

BottomLine

THE VOICE OF INDEPENDENT RETAILERS // VOL. 25, NO. 8 // AUGUST 2014



Successful Stores Often Spring from Family Roots

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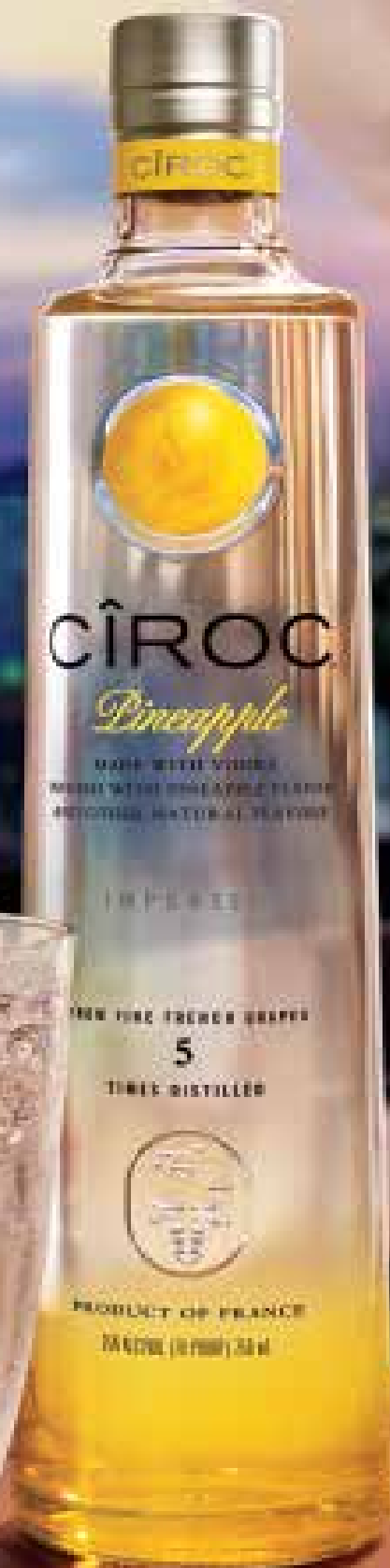
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BottomLine



THE VOICE OF INDEPENDENT RETAILERS
VOL. 25, NO.8 // AUGUST 2014

features



VENDOR PROGRAMS, THE SIXTH AFPD PILLAR OF SERVICE

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



FEATURE STORY //

DOUBLING UP ON FOOD BUCKS IN 2014

It started out as a pilot program last year with three AFPD members and now three other AFPD members are participating in this year's Double Up Food Bucks initiative along with two SpartanNash stores on the west side of the state of Michigan.



COVER STORY //

SUCCESSFUL STORES OFTEN SPRING FROM FAMILY ROOTS

When it comes to diversity, it's hard to beat the United States, whose culture is rich with traditions and customs brought here from around the globe.

One heritage—and source of opportunity—that knows no ethnic bound is the practice of using family-owned businesses as a springboard to the American Dream.



chairman's message

PAT LAVECCHIA // AFPD CHAIRMAN

Get Involved

It is hard to believe that summer is almost over. I know a number of you in Ohio were confused about the CAT tax turning into the PAT tax, but like everything else in life change takes time to adjust to, and now the dust has settled and people know what to expect. The playing field has been leveled. As the elections are in full swing we continue to work on raising money for our PAC in order to help get people elected who understand our concerns as small business owners. We have not seen an increase in lottery commissions since the early 1990's and Ohio retailers want parity with our neighbors in Michigan and other surrounding states.

It is interesting being the Chairman of a multistate trade association because our staff comes across so many issues. Sometimes Ohio does things better and sometimes Michigan does it better. For instance, the Michigan bottle bill has been such a disaster over the years. We will do all we can to make sure it does not raise its ugly head in Ohio, and why should it? Ohio has a better overall recycling rate than Michigan. Look at our roads in Ohio as well; they are much better than those in Michigan. Seems like Michigan has stronger independent grocers and an interesting hybrid control system where liquor stores do very well and the state still makes a lot of money. Alcohol is definitely not as restrictive in Michigan as it is in Ohio.

We are blessed to have great scholarship recipients in both states and a great number of sponsors and supporters in both Michigan and Ohio who believe in education and empowering our next generation and we thank you for that! We are also thankful for the freedom of this great country. With the persecution occurring to Christians in Iraq and other parts of the Middle East and the unrest in Israel and Gaza as well as the Ukraine, we should never take our freedom for granted or treat it as a luxury. Please pray for peace in these areas of the world along with Africa.

It seems as I get older, I think more about succession planning and how I plan to get out of the business. Do not wait to discuss these issues with your family as well. I have been in the Petroleum business for over 50 years now and like most, my kids do not want to continue in the business so, once I sell the station, I will be retired. I do not have any regrets. It has been a great run and I have made some great friends and memories along the way. We have some great people in our industry and some wonderful people on the AFPD board of directors and staff. Please consider taking some time and serving on the AFPD board of directors. Get involved!

Next year we are bringing back our Ohio tradeshow to the Cleveland area and will be relocating our golf tournament to Cleveland as well. The economy has not come back yet, but the AFPD staff has developed a number of programs to make your life easier. From the coupon program to Nestle ice cream to Liberty USA, in some cases, your rebates from these programs will pay your entire membership! Most of the people I know even make money by using the AFPD programs! One gas station member in Cleveland had rebates totaling over \$14,000 last year! The AFPD staff is here to serve you, so make sure you call them for big and small things alike. ■

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AFPD Accepting Nominations for 2015 Board of Directors

It is time to exercise your right to help choose AFPD's Board of Directors for 2015. Any voting member of AFPD may be nominated to serve on the Board of Directors.

To be eligible, you must be a member in good standing for no less than the prior 12 months, and you must be nominated in writing on or before Friday, September 26, 2014. All nominations require the support of 10 additional members in good standing or a majority vote by the nominating committee.

The election results will be tallied on Tuesday, December 2, 2014.

AFPD urges members to nominate candidates who will devote their time to represent the food, beverage, and petroleum industries with professionalism and integrity. Please send your nominations, with supporting signatures, on or before Friday, September 26, 2014 to the AFPD Nominating Committee, 5779 West Maple Road, West Bloomfield, Michigan 48322. For more information, contact AFPD President & CEO Auday Arabo at (800) 666-6233 or aarabo@afpdonline.org. ■

A member is able to challenge any incumbent in their own respective category. This year we have elections for the following positions:

THREE SUPERMARKET DIRECTORS ARE UP FOR RE-ELECTION (THREE-YEAR TERM):

- Marvin Yono, Alpine Marketplace
- Vacancy
- Vacancy

FOUR PETROLEUM DIRECTORS ARE UP FOR RE-ELECTION (THREE-YEAR TERM):

- John Abbo, Hartland Mobil
- Paul Elhindi, Lyndhurst Valero
- Vickie Hobbs, Whitehall Shell
- Michael Mitchell, Markham Enterprises

SIX SUPPLIER DIRECTORS ARE UP FOR RE-ELECTION (THREE-YEAR TERM):

- Ken Hebert, Coca-Cola Refreshments
- Bobby Hesano, D&B Grocers Wholesale
- Steve Honorowski, Pepsi Beverages
- Marsha Keenoy, Diageo
- Brian Pizzuti, National Wine & Spirits
- Vacancy

FIVE LIQUOR STORE AND CONVENIENCE DIRECTORS ARE UP FOR RE-ELECTION (THREE-YEAR TERM):

- Ken Atchoo, Mck's Wine Shoppe
- Cliff Denha, Wine Palace
- Al Jonna, Picnic Basket
- Brian Yaldoo, Hills Fine Wine
- Vacancy



AFPD's Annual Turkey Drives

As the holiday season approaches, the AFPD Turkey Drive Committee has pledged to put a turkey on the Thanksgiving table of more than 6,000 families throughout Michigan and Ohio that may not otherwise enjoy this special meal.

This is AFPD's 34th Annual Michigan Turkey Drive and 5th Annual Ohio Turkey Drive, and each year the list of charitable groups asking for turkeys grows. There are more requests than we could ever fill. Local charities desperately need our help!

Thanksgiving is a time to reflect, give thanks, and help those who are less fortunate. We are asking you to pitch in. A \$240 donation to the AFPD Turkey Drive will provide turkeys for 20 families. When you consider that each turkey serves about 12 people, that equals enough Thanksgiving turkey for 240 people! **You can also donate consumable products above and beyond or in lieu of your monetary donation.**

It is truly heartwarming to be a part of our Annual Turkey Drive. To donate, please call the AFPD Foundation at (248) 671-9600.



The Sixth AFPD Pillar of Service: Vendor Programs

One of the most significant services that AFPD has developed over the past five to six years has been our rebate programs which enable independent retailers to better compete with BIG BOX Stores. AFPD negotiates better deals on products by using the accumulated volume of our members and leveraging our numbers to negotiate rebates and discount programs which in the majority of cases, pays for a member's dues for the year and then some. When you join AFPD, you become part of the AFPD chain of stores.

These programs span across a multitude of products from beverages to snack foods to insurance services and more. AFPD offers a variety of rebate programs exclusive to its members. AFPD has 38 programs to choose from. See the next page for a list of all our programs.

For the fourth year in a row, the Monster Energy rebate was available to C-stores and grocery stores. Another of AFPD's popular rebates is the Nestle Ice Cream Rebate Program which is available to all AFPD member stores that are gas stations, convenience stores, liquor stores. In addition, another member favorite was the Pepsi program.

Heeren Brothers Produce offers 2 percent quarterly rebate for the first 12 months of their program to new customers and a growth rebate afterwards. AFPD has a similar program with Sherwood Foods. Arizona beverages offer rebate programs such as a dollar per case rebate on 20 oz. tall boys and 1 dollar per case rebate on cases of 23oz cans of Lime Rickey Soda flavors or Soda Shaq Cream Soda flavors. AFPD members receive a 1% rebate on all Salty Snack purchases through D & B Grocers.

These programs are not just exclusive to food and beverage.

Fisher Printing offers rebate for AFPD members that include 1% rebate on any paid print cost portion of the customer invoice. AFPD has a great coupon program which will send you a check within 6 weeks of sending coupons to our clearing house with no security deposit.



AFPD's credit card processing program is guaranteed to save you money and our liquor liability program through Conifer cannot be beat.

When you join AFPD, you are joining a chain and we give our members buying power and the opportunity to better compete in the marketplace. The rebate program is something members should review regularly and should encourage non-members to check out because it is well worth the AFPD membership and it will pay for your membership and then some. The savings far outweigh the investment. Find out more at www.afpdonline.org. ■

If you are a supplier of a product/service and would like the endorsement of AFPD, please contact Auday Arabo at the AFPD office:

aarabo@AFPDonline.org
(800) 666-6233



THE VOICE OF **INDEPENDENT** RETAILERS

It *PAYS* to be a member!

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

National programs:



Credit Card Processing Program



Pepsi Beverages Rebate Program



Sherwood Foods Rebate Program



Print/Web/Text Rebates



UniFirst Uniforms & Supplies



Nestle Ice Cream Rebate Program



Novelty, Convenience & Impulse Merchandise Rebates



Propane Exchange Service



Office Depot Office Supplies



Coupon Redemption Service



Great Lakes Chips Rebates



Financial Planning Consultation



Money Transfers, Money Orders & Utility Bill Payments Program



Member-to-Member Sales



Leanin' Tree Greeting Cards



UST Owner/Operator Training



Training for Intervention Procedures



Communications Consultation



Globally Harmonized Systems Labeling Training

Michigan programs:



Business Health Care Programs



Salty Snack Rebate Program



Hospitality & Alcohol Beverage Laws & Regulations



AriZona Supermarket Program



Prairie Farms Milk Program



Packaged Ice Program



Business Energy Consultations



Produce Rebate Program



General Liability, Liquor Liability & Commercial Package Insurance



Snack Food Program



AriZona C-Store Program



Prairie Farms Ice Cream Program



Folgers Coffee



Free Legal Consultations

Ohio programs:



Convenience Store Buying program Program



Business Liability, Business Property & Tank Deductible Insurance



Milk Buying Program



Workers' Compensation Program



Free Legal Consultations



petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

What's the Public Perception of Your Station?

Keeping a clean attractive store is a challenge.

You are in business because you possess an entrepreneurial spirit lacking in most other citizens. But, sometimes you need to be reminded that every day requires top notch performance to maximize profit and meet customer expectations.

Be sympathetic to your customer's complaints about high gas prices. Agree with their position. Explain that you are on their side when it comes to high gas prices. You make more money when the gas price is lower rather than higher.

Now is the time to take a look around, shape up and clean up!

In some recent meetings with folks from around the country I was distressed by their pre-conceived notion that independently owned and operated service stations and convenience stores were "rinky-dink" and far below acceptable standards for merchandising, image, and cleanliness! While I know this statement is not true, just as the notion that gas prices always go up just before holidays is not accurate, apparently a significant portion of the motoring public maintains this attitude about independent gas stations. You need to differentiate your operation from your competitors and the chains, with appropriate offerings and an attractive store. Get outside and wash the windows,

sweep the parking lot, discard or spruce up the Point of Sale signs. Entice the customer to stop in and shop because you are an attractive island in a sea of drab, gray, competitors.

Don't neglect the inside of the store. Clean the floors, dust the merchandise, replace burned-out light bulbs, and use some elbow grease on the counters, display cases, and dispensers. The attractiveness of your offerings is as important as the variety and pricing. Use your reader board to advertise unique offerings and special deals. Change the wording regularly. Keep the sign clean, with operating light bulbs. And keep the bulbs and lighting inside your price sign operational and clean. I see so many price signs that are partially lit. You have a significant amount of money invested in that sign, keep it clean and operational. In some places it's even a violation of the law not to have the sign fully and properly illuminated.

Consider using the summer as a theme for an in-store promotion. Print some flyers and/or hand-outs with some sale item specials outlining the features and benefits of shopping at your store or taking advantage of your repair service specials.

I'm sure you can develop other ideas that will help promote your business during this challenging economy. Remember, you need to keep diggin' every day to keep your customer base loyal and attract new customers to your store.

You determine your mood each and every morning; and very few, if any, people really care about your problems and challenges. So decide to be optimistic and positive, it's contagious, and the employees and customers will notice and respond accordingly. ■



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www.monsterenergy.com



2014 academic scholarship program

AFPD Foundation Continues Outreach Efforts

Last month we featured our 2014 Michigan scholarship winners. This month we introduce you to our three student winners from Ohio. These scholarships were awarded at our 10th Annual AFPD/Liberty USA Golf Outing & Scholarship Dinner which took place on July 24, 2014. Congratulations to our Ohio winners!

The AFPD Foundation continued its' outreach efforts by sponsoring additional scholarship events through Western Michigan University, and the ACC and CFA local organizations.

The first event the AFPD Foundation sponsored was ACC's 12th Annual Golf Outing & Scholarship Awards Dinner where we provided one scholar with a \$1,000 scholarship. The ACC is a non-profit organization that provides services to the Middle Eastern community in Southeast Michigan. Its' mission is to support the community through various programs, activities, services, and is dedicated to having a direct impact on those who the organization serves.

The second event the AFPD Foundation sponsored was CFA's 32nd Annual Scholarship Awards Dinner where we also sponsored a scholarship at \$1,000. CFA supports advocacy issues that affect Chaldean Americans and awards their scholarships during the commencement ceremony for the new Chaldean graduates. Founded in 1981, the CFA is a non-profit organization that provides education and humanitarian relief to Chaldean refugees

The AFPD Foundation also awarded an additional \$3,000 in scholarships to Western Michigan University's Food Marketing Program. ■

▶
AFPD'S PRESIDENT
AUDAY ARABO
PRESENTS A
SCHOLARSHIP TO
WINNER COLLIN YALDO
AT THE 2014 CFA
SCHOLARSHIP EVENT



Ohio Scholarship Winners

The AFPD Foundation is awarding academic scholarships in the amount of \$1,000 each to these extraordinary and deserving students who will be attending, or are already attending an accredited public college, private college or university.

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



Quinton Babcock

Quinton is a freshman at the University of Toledo studying economics. He received a homeschool education with a focus on classical antiquity and political economy. Quinton is employed as the Marketing Director for Mann Technologies and he loves to engage in musical performance with

his sister, Anna, using vocals, guitar, piano, and bass. He currently volunteers for St. Boniface Parish, Boy Scouts of America, the Ottawa County Republican Party, and for the general greater good.

SPONSORED BY: Dairymens

SUBMITTED THROUGH: Howard's Citgo



Jay Patel

Jay is a sophomore at the University of Akron as a part of the Northeast Ohio Medical University's six year medical program. He graduated from Brecksville-Broadview Heights High School where he was a member of National Honors Society. Jay was involved in various after school

activities including Science Olympiad, SAFE Club (recycling club), and Spanish Club. He volunteers at various school sponsored activities and at his local temple. At the University of Akron he is involved in the Multicultural Honor Society as well as various volunteering opportunities in the community.

SPONSORED BY: AFPD's Anthony E. Procaccini Jr. Memorial Scholarship/Liberty USA

SUBMITTED THROUGH: Audrey's Deli



Thad Woodward

Thaddeus (Thad) is a freshman at Johns Hopkins University studying both biology and mathematics. He graduated from Maumee Valley Country Day School after attending for 14 years. Thad captained the Maumee Valley soccer and basketball teams and ran for the track & field team. He also captained

the Maumee Valley Quiz Bowl team. Thad played double bass for seven years and piano for ten. He has volunteered with the Challenger Baseball Association and at Sunshine Children's Home.

SPONSORED BY: CareWorks Consultants Inc.

SUBMITTED THROUGH: FoodTown Supermarket



Should the U.S. Lower its Drinking Age?

Some say higher drinking age creates 'forbidden fruit' syndrome



■ BY BRANDON GRIGGS // CNN

Dwight B. Heath knows what he is about to say will sound a little crazy to most people. When asked what the minimum legal drinking age should be in the U.S., Heath says 8, or maybe even 6.

No, the Brown University anthropology professor is not advocating getting kids drunk. Instead he favors a cultural model, common in countries like France or Italy, where parents serve small amounts of wine to their children at family meals.

By doing this, he says, parents educate their kids about alcohol and rob drinking of its taboo allure, which can make rebellious teenagers sneak off to basements and backwoods to binge drink far from adult supervision.

"In general, the younger people start to drink the safer they are," said Heath, who has written several books and hundreds of scholarly articles on cultural attitudes towards alcohol. When introduced early, he said, "Alcohol has no mystique. It's no big deal. By contrast, where it's banned until age 21, there's something of the 'forbidden fruit' syndrome."

Of course, Heath's idea has no chance of becoming law anytime soon. Thirty years ago this week, Congress passed a bill that effectively raised the national drinking age to 21. Despite subsequent efforts to lower it in some states – and the fact that most developed countries allow young people to legally drink at 18 – that threshold has remained firmly in place ever since.

Proponents of the higher drinking age says it reduces traffic fatalities and alcohol-related accidents while keeping booze out of the hands of teens, whose brains are still developing.

But as the U.S. marks Thursday's anniversary of the National Minimum Drinking Age Act, Heath and some other scholars still dare to ask an unpopular question: Would America be better served by reducing its drinking age – or at least encouraging states to set their own limits?

The World Health Organization cites the U.S. as one of only a handful of developed countries – Iceland, Japan, South Korea and Thailand are others -- with a minimum drinking age over

18. Several countries, including Belgium, Denmark and Germany, even allow 16-year-olds to buy beer and wine.

"I think 18 is viewed (by most countries) pretty much as a reasonable age limit," said Marjana Martinic, deputy president of the International Center for Alcohol Policies or ICAP.

"The Puritan ethic has really shaped the way alcohol is regulated in the U.S.," Martinic said. "Alcohol is seen more as a drug, and not something that's integrated into everyday life."

MADD ABOUT UNDERAGE DRINKING

Two generations of younger Americans have never known anything but needing to be 21 – or owning an ID that says you are – to buy a six-pack or drink in a bar. But in the wide-lapeled 1970s, things were very different.

In 1971, after Congress dropped the voting age from 21 to 18, many states followed suit by lowering decades-old barriers to drinking. The rationale went something like this: If young Americans could be

DRINKING AGE

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DRINKING AGE

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entrusted to vote, serve on a jury and fight in Vietnam, why couldn't they order a beer?

By the late 1970s, more than half the states in the U.S. had lowered their minimum drinking ages, usually from 21 to 18. But when research showed an increase in traffic fatalities in these states, state legislatures began to reverse course.

Mothers Against Drunk Driving, founded in 1980, quickly gained national clout and lobbied lawmakers to raise the legal limit. On July 17, 1984, Congress passed a law that withheld federal highway funding from every state that continued to allow people under 21 to buy alcohol – effectively forcing them to raise their drinking ages. By 1995, faced with this strong financial incentive and pressure from MADD, all 50 states and the District of Columbia had complied.

Many studies have since attempted to gauge the law's impact on public health. One found that among young drivers (ages 16-20) killed in car wrecks, the percentage with positive blood-alcohol levels declined from 61 percent in 1982 to 31 percent in 1995 – a bigger decline than for older age groups.

"Minimum legal drinking age laws have proven to be a very effective and important countermeasure for reducing drunk driving when younger drivers are involved," said the National Highway Transportation Safety Administration in a statement.

The NHTSA estimates that raising the national legal drinking age from 18 to 21 has saved more than 500 lives each year, while

MADD calls the legislation "one of the nation's most important and lifesaving laws."

A recent study in New Zealand, which lowered its drinking age in 1999 from 20 to 18, found that drivers aged 18 or 19 now face a higher risk of being involved in alcohol-related crashes that cause death or injury.

The 21-year-old limit may be less effective at curbing binge drinking on college campuses, however. A University of Indiana study of students at 56 colleges found that in the immediate aftermath of 21 becoming the national drinking age, significantly more underage students drank compared to those of legal age.

A STALLED MOVEMENT

There's a movement to lower legal drinking ages in the U.S., and its leader is not a college student or a brewery owner. He's a university president.

Weary of battling drinking on campus during his tenure as president of Middlebury College, John McCardell Jr. penned a column in *The New York Times* assailing the 21-year-old drinking age as "bad social policy and terrible law."

"Right now we're in an impossible position (on college campuses). Why should we be expected to enforce a law that's ignored by 70 percent of students before they even come (to college)?" McCardell, now president of the University of the South in Sewanee, Tennessee, told CNN this week.

"It's taking place behind closed doors, where it's much more dangerous. It's unsupervised," he said. "It's out of step with social reality."

Instead, he argues, colleges should be given the chance to

educate students on how to drink responsibly, within campus boundaries and out in the open.

In 2008 McCardell recruited more than 130 college presidents to sign the Amethyst Initiative, which pushed for a new federal transportation bill that wouldn't penalize states for setting drinking ages under 21. He said he and other college presidents were set to testify before Congress that fall when the economy tanked and legislators' priorities turned elsewhere.

"We missed our moment," he said.

Lawmakers in a handful of states have proposed lowering the drinking age from 21 to 18, but none have gained traction so far.

Experts say lowering the drinking age remains a tough sell to politicians worried about re-election. A 2007 Gallup poll found that 77 percent of Americans opposed lowering the drinking age in all states to 18.

"There isn't much appetite to change something that appears to be working," said Martinic of ICAP. "It's not a very popular issue and it could potentially be damaging to a politician to advocate for a lower age, because nobody wants more traffic accidents. It's pretty much a no go."

But McCardell is not giving up. He believes legal limits for drinking should be set by the states, not the federal government.

And he proposes that American teens be eligible for an alcohol permit – not unlike a driver's license – upon turning 18, graduating from high school and completing an alcohol-education course. They would need the permit to buy beer, wine or liquor, and the state could revoke the permit for those convicted of alcohol-related offenses such as drunken driving. ■



Why Trade Shows Deliver Value to Retailers

Retailers should view trade shows as opportunities to strengthen industry relationships, not just source products

Big box stores and small independent retailers have one thing in common whether they realize it or not: they need trade shows.

According to an article in Forbes, it's believed that trade shows have been around as early as the medieval times, with reports of various European countries hosting trade shows to sell produce and other products. Historically, trade shows were first created to gather buyers and sellers in one place,



and although that core objective remains the same, trade shows today also offer opportunities beyond buying and selling.

"A trade show environment allows retailers to see product in person, establish what's trending in their marketplace and get comprehensive

product information in one contained location," Camille Candella, vice president of marketing for Emerald Expositions, told Forbes.

"Attendees are able to take advantage of educational and networking programs where they can increase their expertise and share their experiences with one another to the benefit of their entire industry."

By attending trade shows, retailers have access to new vendors, established vendor partners and service providers that all cater to their unique retail market. Attendees of trade shows can gain

product intelligence, competitor insight, industry specific trends and more, while also gaining useful knowledge to bring back to their entire store team. An added bonus is that many trade shows are filled with industry specific thought leaders that can help retailers in achieving stronger success.

With this in mind, retailers should also look at trade shows as opportunities to not just source products, but to strengthen industry relationships. When opportunities for great buys come around, limited editions become available, promotional giveaways open up or other opportunities are identified, it's these "preferred" retailers who will get a call from their vendors before other merchants. Face time at trade shows will help build these types of relationships, plain and simple.

Beyond playing favorites, retailers can expect to truly be in the know by attending trade shows versus simply reading a recap of the show. "Trade shows are a great reflection of what is going to be hot in the upcoming retail landscape," Candella told Forbes.

Registration is now open for the NACS Show, taking place October 7 – 10 in Las Vegas. Register online at <http://www.nacsonline.com/NACSShow/Attend/Pages/default.aspx>. ■

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



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- Michigan Workers Compensation

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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
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Doubling Up on Food Bucks in 2014

It started out as a pilot program last year with three AFPD members and now three other AFPD members are participating in this year's Double Up Food Bucks initiative along with two SpartanNash stores on the west side of the state of Michigan.

Shoppers who rely on Supplemental Nutritional Assistance Program (SNAP) benefits can get more bang for their bucks.

Double Up Food Bucks is a statewide program in Michigan that gives families who are on SNAP, or food stamps, with a dollar-for-dollar match to spend on healthy, locally grown fruits and vegetables.

"Moving Double Up into grocery stores across the state means we will reach more low-income families and help more Michigan farmers sell more produce to their neighbors," said Fair Food Network president and CEO Oran Hesterman.

Since 2009, Double Up has grown from five farmers markets in Detroit to more than 150 sites across Michigan and northern

Ohio—and has become a model for communities nationwide. Fair Food Network's innovations and experience at farmers markets were brought to grocery stores in 2013 through the Double Up Grocery Project in Detroit. This project was one of the first in the nation to receive permission from the USDA to provide incentives in this setting.

If a family spends \$10 of SNAP benefits on fresh produce, they get \$10 of Double Up Food Bucks to spend on Michigan grown fruits and vegetables.

The 2013 pilot in Detroit ran from July 1 to October 31 at three independent stores—Honey Bee Market, Metro FoodLand, and Mike's Fresh Market—increasing healthy food access for more than 3,500 low-income Detroiters.

This year, Fair Food Network will work with three independent grocery stores in Detroit—Prince Valley, Inc, Imperial Supermarket, and Parkway Foods. "We are also building a partnership with SpartanNash to bring Double Up Food Bucks to stores in Grand Rapids and Battle Creek," said Rachel Chadderdon Bair, program director at Fair Food Network.

"AFPD is very excited to be part of this program again and its possibilities to change the way



people use their SNAP benefits while offering an incentive for healthy eating," said Auday Arabo, president and CEO of AFPD. "It was a win-win last year and we expect it to be a win-win again."

The main focus of the program is to encourage low-income families to make healthier food choices. SNAP shoppers who spend at least \$10 on fruits and vegetables from any source are eligible to get a free Reward Card worth \$10 toward their next purchase of Michigan-grown produce. The program also aims to support local farmers and the Michigan economy.

The Fair Food Network, in partnership with UpLift Solutions and with the cooperation of the state Department of Human Services, launched the Double Up program after receiving a waiver from the U.S. Department of Agriculture.

Financial backing for the program is provided by the AFPD Foundation, W.K. Kellogg Foundation, Robert Wood Johnson Foundation, McGregor Fund, United Way for Southeastern Michigan, Kresge Foundation and Bank of America Charitable Foundation. ■

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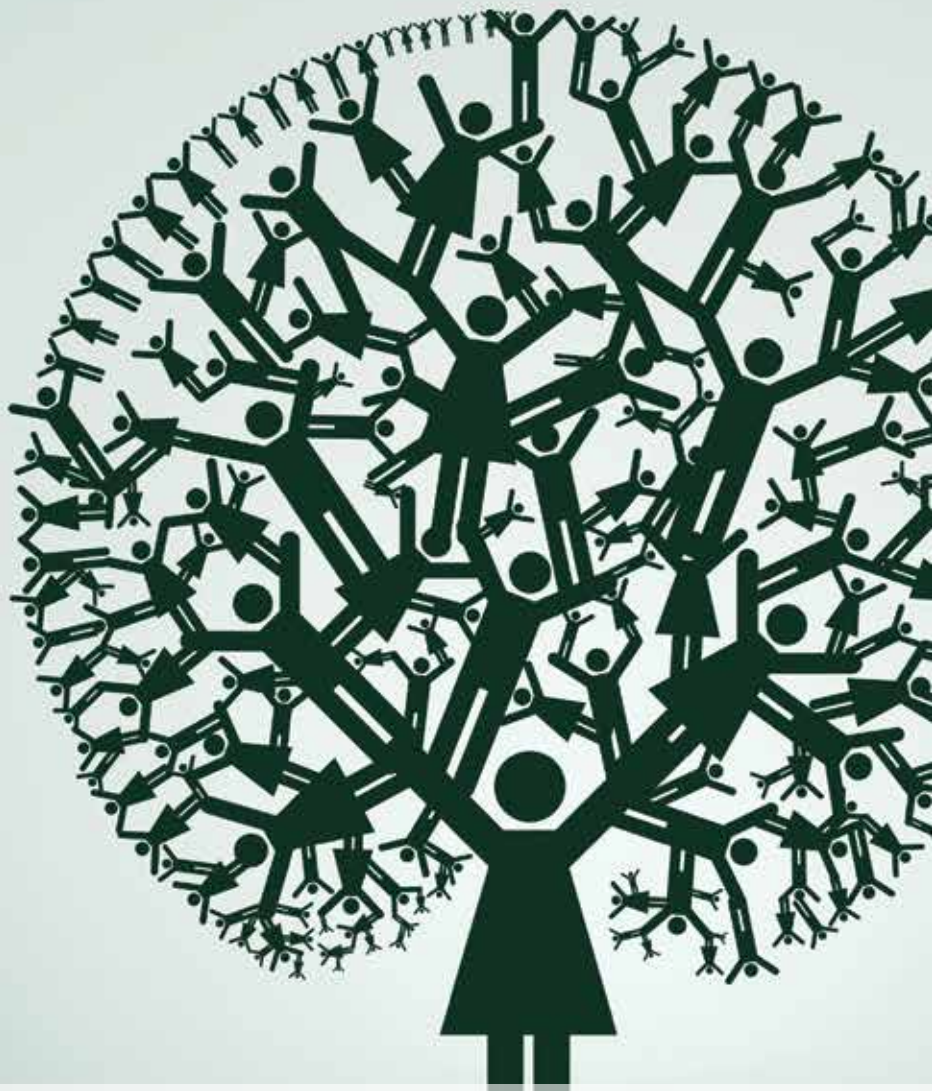
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Successful Stores Often Spring from Family Roots

■ BY OMAR BINNO



When it comes to diversity, it's hard to beat the United States, whose culture is rich with traditions and customs brought here from around the globe.

One heritage—and source of opportunity—that knows no ethnic bound is the practice of using family-owned businesses as a springboard to the American Dream.

Countless entrepreneurs trace their success to earlier family members who relied on their children or siblings as key workers when they began businesses in the early to mid-20th Century. In many cases, the children eventually took over the family business or started similar ones.

But as time passed and technology and industry advanced, the economy also has changed. People's needs are no longer what they once were. Many business owners are proud if their children get involved in the family business and carry on the tradition, while others encourage their children to seek an education and take up a profession.

For Mark Kassa, one of the owners of Heartland Marketplaces, owning a business has been part of the family tradition for nearly 80 years.

"My grandfather opened a little store in the 1930s in Detroit," Kassa said. "Eventually, his two sons (my father and my uncle) opened their own stores in the 1960s and a supermarket in 1974, which remained open until 2007."

Kassa, his brother and two cousins now own four Heartland Supermarkets in Farmington Hills, Dearborn Heights, Detroit and Westland.

"My brother and cousins opened their first stores back in the '80s," Kassa recalled. "A few years later, I opened up another store, and all four Heartland supermarkets were open by 2007."

The long hours and extra work that Kassa had to put into his business never deterred him or his partners from running their operations successfully. In fact, Kassa said, he wouldn't have it any other way.

"I don't think the hours are longer than they are in any other business that someone might own," Kassa said. "What makes me love this business is that we have the opportunity to cater to a wide variety of ethnicities, cultures and people from different walks of life. Very few other businesses allow you to deal with such distinct groups of customers ranging from doctors, students and teachers to clergy and musicians."

Although Kassa wouldn't stop his children from getting involved in the family business if they desire, he encourages them to pursue their true passions and get a job doing what they love best.

"With competition becoming as fierce as it has, our children need a college degree to fall back on as a safety net in case the family business goes wrong," he said. "I don't really push for our future generations to get involved in the family business, but you never know what will happen. Some of them might decide to do it."

Kassa and his family have been members of the AFPD for more than 30 years, and they value the organization and its programs.

"The AFPD has many helpful discount and rebate programs, offering pricing and rebates for everything from office supplies, pallet programs, grocery products and more," he said. "They have done a great job expanding those opportunities, especially in the last few years."

For Terry Farida and his family members—now in their third generation of operating a family business—it's no longer necessary to put in long, grueling hours as they did in the past. Farida said the demands of owning a business has changed over time.

"We grew up in the business' and we really enjoy what we do," Farida said. "The hours were actually longer when we were younger."

When Farida and his siblings first started out, they had much to learn in the transition between their father's inner-city store to their first Value Center Marketplace in Warren.

"We never had a scanning system, a deli or a bakery at our father's store," he said. "Everything was larger and more complex. It took some time and some long hours, but we figured it out and were able to teach key people in our organization to manage and follow our established procedures and policies. Consequently, we don't have to work such long hours."

Tom Farida, Terry's father, opened his first store, Ivanhoe Market, in Detroit in 1963 and his second in Highland Park two years later. Meanwhile, Terry and his brothers opened the first Value Center in Warren in 1989 and their second location in Livonia in 1996. They sold the Warren location in 1997 but launched new stores in Madison Heights and Clinton Township in 2004 and 2008, respectively. A fourth market in Waterford Township is in the works.

Farida said he and his brothers have gotten their children involved in working at the stores. "As our children were growing up, we'd bring them to work with us," Farida said. "They'd learn and work side by side

with their fathers, uncles and grandfather. They shared their ideas for making it better. As the kids grew, so did the business. And now, they enjoy the business, too."

Although the Faridas would like their children to keep the family business growing, they won't pressure them into continuing the tradition.

"It's been very good to us over the years," Farida said. "There isn't any pressure for the children to go into the family business, though. All of the children have attended, are attending or will be attending college. All have to get their degrees first."

The Faridas have been members of the AFPD since the early 1970s. "They are constantly fighting for retailer rights," Farida said. "They have a voice in Lansing and are there for any questions or problems that retailers might have. They also have united retailers in many ways."

One of the area's notables is Sid Hiller, who founded Hiller's Supermarket in 1941. The chain has grown tremendously over the years in Southeastern Michigan, operating stores in West Bloomfield, Ann Arbor, Plymouth, South Lyon, Union Lake, Northville and Commerce Township. Now in their third generation of ownership, the markets are run by Jim Hiller and his son, Justin, as co-operators.

"Work isn't tough when you love what you do," Justin said. "I was born and raised in supermarkets. Being a grocer is in my blood."

Transitioning from one generation to another hasn't stopped the Hillers from continuing to succeed in business.

"A lot of it is about trial and error," Justin Hiller said. I am surrounded by a great team consisting of my father, buyers, supervisors and managers who have devoted their entire lives to helping Hiller's become successful. We push each other every day and test the limits of what we are capable of. I challenge them, and they challenge me."

Delivering only the best and freshest products is what keeps the Hiller family in their business today, he said.

"We don't sell the sizzle without the steak like many of our competitors," Hiller said. "Ours is an authentic grocery store that prides itself on quality, selection and service. We are a full-service grocery store with in-house butchers breaking down cattle every day and trucking in fresh fruits and vegetables every morning from the produce terminal."

Hiller said the family would welcome new generations to continue the flourishing business, and bringing in new ideas is important. When transitioning from one generation to another, Hiller said, "The biggest mistake is not changing with the times. Don't be afraid to shake



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FAMILY ROOTS

continued from previous page

things up and create change.”

The Hiller family has been a member of the AFPD for several years and will continue to support the organization and its programs.

John Denha and his brothers certainly are no strangers to the retail industry, having begun working in their father's stores at the age of 12. As the years passed, they became more deeply involved in the stores' day-to-day operations. The family purchased Food Land on 8 Mile Road in 1989 and purchased Huron Foods in Waterford in 2008.

“Back in ‘89, we didn't know if we wanted to get into the grocery business, even though competition was not as bad as it is today” Denha said. “As we got older, we started liking the business and had more interest in it. Then we actually wanted to stay in the business.”

It's a tradition Denha hopes to continue by grooming his sons to work in the retail trade.

“My sons are currently working with me during the weekends,” Denha said. “My main concern for them is their education, though. I would like if they followed in my footsteps, but at the end of the day that is their decision to make.”

Denha and his family have been AFPD members since entering the industry in 1989.

“We need to support the organization so it can help represent the industry,” Denha said. “Without AFPD, who else would stand up for us business owners?”

“Being a large organization, it helps keep our costs low so we stay competitive. As a board member, I see first-hand what the AFPD organization does for our retailers.” ■

Omar Binno is a writer for Denha Media & Communications.



What are Your Plans for Retirement?



"Having enough money and healthcare."

PHILIP SLOAN
NATIONAL WINE AND SPIRITS



"To be able to live comfortably and to have the house paid off."

PATRICK WEIR
DTE ENERGY



"To have enough money to take care of my family and help support them."

ANTHONY JAPPAYA
CORK AND BOTTLE LIQUOR STORE



"To have a healthy life and relax with my wife."

FIAEZ ASMARY
NATIONAL WINE AND SPIRITS



"To be able to have a comfortable living and become a snowbird."

YVETTE JOHNSON
DTE ENERGY



"My top priority is security, stay locally and play with the grandchildren."

MIKE BARRETT
NATIONAL WINE AND SPIRITS



"To have a lot of money and to sit on a beach."

JEFFREY SLOAN
NATIONAL WINE AND SPIRITS



"To have enough money to enjoy retirement and travel."

KEVIN REINHART
PRAXAIR



"To have enough extra money to continue my lifestyle and try not to work as hard as I normally would."

ROY RABBAN
JACKSON SAVE A LOT



"To be able to afford to travel."

AMY KOTRYCH
NATIONAL WINE AND SPIRITS



"I want to have enough money to take care of my wife and just be comfortable."

MIKE CAVIN
NATIONAL WINE AND SPIRITS



"To make sure my investments are up to par, as far as value, including my business and to pay off as much of my business loan as possible."

SHARKEY HADDAD
WINE BASKET MARKET



"To put my children through school and to be able to travel with my wife."

SEAN GOUDA
DTE ENERGY



"That I save enough money in my IRA, so that I have a good nest egg for when I retire."

SHAWN JAPPAYA
JAPPAYA LAW



"I want to be healthy and make sure that my four boys are taken care of."

RAY YALDO
U.S. ICE



"To have fun and travel."

STEVE DAHLMANN
DTE ENERGY



Running Down Your Dream

■ BY RACHEL FREEMAN

Frank Ayar opened his first store, Von's Liquor, at the age of 16 in 1986, so he's certainly no stranger to the retail business.

Ayar now owns and operates Walter's Shopping Place, a one-stop shop in the heart of Hamtramck, MI. Walter's offers 14 different services, including a coin-operated laundry, check cashing, money orders and a U.S. Postal Service substation. Customers also can purchase deli products and liquor.

When he opened Von's Liquor as a teen, Ayar said, it was the logical thing for him to do. He was comfortable in the retail industry and felt it was the best industry to enter. He gave up a college scholarship to Lawrence Tech to pursue his dream of running his own store.

Ayar opened Walter's in 2002 and now has nine employees. He has enjoyed much success over the years, which he credits to his philosophy of emphasizing customer service.

"Customer service is the number one priority that I strive for every day," he said, and it is his employees' goal as well.

But Ayar goes beyond the basics in helping his neighborhood. Walter's has a Customer Appreciation Day every Fourth of July, when the store feeds more than 2,000 people, and it serves 1,200 meals to the needy on Thanksgiving.

In addition to his customer service and community involvement, Ayar said, his store's cleanliness and competitive prices have contributed to his success.



Ayar said many things have changed over the years, from his customers to the industry itself, and running a retail store is not what it used to be.

"The customers are completely different," he said. "They are more particular and are much more knowledgeable about the products."

"The industry, too, has become more competitive, but we continue to find ways to bring customers into the store."

With the help of AFPD, he said, Walter's is able to offer coupons on items, do buybacks and participate in programs that assist independent businesses.

Ayar said he could not have thrived on his own; the coupons, programs and buybacks that AFPD offers have helped Walter's stay competitive.

As a member of AFPD's Board of Directors, he stressed the benefits that the organization provides to independent retailers.

"It's very important to be part of the industry you serve," Ayar said. "AFPD is an important organization, and being part of a great team gives us the voice to fight for what we believe in and the power to know we are being treated fairly."

"Unity is our strength, and the more members we have, the stronger we become." ■

Rachel Freeman is a writer for Denha Media & Communications.

RETAILER: WALTER'S SHOPPING PLACE

Locations: Hamtramck, Michigan

Founded: 2002

Employees: 9

AFPD member since: 1998

Slogan: "Serving you is our business"





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Customer Satisfaction is Rule No. 1 at Value Center Market

■ BY OMAR BINNO

When Terry Farida and his family opened Value Center Marketplace in 1989, their main rule was “Nobody leaves our store unhappy.” In the 25 years since then, their commitment to their philosophy has paid off—the family now owns three Value Center markets throughout Southeast Michigan.

“Our supermarket is similar to Kroger,” Farida said. “We put nothing but our best food forward, every day.”

Farida and his brothers have been in the grocery business since the mid-’60s, when their father, Tom, opened a supermarket at Ivanhoe and Ironwood in Detroit.

“My father eventually opened two supermarkets, and, he got all of us involved,” Terry recalled. “My father started taking me with him to work when I was a young child. Ever since then, all my brothers and most of our children all have been involved.”

Value Center prides itself on providing only the freshest produce and meats, which are supplied by farmers at Eastern Market. Farida said his stores not only are supporting local farmers but also are providing the highest-quality foods available. When at Eastern Market, he carefully selects only fruits and vegetables hand-picked by local farmers to make sure his customers have access to the crispiest and greenest produce.



Value Center markets also offer a card reward system for customers, which offers customers a point for every penny they spend. The stores’ registers keep track of the points, which customers can redeem for cash or other prizes.

The Faridas’ three Value Center locations are in Livonia, Madison Heights and Clinton Township.

“We opened our first store in Warren in 1989,” Terry said. “In 1996, we opened our second location in Livonia and sold our Warren location shortly after that. In 2004, we opened our Madison Heights location, and we opened our third location with some partners in Clinton Township in 2008.”

The family is planning to open a fourth market in Waterford Township.

Family roles and dedication have been the tradition in Value Center stores from the start. Terry and his brothers became involved in their father’s business as children, and their own kids are doing likewise.

“My brothers and I started with our father when we were all kids,” Farida recalls. “Now, we have most of our own children involved in Value Center as well.”

The Faridas have been members of the AFPD since the early 1970s and plan to continue supporting the organization.

“They are constantly fighting for retailer rights,” Farida said. “They have a voice in Lansing and are there for any questions or problems retailers might have. AFPD also has united retailers in many ways, giving individuals the strength of many.”

More information is available at Value Center Marketplace’s website, www.valuecentermarket.com/ourstores.asp. ■

Omar Binno is a writer for Denha Media & Communications.

RETAILER: VALUE CENTER MARKET

Locations: Livonia, Madison Heights and Clinton Township, Michigan

Founded: 1989

AFPD member since: 1970

Slogan: “Fresh foods. Friendly service. Family value.”



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Coming Together for a Common Goal

■ BY AMANDA M.

Today, Terry Burns is the Executive Director of the Michigan Auto Dealers Association in Lansing, but his previous years serving as Executive Director for the Service Station Dealers Association of Michigan continues to remain his legacy.

From 1990 to 1993, Burns worked in an assistant role for the association before being promoted to executive director position in 1993, a position he would hold until 2001. “In that time frame, the most important issue was underground pollution with gasoline and oil,” Terry recalls. “Environmental concerns were number one. Pollution of the ground came from two sources: accidental customer spills at the pump and overfill from trucks that delivered the gasoline to the retailer. In fact, at the time, municipalities would purchase used oil from the retail service stations and spread it on the roads to keep dust down – 50 to 60 years ago that was just common practice by the city officials.”

“Yet,” Burns continues, “retailers were falsely accused and held fully liable for these actions by city official. We stepped in with state legislators and showed where the real accountability was, and that our service station dealers were, in fact, compliant. We had hundreds of examples of family-owned businesses going out of business and destitute because of ground pollution.” The association at the time made a huge impact and saved hundreds of businesses.

“A lot of time, we spent much time advocating, giving the real facts and working with state legislators for our members,” said Burns. “We implemented many new safety devices and made it much more secure. The MUSTFA fund was created to help gasoline retailers clean up petroleum releases and gave them the ability to put new tanks in the ground and continue operating. This fund helped pay for the clean-up; we developed legislation for that and got it passed. So retailers



were not left completely alone with these pollution problems” Burns continued.

Terry Burns owned four retail gasoline stores in Texas from 85’ to 87’ before selling all his shops. Prior to his retail stores, Terry worked in off-shore drilling and operations. While Terry is no longer involved with Service Station Dealers Association of Michigan (now merged with AFD to form AFD), Terry is always pleased to support the now active executive director with a historical perspective, in any way he can.

Burns advice to current AFD members – “There is a need for everyone in a specific industry to work together for a common goal to implement change in the common scheme. It’s much easier to do it in a group, as opposed to sitting on the sideline and allowing one person to take the lead while you reap the benefits. It’s very important for you to be a part of the group, be a team player, and be a member of that organization – especially in this industry. Membership in the association provides networking opportunities. I feel very fortunate to have worked in that environment. I have friendships with people still in the business. We still contact each other, help each other; it’s just a fantastic group of men and women. Take advantage of those relationships.” ■

Amanda M. is a writer for Denha Media & Communications.

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michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

Michigan Lottery Summer Promotions Keep Players Coming Back for More

This summer has been exciting for Michigan Lottery players and retailers. The Lottery launched two major promotions designed to boost sales and increase store traffic for our retail partners. The Summer Sizzler second chance drawing and the Daily 4 Straight Back Bonus each offered players additional chances to win and created strong player interest.

Adding to this summer's excitement, the winning Mega Millions ticket for a \$66 million jackpot was sold at Sonny's Mart, located at 12 Market Street in Mt.

Clemens. The big win also means a big commission for Sonny's Mart. The store will collect a \$50,000 bonus commission when the winning prize is claimed.

The excitement for players will continue in August with the launch of three new instant games, including Cadillac Riches, which we expect to be attractive to players based on Cadillac's reputation for luxury cars.

This new \$5 instant game gives players a chance to ride in style this summer by offering 15 chances to win on each ticket, and top prizes of up to \$200,000 or a 2014 Lansing-built Cadillac CTS! The game also provides players with a second chance drawing opportunity where they can enter for a chance to win a 2014 Cadillac CTS.

With Cadillac's reputation as a luxury automobile, we expect this game to create a buzz among players and get them into retailers looking for Cadillac Riches tickets.

This exciting new game will launch on August 5th.

Also launching in August is the new 1Off bet type for the Lottery's popular Daily 3 and Daily 4 games. This new way to wager is designed to attract players by offering them more ways to win.

The 1Off bet type gives players more chances to win by paying them if one of the winning numbers 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.

This new play option launches on August 3rd.

Players gain more chances to win without any additional cost to their wagers.

About 95 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players and commissions to retailers. In fiscal year 2013, the contribution to schools totaled \$734.3 million. Since its inception in 1972, the Lottery has contributed over \$18 billion to Michigan's public education.

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

INSTANT TICKETS // PULL TAB TICKETS

NEW INSTANT TICKETS:

On sale August 5, 2014:

- Cadillac Riches \$5 (IG # 701)
- Red Line Bingo \$3 (IG # 681)
- Bunco Doubler \$2 (IG # 667)

INSTANT GAMES SET TO EXPIRE:

August 4, 2014:

- Doubling Red 7s \$2 (IG # 626)
- Whole Lotta 50s \$2 (IG # 639)

NEW PULL TAB TICKETS:

On sale August 4, 2014:

- Silver Reels \$2 (MI # 533)
- Detroit Lions \$1 (MI # 516)

PULL TAB GAMES SET TO EXPIRE:

August 4, 2014:

- \$25,000 Super Slots \$5 (MI # 584)

August 18, 2014

- Sin City Slots \$2 (MI # 595)
- Freeze Your Bucks Off \$1 (MI # 591)

TICKET ACTIVATION:

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



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

10off

ONE UP OR ONE DOWN, YOU WIN!

NEW WAY TO PLAY Daily 3&4

10OFF FROM DAILY 3&4 AND DAILY 4 OFFERS PLAYERS A CHANCE TO WIN BIG FROM THE DAILY DRAWINGS IN DAILY 3 AND DAILY 4. SEE YOUR DAILY 3 AND DAILY 4 RESULTS HERE.

DAILY 3		DAILY 3 PRIZE	DAILY 4 PRIZE	DAILY 4 PRIZE	DAILY 4 PRIZE
D3	10OFF	60%	60%	60%	60%
		40%	40%	40% 40% 40% 40% 40% 40%	40%
D4	10OFF	40%	40%	40%	40%
		40%	40%	40% 40% 40% 40% 40% 40% 40% 40%	40%

10OFF FROM DAILY 3&4 AND DAILY 4 OFFERS PLAYERS A CHANCE TO WIN BIG FROM THE DAILY DRAWINGS IN DAILY 3 AND DAILY 4. SEE YOUR DAILY 3 AND DAILY 4 RESULTS HERE.



DAILY 3 & 4



ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Politics, Elections and a Little Bit of Legislation

With the Ohio General Assembly still on Summer recess, politics, elections and a little bit of legislation have been gathering the attention until legislature's return in

November for a lame duck session, although there may be a few days in September when they meet.

Governor Kasich much to the chagrin of some, signed legislation into law that would freeze energy standards at current levels for another few years. Several years ago the Ohio General Assembly passed legislation requiring Public Utilities to gradually faze in a percentage of "alternative energy" up to 21% by 2024. Utilities and many businesses said this would cost consumers more money and hurt business growth. Environmentalist and Green advocates said it would ultimately save consumers money. Look for this issue to be back in next year's new General Assembly.

A little known committee that could have great impact on Ohio's future continues to meet over the summer. The Constitutional Committee is looking at how we need to change or alter the current constitution, some of the issues they are looking at include gas tax and how to fund infrastructure, term limits, legislative redistricting and many other important issues. Any recommendations that result of this must be approved by Ohio voters.

AFPD has been in discussions with the Ohio Council of Retail Merchants on setting up a meeting with the Ohio Lottery to consider long overdue changes needed by lottery agents (stores selling lottery tickets or cashing them in). Representative Bill Blessing of Cincinnati has indicated he'd be willing to look at sponsoring a bill.

This is an election year so there will be lots of political activity between now and November. The Governor's race, although it doesn't look much



like a race now, is garnering most of the attention with Democrat candidate Ed Fitzgerald seemingly coming out with new platform every day. Fitzgerald, who is Cuyahoga County Executive, is being sued by Republicans to release his work hour records, Fitzgerald says it's a matter of security and won't release them. He in turn is suing Governor Kasich over public records request. At this point Governor Kasich seemingly is comfortably ahead with Ohio's low unemployment and strong fiscal position looking good for the incumbent.

The other big political race is who will replace the term limited Speaker of the Ohio House, Bill Batchelder. Little known State Representative Cliff Rosenberger has said he has more than enough votes to win the office but Dayton area State Representative Jim Butler disagrees and vows to fight to the end.

Lastly, on the political front, it's good news for Democrats, Republicans and the State of Ohio, as the Republican National Committee has selected Cleveland to host the 2016 Republican National Convention. Cleveland being a predominately Democrat city with Ed Fitzgerald as Executive is good PR for D's, however Ohio having a strong Republican Governor in John Kasich is good for R's. This will also give Kasich a chance to get national recognition for possible run for higher office. Both Ohio and Cleveland will benefit financially so everybody wins. ■

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ohio liquor report

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

Liquor Control Helps Ohio Business Flourish

Fiscal Year (FY) 2014 was an extraordinary year for the Ohio Department of Commerce Division of Liquor Control (Division). We experienced many significant and positive changes in the industry. Our accomplishments reflect the Division's renewed mission to move at the speed of business by modernizing operations for improved efficiency, providing exemplary service to Ohio customers and stakeholders and taking a common sense approach to regulations helping Ohio businesses grow and create jobs. Here are some of the Division's highlights and accomplishments for FY 2014.

LIQUOR PERMITS

The Division's Licensing Section was responsible for licensing the operations of more than 24,000 privately owned and operated manufacturers, distributors and retailers of alcoholic beverages. This includes the issuance of new permits, permit renewals and transfers, as well as the investigative and hearing requirements associated with permit issuance. This section issued 1,592 new permits and 6,608 temporary permits, transferred 1,495 permits and renewed 24,159 permits.

PERMIT FEE DISTRIBUTION

The Division collected more than \$39.7 million in permit fees. Of that amount, \$38.8 million was distributed to various entities: \$13.3 million was returned to the local taxing districts for liquor law enforcement, \$17.1 million was deposited in the state's Liquor Regulatory Fund and \$7.6 million was allocated to the Ohio Department of Mental Health and Addiction Services to fund treatment and education efforts. Another \$10 million was transferred to the Ohio General Revenue Fund.

PRODUCT REGISTRATION

The Division's Beer & Wine section registers beer, wine and low-proof products to be sold in Ohio. The number of product registrations continues to grow each year as manufacturers, including Ohio's rapidly growing craft brewing industry and wineries, offer new and innovative items. In FY 2014, the Division registered 1,733 new beer products, 6,975 new wine products and 136 new low-proof products for a total of 8,844 new products. This was 1,640 more new products registered than last year.

SPIRITS INNOVATION PROGRAM

The Spirits Innovation Program (SIP) was initiated to enhance the overall shopping experience and modernize the look and feel of contract liquor agencies that sell spirituous liquor. In FY 2014, the Division and its industry partners Diageo and Republic National Distributing Company reset 134 Contract Liquor Agencies (Agencies) to optimize product selection, maximize consumer value and increase shopper satisfaction by providing an improved and consistent store experience. This exceeded the SIP goal of resetting 125 Agencies in the first year of the program.

The 134 reset Agencies represent 48% of the spirits business in Ohio and those stores experienced an 8.2% increase in sales as opposed to 4.7% growth in Agencies that have not been reset.

With the support of the Contract Liquor Agents and all the Division's industry partners, SIP will continue to drive business growth in a responsible manner, while also giving the citizens of Ohio a better and more fulfilling shopping experience.

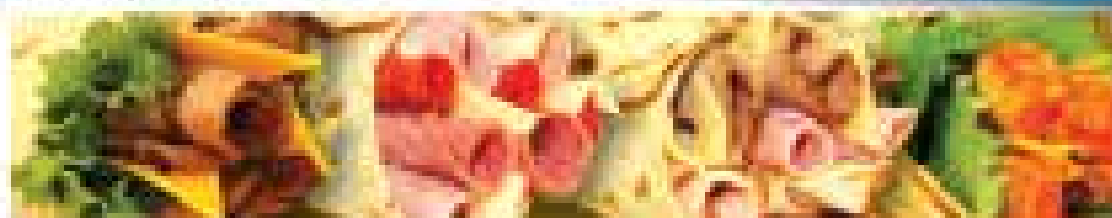
By taking a fresh look at regulations and our operations, Ohio is a leader and example of what government can do to affect positive change and help improve the economic future for its stakeholders. Business friendly regulations, managing alcohol consumption with safety in mind and our commitment to excellent customer service will help create jobs and keep Ohio moving in the right direction. ■

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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

(No rebate for incremental growth in cigarette/non-tobacco products with a 30 percent or at 15,30,75) (based on this representative of 2013 volume).

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

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

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



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If you are not currently in the AFPD Group Rating plans, now is the time to have CCI analyze your company's data to determine the BEST workers' compensation premium-savings program for you. Options include:

- **Group Rating:** On average, for every dollar spent on fees, CCI's clients saved \$11 in premium dollars, a 1,000% return on investment.
- **Group Retrospective Rating:** Premium savings projected as high as 67% and can be a great alternative for companies unable to qualify for traditional group experience rating.
- **Deductible Program:** Discounts (up to 77% depending on premium size) on premium rates in exchange for accepting a specified deductible amount.
- **Destination-Excellence:** Several of the programs are considered compatible with each other and would allow employers to "stack" multiple discounts. The programs include: Industry Specific Safety, Safety Council, Drug-Free Safety, Transitional Work Grant, Performance Bonus, Go Green Discount, and Lapse Free Discount
- **100% EM Cap:** Companies becoming penalty rated for the upcoming policy year can have increases to their experience modifier (EM) limited, or capped, at 100%, thereby limiting rate and premium increases.
- **Other Alternative Rating & Discount Programs:** One Claim Program, Salary Continuation, \$15K Medical Only and others.
- **Self-Insurance:** Companies pay compensation and medical costs directly for work-related injuries thereby avoiding reserves and premiums charged by the Ohio Bureau of Workers' Compensation. CCI serves more Ohio self-insured employers than any other third party administrator.

As a result of their best-in-class service, CareWorks Consultants has consistently maintained a 97% client retention rate - one of the highest in the industry. Put their team to work for you.

For a no-cost, no-obligation program analysis, complete the temporary authorization form at www.careworksconsultants.com/groupratingapplication/afpd. ■

Announcing AFPD's September Tradeshow Lineup!

16th Annual
FOOD & BEVERAGE
Holiday Show

September 9 & 10, 2014
Suburban Collection Showplace | 46100 Grand River | Novi, MI 48375



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!





It's Moving Day For The Trust-Relocating Your Trust

■ BY: RANDALL A. DENHA, ESQ.*

Transferring assets to a trust to reduce tax liability and achieve other goals is a common and straightforward estate planning strategy. Where a trust is set up, however, can impact its effectiveness. Because states have varying trust laws, some jurisdictions may be more favorable for a trust's situs (or location) than others.

You may have the option of moving your trust to a more favorable jurisdiction, but doing so isn't as straightforward. In fact, without help from your estate planning advisor, taking this action can be fraught with risks.

ACT OF MOVING

Moving a trust means changing its situs from one state to another. Generally, this isn't a problem for revocable trusts. In fact, it's possible to change situs for a revocable trust by simply modifying it.

If a trust is irrevocable, whether it can be moved depends, in part, on the language of the trust document. Many trusts specify that the laws of a particular state govern them, in which case those laws would likely continue to apply even if the trust were moved.

If the trust document doesn't designate a situs or establish procedures for changing situs, then the trust's situs depends on

several factors. These include applicable state law, where the trust is administered, the trustee's state of residence, the domicile of the person who created the trust, the location of the beneficiaries and the location of any real property held by the trust.

Depending on applicable law, it may be possible to move a trust by replacing the current trustee with a trustee in the desired state and moving the trust's assets, books and records to that state. The actual process of moving the trust may entail creating a new trust to which the existing trust's assets are transferred, merging the existing trust into a new trust or modifying the existing trust to designate the new state as its situs.

BENEFITS AND PERILS OF MOVING

There are wide-ranging benefits to moving your trust to another jurisdiction. For example, you may be able to avoid or reduce state income taxes on the trust's income and capital gains. In addition, you perhaps can take advantage of trust laws that allow the trustee to potentially improve investment performance, extend the trust's duration or obtain stronger creditor protection for beneficiaries.

On the flip side, moving a trust presents several potential traps for the unwary. If your trust is grandfathered for generation-skipping transfer (GST) tax purposes — for example, if it

became irrevocable on or before September 25, 1985 — moving the trust may be considered a trust modification that could trigger GST tax liability. If you move a trust from a state that permits perpetual trusts to one that doesn't, you may inadvertently limit the trust's duration.

Also, states generally tax all income derived from a source within the state. If your trust holds real estate or interests in a business located in such a state, that state may tax the income regardless of the trust's situs.

SEEK HELP BEFORE TAKING ACTION

Before deciding whether to move your trust to a different jurisdiction, consult your estate planning advisor. Trust laws are complex, and a mistake can result in unintended consequences. ■

**Randall A. Denha, j.d., ll.m., principal and founder of the law firm of Denha & Associates, PLLC with offices in Birmingham, MI and West Bloomfield, MI. Mr. Denha continues to be recognized as a "Super Lawyer" by Michigan Super Lawyers in the areas of Trusts and Estates; a "Top Lawyer" by D Business Magazine in the areas of Estate Planning and Tax Law; a Five Star Wealth Planning Professional and a New York Times Top Attorney in Michigan. Mr. Denha can be reached at (248) 265-4100 or by email at rad@denhalaw.com.*

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Mackinaw Administrators LLC (810) 220-9960
USTI/Lyndall Insurance (440) 247-3750







INSURANCE SERVICES: HEALTH & LIFE

-  **BCBS of Michigan**  1-800-666-6233
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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

OCTOBER 11-14, 2014

2014 NFRA CONVENTION

The real value of the National Frozen & Refrigerated Foods Convention is that all the major companies in the industry – retailers, manufacturers, sales agents, logistics providers, suppliers – are all in one place.

Marriott Orlando World Center // Orlando, FL

NOVEMBER 20 & 21, 2014

AFPD "HIGH FIVE" TURKEY DRIVE

As the holiday season approaches, the AFPD turkey drive committee has AFPD has pledged to put a turkey on the thanksgiving table of over 6,000 needy families throughout Michigan and Ohio that may not otherwise enjoy this special meal.

Detroit & Lansing, MI // Cleveland & Columbus, OH

publishers statement

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We recognize the ever-changing face of the retail food industry and are determined to work with our vendors and retailers to generate sales and create profitable businesses in face of those changes. We strive to meet our mission with excellent service, honesty, and the desire to serve the community in which we operate.

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