesity levels associated with diabetes.

COOKING: VINEGAR INSTEAD OF SALT

Arizona State University researchers have shown that the antiglycemic properties of vinegar help reduce postprandial glycemia, a key component in the management of diabetes.

Juvenile diabetes is also a key demographic of this disease. Enhance your child's health and protect them against diabetic conditions by packing healthy lunches and staying informed about the disease.

How else do you stay proactive against detrimental health issues? ■



What's in your cooler?



Make it U.S. Ice.

Made from crystal pure Michigan water, delivered fresh in cubed, block or dry ice. We provide cooler rentals for festivals, reunions, events, picnics or party needs. Call 313-862-3344 or visit us online at usicecorp.com.



PURE *M*ICHIGAN®



Ohio BWC Changes Its Premium Collection Process

Historically, BWC has billed Ohio employers in arrears or 'retrospectively'. Employers currently report their actual payroll and pay their premium on a semi-annual basis for the previous six months of coverage.

Prospective billing is a national industry standard and builds upon ongoing efforts by BWC to modernize its operation. Under prospective billing, BWC will, like most insurance companies, collect employer premiums at the beginning of and throughout the policy period.

According to BWC the benefits of changing to the prospective payment process for Ohio employers will include:

- More flexible payment options (e.g., monthly, quarterly, semi-annually and annually) with possible discounts for those who pay in advance.
- Better ability to anticipate budgetary impacts of workers' compensation program cost changes.
- Better opportunities for BWC to provide quotes online or via phone.
- Lower mutualized costs from employers who don't pay premiums timely or have workers injured without coverage for employers in good standing.
- Increases BWC's ability to detect employer non-compliance and fraud.

TRANSITION:

The transition is expected to become effective July 1, 2015 for private employers and January 1, 2016 for public employers.

Private Employers: As they switch to the new prospective billing process, BWC will offer two transition credits that will cover the employer's actual premium expenses for an eight month period of time. These credits will prevent employers from paying two premiums at once, one for the period in arrears and one for the prospective period. The first transition credit will be a full one-time premium credit for the period January 1, 2015 through June 30, 2015. The second credit will be for the next two months (July and August of 2015) out of the first annual prospective premium payment. Employers will be billed premium payments in August for the remaining 10 months of the rate year, paid in installments throughout the period.

In subsequent years, employers will receive their invoice in June and begin paying premiums before July. This premium will be based on estimated payroll. At the end of the rate year, employers will need to 'true-up' their actual payroll with the estimation.

Public Employers: Public employers will receive two 50% transition credits. The first for the policy period beginning January 1, 2015 through December 31, 2015 and then again for the period January 1, 2016 through December 31, 2016.

True-up Process: With these changes, BWC will be extending coverage to employers based on estimated payroll figures. In order to adjust to actual, they will also require employers to report their actual payroll for the prior coverage periods and pay any shortage or

receive a refund of any overage in actual premium.

Earlier BWC filing deadlines for rating programs: As BWC transitions to the Prospective Payment process, they are also changing the employer deadlines for applying for the various BWC group rating and other incentive programs as follows:

PRIVATE EMPLOYER DEADLINES FOR THE POLICY PERIOD BEGINNING JULY 1, 2015:

- Group Rating – November 24, 2014 (was last business day of February).
- Group Retrospective Rating and other rating programs – January 30, 2015 (was last business day of April).
- Destination Excellence Programs – May 29, 2015 (was last day of April).

PUBLIC EMPLOYER DEADLINES FOR THE POLICY PERIOD BEGINNING JANUARY 1, 2016:

- Group Rating – May 29, 2015 (was last business day of August).
- Group Retrospective Rating and other rating programs – July 31, 2015 (was last business day of October).
- Destination: Excellence Programs – November 30, 2015 (was last day of October).

We welcome you to contact Theresa Passwater, our AFPD Ohio Program Manager, at 800-837-3200 ext 7248 or theresa.passwater@ccitpa.com us with any questions you may have on these topics or any other Ohio workers' compensation program concerns. ■



Premo Signature FRESH Sandwiches

Cafe Sandwiches With The Trusted Premo Name



Premo Signature Cafe Sandwiches are

- Available in Eight Delicious Varieties
- Made on an Assortment of Artisan Breads
- Layered with Specialty Meats and Cheeses
- Topped with Fresh Produce

To see all that Premo has to offer
please contact
your Lipari sales representative

New customers please contact
Tony Franchi
at tony_franchi@liparifoods.com
or visit premobrand.com

Distributed Exclusively By





The Top Three Reasons “YOU” Need an Estate Plan

■ BY: RANDALL A. DENHA, ESQ.*

The other day a friend asked me, “How much money do I need before I should get an estate plan?” That question indicates a common misconception that estate planning is only for the rich, or is only to avoid estate taxes. In 2014, an individual can pass up to \$5,340,000 estate tax-free (for federal estate tax). If you have assets valued under that amount, there are plenty of non-tax related reasons to have an estate plan, and below is my top 3 list (of course, if you have, or one day might have, assets worth more than the exemption amount, these practical reasons also apply to you, but you should complete an estate plan for tax reasons as well):

YOU OWN REAL ESTATE

If you own a home (even with little equity), you should have a revocable living trust to avoid both the cost and hassle of your estate going through the probate process. Attorney fees and executor (or administrator) fees can eat away at the value of an estate. Spending a few thousand dollars now to avoid probate is worth it!

Additionally, before a house can be sold, an executor must be appointed by a probate court judge in order to have the official authority to convey title, which could take months. In contrast, a trustee under a revocable living trust has the power to act immediately. You may think your estate is “simple” because it is not worth very much and merely being distributed equally to your children, but the cost and delay of having to go through probate is worth avoiding via a trust, even for “simple” estates.

YOU HAVE MINOR CHILDREN

What happens to minor children (under age 18) if both parents die? The probate court appoints someone to care for them, called a guardian, and there are actually two types of guardians – one in charge of the day to day physical care and parenting of the children (called a guardian of the person), and one in charge of managing any money set aside for the children (called a guardian of the estate). Typically the same person serves as guardian of the person and estate, but I’m sure you know people who are great at raising children but horrible at managing money, and that is the reason for the dual roles if it becomes necessary to appoint different people.

How does having an estate plan affect this? You would have a say in who you want to be appointed the guardian of the person and estate of your minor children. If you don’t nominate someone in a will, then your parents, spouse’s parents, siblings, family friends, etc. all might potentially think that they are in the best position to raise your children, creating a rift among those who care deeply about your children. Although motivated by good intentions, a battle in the probate court for custody of your children is a guaranteed disaster. You have the power to name a guardian, and to specify how your assets are used to support your children. Completing an estate plan (a Will, revocable trust, or both) is the only way to ensure your wishes are carried out.

YOU HAVE A NON-TRADITIONAL FAMILY

Are you in an unmarried relationship? Are you in your

second marriage, with kids from prior relationships? Do you have a child with special needs? Are some of your children more responsible than others? Do you have siblings you wouldn’t want to inherit from you? Although I used the phrase “non-traditional,” a majority of people fall into this category.

You may not know it, but you already have an estate plan chosen by your state legislature. Every state has default rules for who inherits property if someone doesn’t have a will or a trust (in legal terms called “intestate succession”). The default rules under state law may not leave the assets to whom you would have wanted to benefit. Depending on your family situation and the type of assets you have, some of your property may go to your parents or siblings – even if you are married. For those in a long-term committed relationship that is not formally legalized, your parents, siblings or more distant relatives may inherit your estate. Even if you just have a few sentimental pieces of jewelry or artwork that you want a specific person to have, without a Will or a trust, the laws of intestate succession control everything.

CONCLUSION

Simply put, estate planning isn’t just for the wealthy. It just makes sense to recognize one’s own mortality and make plans so that your wishes are written down and legally enforceable for those you leave behind. ■

**Randall A. Denha, JD, LL.M., is the Principal and Founder of the law firm of Denha & Associates, PLLC with offices in Birmingham. Mr. Denha can be reached at 248-265-4100 or by email at rad@denhalaw.com.*

Announcing AFPD's September Tradeshow Lineup!

SUBURBAN COLLECTION
SHOWPLACE | 2014 AFPD

16th Annual

FOOD & BEVERAGE Holiday Show

September 9 & 10, 2014

Suburban Collection Showplace | 46100 Grand River | Novi, MI 48375



DEVOS PLACE | 2014 AFPD

5th Annual West Michigan

FOOD & BEVERAGE Holiday Show

September 17, 2014

DeVos Place | 303 Monroe Avenue NW | Grand Rapids, MI 49503

Back by
popular
demand!



THE VOICE OF INDEPENDENT RETAILERS

AFPD's Holiday Food & Beverage Shows are known for their high-quality attendees, attendee satisfaction, special show-only deals & discounts and non-stop interaction. These shows continue to be the best and most important tradeshows in their regions for our industry and for your company's success. Booth space is now available. Prime exhibit spaces go fast!

Please call Alyssa Franchi at (800) 666-6233 to reserve your booth today!

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) (703) 684-3600
National Grocers Association (202) 624-5300
Neighborhood Market Association (619) 464-8485
Western Michigan University Food Marketing Program (269) 3887-2132

ATM

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

BAKED GOODS DISTRIBUTORS

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

BANKING, INVESTING & CONSULTING

Lincoln Financial Advisors .. (248) 948-5124
American Capital & Money Center *(Credit Union)* (310) 550-9494
Bank of Michigan (248) 865-1300
Huntington Bank (248) 626-3970

BEER MANUFACTURERS

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

BEER DISTRIBUTORS

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

BOOKKEEPING/ACCOUNTING CPA

Alkamano & Associates (248) 865-8500
Marcoin/EK Williams & Co. (614) 837-7928
Old Bear & Associates (513) 403-9911
UHY-MI (248) 355-1040

BUSINESS COMMUNICATIONS/ PUBLIC RELATIONS

Comcast..... (248) 343-9348
 Denha Media Group (248) 702-8687
Clear Rate Communications (248) 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 (313) 925-4774
Frito-Lay, Inc. 1-800-359-5914
Kar's Nut Products Company. (248) 588-1903
Motown Snacks
(Jays, Cape Cod, Tom's, Archway, Stella D'oro) ... (313) 931-3205
Nicks Chips (586) 619-7023
Snyder's-Lance, Inc. (616) 401-0258

COFFEE DISTRIBUTORS

Folgers (717) 468-2515

CREDIT CARD PROCESSING

WorldPay..... (773) 571-6327
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 (248) 542-4400
H.T. Hackney-Grand Rapids. 1-800-874-5550
Martin Snyder Product Sales Company .. (313) 272-4900
S. Abraham & Sons (616) 453-6358
Seaway Cash N' Carry (216) 361-5757
United Custom Distribution (248) 356-7300

DELI & MEAT MANUFACTURERS & DISTRIBUTORS

Sherwood Food Distributors . (313) 659-7300
A to Z Portion Control Meats (419) 358-2926
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 (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

Atlas Oil Company 1-800-878-2000
Central Ohio Petroleum Marketers (614) 889-1860
CFX Management (937) 426-6670
G & T Sales & Service, Inc (248) 701-6455
Gilligan Oil Co. of Columbus, Inc. 1-800-355-9342
High Pointe Oil Company (248) 474-0900
Obie Oil, Inc. (937) 275-9966

GREETING CARDS

Leanin' Tree..... 1-800-556-7819 ext. 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 Distributors 1-800-886-0700
Savorfull, LLC (313) 875-3733
SpartanNash (616) 878-2248
Value Wholesale Distributors (248) 967-2900


HOTELS, CONVENTION CENTERS & BANQUET HALLS

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






ICE CREAM SUPPLIERS

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


ICE PRODUCTS

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

INSURANCE SERVICES: COMMERCIAL

-  **CareWorks**  ... 1-800-837-3200 ext. 7188
 **Conifer Insurance Co.** .. (248) 262-5988 
Bassam & Associates/Village Insurance Group (Conifer) (330) 342-0347
 **Cox Specialty Markets** (Conifer) .. 1-800-648-0357
Globe Midwest/Adjusters International 1-800-445-1554
Great Northern Insurance Agency (248) 856-9000
Insurance Advisors, Inc. (248) 363-5746
Mackinaw Administrators LLC (810) 220-9960
Thomas-Fenner-Woods Agency, Inc. ... (614) 481-4300
USTI/Lyndall Insurance (440) 247-3750

INSURANCE SERVICES: HEALTH & LIFE

-  **BCBS of Michigan**  1-800-666-6233
Providence Financial Group, LLC (248) 765-1815
Rocky Husaynu & Associates. (248) 851-2227

INVENTORY SERVICES

- Target Inventory (586) 718-4695

LEGAL SERVICES

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

LOTTERY

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

MAGAZINE & TRADE PUBLICATIONS

- HSI Magazines Distributor. (586) 275-0424

MILK, DAIRY & CHEESE PRODUCTS

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


MISCELLANEOUS

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

MONEY ORDERS/MONEY TRANSFER/BILL PAYMENT

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

NON-FOOD DISTRIBUTORS & MANUFACTURERS

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

OFFICE SUPPLIES & PRODUCTS

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

PAYROLL SERVICES & MORE

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


PIZZA SUPPLIERS

- Hunt Brothers Pizza (615) 259-2629

POINT OF SALE

- BMC - Business Machines Specialist .. (517) 485-1732
Delta Swiss Technologies 1-877-289-2151
Great Lakes Data Systems. ... (248) 356-4100 ext. 107
Silk Route Global (248) 854-3409

PRINTING, PUBLISHING & SIGNAGE

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

PRODUCE DISTRIBUTORS

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

PROPANE

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

REAL ESTATE

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

REFRIGERATION & REFRIGERATION SOLUTIONS

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








SECURITY, SURVEILLANCE & MORE

- Central Alarm Signal (313) 864-8900

SHELF TAGS/LABELS/MARKETING


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

SODA POP, WATER, JUICES & OTHER BEVERAGES

-  **Monster Energy Company** ... (586) 566-6460
 **Pepsi Beverages** ... Detroit  1-800-368-9945
..... Howell  1-800-878-8239
..... Pontiac  (248) 334-3512
..... Cleveland  (216) 252-7377
..... Twinsburg  (330) 963-5300

-  **Arizona Beverages**  (810) 360-0671

-  **Intrastate Distributors**  (Arizona Beverages)
..... (313) 892-3000

- 7UP Bottling Group (313) 937-3500
Absopure Water Co. 1-800-334-1064
Canada Dry Bottling Co. (517) 322-2133
Coca-Cola Refreshments
..... Auburn Hills  (248) 373-2653
..... Belleville  (734) 397-2700
..... Metro Detroit  (313) 868-2008
..... Port Huron  (810) 982-8501
..... Cleveland  (216) 690-2653
Faygo Beverages, Inc. (313) 925-1600
Freshly Squeezed. (440) 821-9711


SUPPLEMENTS

- InstaBoost (248) 281-0065

TOBACCO COMPANIES & PRODUCTS

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

UNIFORMS, LINENS, WORK WEAR & SUPPLIES

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

WASTE DISPOSAL & RECYCLING

- National Management Systems (586) 771-0700

WINE & SPIRITS COMPANIES

- Bacardi Martini U.S.A. (734) 459-2764
Beam Suntory, Inc. (248) 471-2280
Black Heath Beverage Group. (734) 417-5774
Blue Nectar Spirits Co. (248) 722-4453
Brown-Forman Beverage Company. ... (248) 393-1340
Diageo 1-800-462-6504
Heaven Hill Distilleries 1-800-348-1783
KCTS-Awesome Brands (248) 549-0054
Remy Cointreau USA (248) 347-3731
SSB Group (Voo Vodka) (248) 416-3405
Veritas Distributors (586) 977-5799

WINE & SPIRITS DISTRIBUTORS

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



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

SEPTEMBER 9 & 10, 2014

AFPD'S 16TH ANNUAL HOLIDAY FOOD & BEVERAGE SHOW

As Michigan's premiere holiday show, retailers and on- and off-premise licensees come from miles to see, sample and buy a wide variety of new products. Admission for AFPD members is free. Must be 21 years old to attend this show.

Suburban Collection Showplace // Novi, MI

SEPTEMBER 17, 2014

AFPD'S 5TH ANNUAL WEST MICHIGAN HOLIDAY FOOD & BEVERAGE SHOW

Back by popular demand! Connect with buyers and have some fun at the 2014 West Michigan Holiday Food & Beverage Show. Let AFPD work hard to help you sell your holiday products and promotions.

DeVos Place // Grand Rapids, MI

OCTOBER 7-10, 2014

2014 NACS SHOW

The National Association for Convenience Stores Tradeshow is the place to learn how to be a c-store rock star. Register early and you can win the chance to be treated like one.

Las Vegas Convention Center // Las Vegas, NV

publishers statement

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

CONTACT:

T: (800) 666-6233

F: (866) 601-9610

E: info@AFPDonline.org

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

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

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

AFPD works closely with these associations:



[illegible]

Pinnacle® Unflavored Vodka, Gold Outstanding Award, 2014 International Wine and Spirit Competition
Pinnacle® Imported Vodka, Distilled from Grain, and Flavored Vodkas, 35%-50% Alc./Vol. ©2014 Portfield Importers, Lewiston, ME

SAVE TIME

**ORDER
ONLINE**



VALUE WHOLESALE
DISTRIBUTORS
"Serving You Since 1991"

3 WAYS TO SHOP

1. Self Serve Cash & Carry.

Cash & Carry hours M-F 7:00 to 4:00
Saturday 7:00 to 2:00

2. Will Call!

Submit order online by 12:00pm and
pick up the next day.

3. We Deliver!

Store Delivery Available, Call for details!

Distributors of Grocery, Beverages,
W.I.C. Items, Snacks, Candy, HBA, GM, & Tobacco



We service Supermarkets, C-Stores, Wholesalers, Gas Stations, Meat Markets & More!

VALUE WHOLESALE DISTRIBUTORS | 15188 W. 8 MILE RD. | OAK PARK, MI 48237
T: (248) 967-2900 | F: (248) 967-0980 | www.valuwholesale.com