

BottomLine

THE VOICE OF INDEPENDENT RETAILERS // VOL. 25, NO. 9 // SEPTEMBER 2014



Asking Members to be “All In”

Get involved by attending AFPD events, volunteering to serve on the AFPD board of directors, or help us in recruiting new members!



■ AFPD Foundation, the Seventh of AFPD’s Seven Pillars of Service // [PAGE 5](#)

WHEN YOU'RE ON TOP THE POSSIBILITIES ARE ENDLESS



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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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BottomLine



THE VOICE OF INDEPENDENT RETAILERS
VOL. 25, NO.9 // SEPTEMBER 2014

features



AFPD FOUNDATION, THE SEVENTH AFPD PILLAR OF SERVICE

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



FEATURE STORY //

RETAILER, ISSUANCE AND ELECTRONIC BENEFITS TRANSFER PROVISIONS OF THE AGRICULTURAL ACT OF 2014

Supplemental Nutrition Assistance Program Questions and Answers: These questions and answers serve as formal guidance for use by FNS Regional Offices, State agencies, and affected stakeholders as they implement the retailer provisions of the Agricultural Act of 2014.



BEYOND CIRCULARS: ADVERTISING AVENUES FOR THE 21ST CENTURY

Circulars have proven to be a highly effective and popular way for businesses to communicate with customers. Retailers and distributors alike use them to get the word out on their weekly specials, sales, new products and other information to increase their business.



president's message

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

So Blessed to Live in America

You may have thought that last month would have been a slow month at AFPD, but our staff will tell you it is never slow and never boring at AFPD. Every new day brings a new challenge or obstacle to overcome. It is made easier to serve you, the members, because of our caring, compassionate and dedicated staff, which we have been featuring in the magazine every month. Unfortunately, last month we lost a great member of our staff, Alyssa Franchi, who took a position with a food broker. We will miss Alyssa, but Anthony Kalogeridis and Msegan Hesano will team up to share the responsibilities for our future events including our September tradeshow in Novi and Grand Rapids. Before every board meeting, AFPD Chairmen always take a moment of silence to remember all those who serve and protect our country, so that we may live in freedom and prosperity; the freedom to compete, the ability to freely worship and the empowerment to elect our local, state and national leaders. As many of you know our industry has been retelling our own version of the American dream with a different immigrant group decade after decade. Immigrants come to America in search of a better life for not only themselves, but more importantly, their children. Over the past 104 years of AFPD history, the immigrant story has been told and retold, whether it was the Dutch immigrants like Hank and Fredrich Meijer, or the Jewish American influx in the 1950's and 1960's to the Italian dominance of the industry in the 1970's and 1980's to the Chaldean, Middle Eastern and Indian command of the industry today. The diversity of our industry is the epitome of the fabric that makes America strong as our members strive to achieve their American dream. Now overseas, once again we see the essence of evil incarnate growing in the form of the so-called Islamic State or ISIS. I mention this because I know many of our members have family members and friends who are affected by what is occurring in Iraq and Syria. Last month, Bishop Francis Kalabat of the St. Thomas Chaldean Catholic Eparchy, which covers the entire East Coast of the United States, appointed me as his official lay spokesman regarding the Iraqi Christians situation. This is a great and very humbling honor. I have traveled and met with officials in the White House, on Capitol Hill and the United Nations on this issue and we have made great progress, but our work is far from done. So why do I mention this? Specifically because I want to let every member know how wonderful and caring the board of directors is at AFPD. After Bishop Francis appointed me, I informed the board of directors of what had transpired and assured them this would not interfere with my work at AFPD in any way and that I would use my vacation and sick days to make sure AFPD's work was not neglected. The emails of support, encouragement and praise I received from the AFPD Board of Directors were heartwarming. This is another reason I feel so honored to work at AFPD and serve the member's interests. We have great people on the staff and a caring and dedicated board of directors that have your human interests at heart first, before business is ever conducted. Like many of us who are immigrants or whose families emigrated to the USA, we understand the American Dream and cherish it more than some, but let us never forget the red, white and blue that has allowed so many of us to dream and succeed in business and in life and those who consistently protect us day in and day out. May God bless our military personnel and our police and first responders; and, as bad as things may be for you, just pause and think about the evil that the people are facing overseas. ■

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In the Business of Giving

In 1999, the AFPD created a philanthropic division called the AFPD Foundation. It was established to provide scholarships and to promote education through the food and petroleum industry. It also participates in industry research and other projects to better the food, beverage and petroleum industry.

The local food merchant and service station is as much a part of the neighborhood as the schools and the churches, said James Bellanca, Jr., legal counsel for AFPD. "The foundation, with its scholarship program, provides a vehicle to say thank you to not only the employees of the location, but also to those who shop there."

A strategically positioned foundation, it proved to be successful from the onset. "The matching grant from Pepsi established a solid economic structure to guarantee the work of the foundation will continue forever," said Bellanca.

HONORING ACADEMICS

Each year the AFPD Foundation awards \$1,500 and \$1,000 academic scholarships to extraordinary and deserving students from Michigan and Ohio who will attend or are attending an accredited public or private college or university.

"We are very proud of and thankful to our sponsors and constituents, who have continued to give generously to this important program," said Auday Arabo, AFPD president and CEO. "You truly make a difference, and together we help to improve our youth's chances at success."

Since its inception, contributions have permitted the AFPD Foundation to distribute more than \$600,000 in scholarship funds to the employees and family members of AFPD member businesses, as well as their customers and youth who are in need.

The AFPD foundation sees plenty room for growth.

"We would like to grow the financial base to provide more scholarship for greater amounts and to provide other kinds of support to the neighborhoods our members serve," said Bellanca.

The AFPD Foundation hosts a scholarship luncheon each year. This special event is named the Joseph D. Sarafa Luncheon in honor of the contributions of AFPD's former long-serving president, Joe Sarafa, under whose administration and inspiration the AFPD Foundation was created.



The AFPD Foundation is designed to reinforce the importance of education and charitable giving among its member companies and future generations because AFPD believes its support for educational growth and the community continues to strengthen the voice for independent food, beverage and petroleum retailers in the Midwest.

AFPD FOUNDATION – MAKING A DIFFERENCE

In addition to the Scholarship Program, the AFPD Foundation has engaged in other important causes. Since 1999, the AFPD Foundation has:

- Engaged in a collaborative effort with various area organizations to increase employment opportunities in the community. AFPD Foundation encourages both businesses and job seekers to use the AFPD Employment Bank to identify jobs and employment prospects.
- Partnered with Michigan Department of Agriculture Select Michigan to support farmers and agribusiness by encouraging retailers and consumers to select Michigan grown and processed local foods.
- AFPD members funded, through a joint private-public initiative, the change in disbursements of food stamps from the 1st through the 23rd of each month, rather than the first 10 days. This initiative helps the bottom line of AFPD retailers, while allowing beneficiaries to receive fresh food and produce throughout the entire month. This was accomplished through an \$180,000 investment by the AFPD Foundation and its generous members. Michigan was the first state to accomplish this initiative. Now, seven other

AFPD FOUNDATION

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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):

- Cliff Denha, Wine Palace
- Al Jonna, Picnic Basket
- Brian Yaladoo, Hills Fine Wine
- Vacancy
- Vacancy

AFPD FOUNDATION

continued from previous page

states have followed the AFPD model.

- 2013: Partnered with Fair Food Network to fund the first 3 stores in the country to participate in the Double Up Food Bucks Pilot program which required a special USDA waiver. All 3 stores were AFPD members located in Detroit: Mike's Fresh Market, Metro Foodland and Honey Bee Market. Double Up Food Bucks draws on a pool of funds raised from foundations to "match" purchases at participating locations. When recipients use their SNAP EBT card to shop at these markets, they receive Double Up Food Bucks to match the amount they spend – only for Michigan-grown fruits and vegetables. Families have more purchasing power to buy fresh fruits and vegetables and Michigan growers have more sales opportunities for their produce.
- 2014: Partnered with Fair Food Network to fund 6 stores to participate in the Double Up Food Bucks program. Four of the stores were AFPD members located in Detroit: Honey Bee Market, Prince Valley Supermercado, Parkway Foods and Imperial Super Store. The other two stores are corporate Spartan stores on the west side of the State.
- Worked in collaboration with a wide range of community organizations and agencies to assist with programs for the hungry and at-risk youth.
- Partnered with Chaldean American Ladies of Charity (CALC) in a food pantry project to serve needy families. The food pantry is located inside the CALC warehouse in Madison Heights, Michigan.

AFPD Foundation, Inc. is a 501(c) (3) non-profit organization and donations are tax deductible. ■

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petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

E-15 Considerations

The US EPA continues to “push” adoption of E-15 (15% Ethanol plus 85% Neat Gasoline) by retailers across the Midwest. The effort is based upon the premise of “energy independence”, and the reduction of the use of carbon based fuels.

Almost all areas of the Midwest are now retailing E-10, and at first glance the increase to E-15 doesn't seem so dramatic. It would appear to be only a 5% increase in the amount of Ethanol in the final blend. But in reality it's a 50% increase in the amount of Ethanol included in the E-15 blended product.

You also should know that Ethanol is a solvent and can, therefore, do what solvents are designed to do: dissolve away underground storage tanks, piping, dispensers, and ancillary equipment. When E-10 was offered, retailers didn't worry about demonstrating

equipment compatibility because all existing UST components were approved by Underwriters Laboratories (UL) for the E-10 blend. But if you decide to offer the E-15 gasoline you better be sure your equipment is compatible with E-15 blends of product. You'll need to check with your equipment manufacturer and your local fire code officials to determine if you can sell E-15 with the equipment you presently have. Some states and locales require that UST and ancillary equipment be UL approved, so check your equipment before changing to E-15.

Another consideration before adding E-15 is the liability you are assuming from motorists buying E-15 in older cars that are not compatible with E-15. The average age of the passenger car on the road today is 11.5 years old. So, about one-half the cars on the road cannot burn E-15 without possibly damaging the fuel system. In fact, many manufacturers owner's manuals specifically state that use of any gasoline blend above E-10 voids the warranty on the car.

Since more than one-third of the gasoline customers consider price to be the first consideration when purchasing fuel, they'll be attracted to a lower-priced E-15 Ethanol blend, to the detriment of their fuel system. And, when the customer has issues, they're likely returning to you and holding you responsible for a costly remedy.

Like any other additional offering that you decide to implement at your business there are pluses and minuses. E-15 is one of those offerings. Be sure you evaluate the advantages and disadvantages of adding E-15 to your fuel menu before you make the investment. ■





More Products for Consumers!
More Value for Retailers!



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



Retailer, Issuance and Electronic Benefits Transfer Provisions of the Agricultural Act of 2014

Supplemental Nutrition Assistance Program - Questions and Answers

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

Additional questions and answers pertaining to the retailer provisions will be forthcoming. Thank you for your patience. If further questions arise related to the implementation of these provisions, please contact Vicky Robinson at vicky.robinson@fns.usda.gov.

SECTION 4001: BOTTLE DEPOSITS

Q The State of Delaware does not currently have a Bottle Deposit. They changed it to a Bottle Fee back in 2010. The Retailer Notice states SNAP benefits cannot be used to pay bottle/can deposits unless it is a State-required fee. The Retailer Notice lists ten States that have a State deposit fee requirement, but does not include Delaware. Currently we have them as being SNAP eligible since their contents are edible. Would they now be ineligible based on this ruling?

A The Agricultural Act of 2014 prohibits the use of SNAP funds for “any deposit fee in excess of the amount of the State fee reimbursement (if any) required to purchase any food or food product contained in a returnable bottle or can, regardless of whether the fee is included in the shelf price posted for the food or food product.”

Because the Delaware

bottle fee is not a State fee reimbursement covered under Section 4001 of the Agricultural Act of 2014, Section 4001 does not affect how the Delaware bottle fee is currently treated.

Q May Oregon retailers allow SNAP customers to use SNAP benefits to pay for deposits on beverages covered by the Oregon Bottle Bill (ORS 459A.700-.740)? Oregon law does not require the customer to pay the deposit or a “fee”; surprisingly, the statute only establishes a “refund value” (five cents) to be paid by retailers to customers for each container that is brought in.

A The Agricultural Act of 2014 prohibits the use of SNAP funds for “any deposit fee in excess of the amount of the State fee reimbursement (if any) required to purchase any food or food product contained in a returnable bottle or can, regardless of whether the fee is included in the shelf price posted for the food or food product.”

Oregon retailers are not mandated by State law to charge a deposit fee; however, the State law does require a reimbursement or “refund value”. Therefore, SNAP benefits may be used to pay for the deposit fee that is not in excess of the reimbursement amount under Oregon law (five cents) on containers covered under the Oregon law.

Q We sell milk in bottles at the Fresh Grocer stores in Philadelphia. There is a bottle deposit

on the returnable bottle so will that also fall under this new guide line and not be SNAP eligible?

A The milk is still an eligible food and may be paid with SNAP benefits. If there is no State fee reimbursement requirement, the deposit cannot be paid for with SNAP benefits.

Q Do States need to educate clients on the return of empty bottles and cans? Is the requirement different for States that have bottle deposit laws and those that do not? Does the responsibility to provide up-to-date information to recipients regarding eligible purchases mean that the information needs to be included in the application or EBT flyer? What exactly must States do to satisfy this requirement?

A FNS expects States to inform SNAP clients about this change, in order to minimize confusion when shopping at authorized retailers. The new legislation has an impact on every SNAP household in the nation. In States without container deposit laws, households must now pay for ALL deposit fees in cash, rather than with SNAP benefits, even if that fee is included in the shelf price of the eligible food item. In States that do require deposits, there is greater potential for confusion and more detailed information may be warranted.

States may share this information with clients in whatever manner they believe

would be most effective. FNS would consider EBT informational materials to be an appropriate method of information sharing for new recipients. States may also wish to issue a special mailing to current households, addressing this and other changes resulting from the Agricultural Act of 2014.

SECTION 4002: RETAILER ELIGIBILITY REQUIREMENTS

Q Under the new law, stores will have to stock staple items in perishable form in 3 of the 4 following categories instead of two: dairy products; meat, poultry, or fish; fruits or vegetables; and bread or cereals. This poses a number of problems for rural Alaskan stores. Many rural Alaskans depend on their subsistence hunting, fishing, and gathering-not their local store-for many of the “perishable staples” emphasized under the SNAP program. In addition, some staples-especially fresh fruit, vegetables, and liquid milk-are very expensive or unavailable in rural Alaska due to transportation and utilities costs. Do you have any thoughts on this provision? Are there other States that are very concerned about this?

A To date, this concern has not been raised by other States. However, this situation will be addressed in the regulations. The statutory changes resulting from the Agricultural Act of 2014 affect only one of the eligibility criteria associated with SNAP retailer authorization. The alternate SNAP retailer eligibility criterion, allowing for the participation of stores that sell more than 50 percent staple foods, remains unchanged by statute. Further, a special existing provision in the Food and Nutrition Act of 2008 allows for the SNAP

authorization of stores that sell hunting and fishing equipment and includes the designated hunting and fishing items in the statutory definition of “food” exclusively in Alaska. Finally, the Agricultural Act of 2014 amended the Food and Nutrition Act of 2008 to allow FNS to consider whether an applicant retailer is located in an area with significantly limited access to food when considering that applicant for authorization. FNS will consider all of these provisions when developing regulations.

SECTION 4002: RETAILER COMMUNICATIONS ON NEW REQUIREMENTS

Q Who will respond to retailer inquiries regarding Farm Bill changes?

A FNS will take primary responsibility for answering retailer inquiries. However, to the extent that EBT processors are able to provide information through their retailer help desks, they should continue to do so.

Q Will FNS be sending notification to the SNAP retailers regarding the Agriculture Act of 2014? When? Which provisions will this cover? Will it go to all affected retailers?

A FNS began issuing a notice to every authorized retailer on April 15, 2014, providing explanations of the relevant retailer provisions in the Farm Bill. The notice addresses Farm Bill changes related to retailers paying for their own EBT equipment, bottle deposits, manual vouchers and community supported agriculture and included a link to the Implementing Memo where all of the Agricultural Act provisions are described. This notice can be found at www.fns.usda.gov.

Q Can States/EBT processor share the Implementing Memo’s language from Part A section 4002 with the retailers when they start contacting them, and if so can FNS provide the original language in Word format?

A We ask that States/EBT processors refer retailers to this document, available at www.fns.usda.gov/sites/default/files/snap/Retailer-Notice-FarmBill-2014.pdf which includes a link to the Implementing Memo.

SECTION 4002: RETAILER SCANNING TECHNOLOGY

Q The mandated scanning technology will need far greater clarification in order to get this properly implemented. How will FNS go about this? When must retailers comply?

A The EBT Auditability provision will be addressed through the regulatory process. Affected parties will be given the opportunity to comment on the proposed rule which will address system requirements, implementation time frames and exemptions for retailers in areas with significantly limited access to food. Final regulations will provide adequate time for retailers to implement the new requirements.

Q The requirement for all retailers to “scan” all of their food items at checkout will have an adverse impact on Alaskan retailers located in smaller villages, who do not have computer scanning devices. This could create an undue financial hardship on the smaller retailers to buy and implement such systems. Are we interpreting this new regulation correctly?

A The Agricultural Act of 2014 amended the Food and

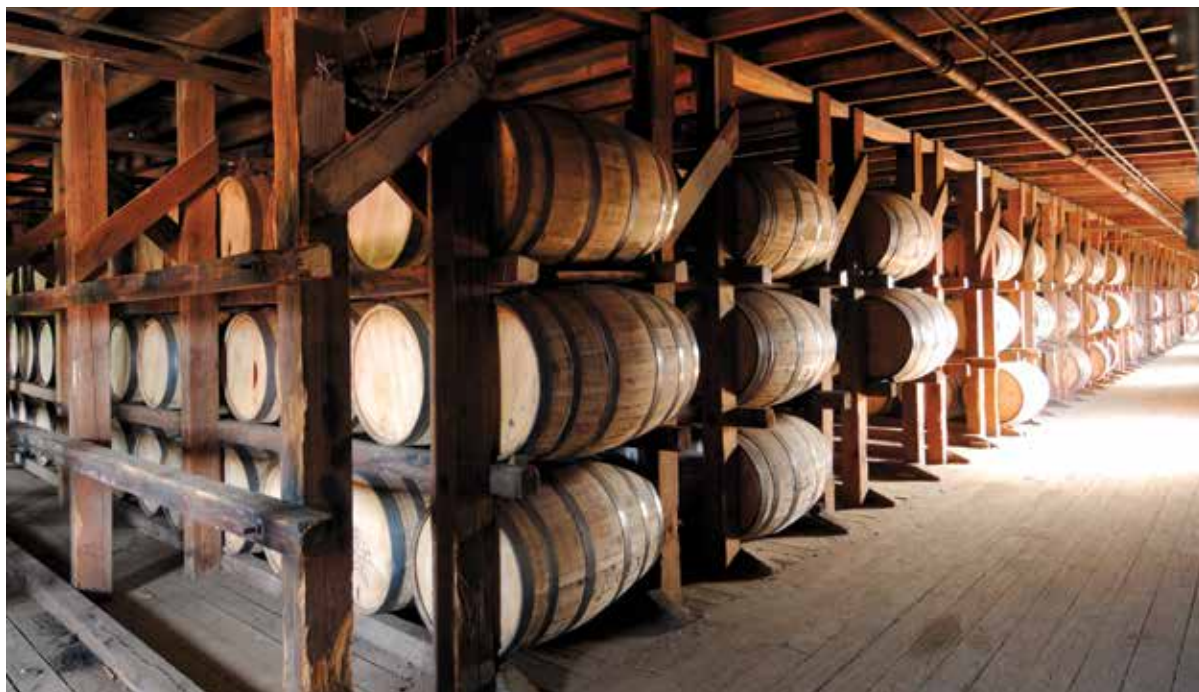
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Liquor of Legend

The Distillery Behind Buffalo Trace Bourbon, Blanton's, and Pappy Van Winkle

■ FORBES



When the Sazerac Co. bought a run-down whiskey factory on the banks of the Kentucky River in 1992, it renovated the compound and rechristened it Buffalo Trace Distillery, after the trails cut into the countryside by bison centuries ago. Yet the name change prompted a question as predictable as the ancient buffalo's migration: Why wasn't there a bourbon actually called Buffalo Trace? Customers walked away baffled. Sazerac clearly had misjudged its audience.

The answer arrived in the form of 78-year-old Elmer T. Lee, who had retired a decade earlier as the factory's master distiller. Sazerac asked Lee to search the warehouses for a bourbon recipe the former owners hadn't taken to market. He

carried out a mellow elixir with hints of toffee and brown sugar. Buffalo Trace Bourbon hit the shelves a short time later, which led to another question once it was in production. "So, Elmer, how much of it do we have?" asked Sazerac CEO Mark Brown, a bald-headed Brit with an unshakable English accent. Lee smiled widely at him. "Not very much."

Great whiskey—but not enough of it. The Great Bourbon Shortage has caused a run on many liquor stores; Buffalo Trace's solution is to provide small batches of quality bourbons rather than a great quantity of a mass-produced whiskey. While Sazerac operations stretch across the U.S. and into Canada, Buffalo Trace has become

its most important asset. From its stills come Sazerac's finest spirits. Not just the namesake bourbon, but also other top-notch whiskeys such as W.L. Weller, George T. Stagg, Blanton's—and the granddaddy of 'em all, Pappy Van Winkle. That wheated wonder is considered the nation's most coveted bourbon and one of the best whiskeys in the world.

Buffalo Trace's success in the past decade is the result of calculated alchemy and strategic acquisitions. Fame has been achieved while simultaneously cultivating an air of mystery. As for production, Buffalo Trace has reached 110,000 barrels annually,

LIQUOR OF LEGEND

continued on next page

**LIQUOR OF LEGEND***continued from previous page*

or 3 million cases, an approximately ninefold increase since 1992.

It's still insufficient to meet the skyrocketing demand for bourbon—and for bourbon from Buffalo Trace in particular.

By the end of World War II Americans had lost their taste for bourbon. (They drink vodka and Canadian Club on *Mad Men* for a reason.) The distillery that eventually became Buffalo Trace struggled through the postwar decades by mostly making rotgut. (They did one thing right—in 1984 Elmer Lee introduced Blanton's, the first-ever single-barrel bourbon.) Times were tough enough to lead to experiments in distilling expired soda pop. Sheep grazed as lawnkeepers. A barbed-wire fence encircled the property, much of which went unused.

The public can visit the distillery—though it's not on Kentucky's famed Bourbon Trail tour—but Buffalo Trace maintains a Wonka-esque quality in the way its executives relish reclusiveness. It is not uncommon for the company to answer media requests with an insistence that it prefers to remain mysterious.

Especially when it comes to Pappy Van Winkle. The Van Winkle brand was part of Buffalo Trace's M&A binge—20 or so businesses acquired since 1997—and came into the company portfolio in 2002 through a joint venture with the Van Winkle family. Buffalo Trace oversaw production while the clan concentrated on the marketing, mostly through tastings and brand

dinners. They also played up the origin story of how Julian Van Winkle Jr. revived an old family recipe, with its unusual ingredients, to save their business. Van Winkle bourbons use corn, barley and, most important, wheat in place of rye for a smoother blend. Consumers were soon enchanted. And the brand's scarcity drove them all the harder to find it.

Demand was already feverishly high before the Case of the Missing Cases. In 2013, 195 bottles of 20-year-old Pappy Van Winkle bourbon and 27 bottles of the rye were stolen from a Buffalo Trace warehouse. "You can still get the \$10,000 reward," says Brown. "Which will buy you about half a bottle." He's only half-kidding. The 23-year-old Pappy sells for \$250 when available in a store but has fetched as much as \$5,000 on the black market. The fortunate few who've sipped it praise the way hints of citrus complement vanilla, maple and honey.

And for those who can't procure a bottle of Pappy, Buffalo Trace has shown a consistent flair for innovation in the whiskey market. One particularly well-received new brand is Staggy Jr.—winner of a double gold medal at the World Spirits Competition in San Francisco—named after former owner George T. Staggy. The whiskey, which tastes of sweet chocolate and spicy rye, is bottled at barrel strength at 136.6 proof. In fact, it's hard to say how many different whiskeys Buffalo Trace has aging at any given time, since there are many small batches of experimental distillations that push the number well past 30.

And at the same time Buffalo Trace is specializing, overall production is increasing—and, yes, it is making more Pappy Van Winkle. But Buffalo Trace suffers from a fundamental problem that every distillery faces: Its finest liquor needs to age, and it went into barrels at a time when the company's forecast didn't anticipate Americans starting to knock back bourbon with such enthusiasm. "There's nothing any of us can do except apologize for not having a better crystal ball," says Brown. For now, planning meetings happen twice annually, and Buffalo Trace metes out its allocations to distributors monthly, not yearly; it fears distributors would blow through it in one shot otherwise. Beyond that, Buffalo Trace announced this spring that it would spend \$20 million on a new warehouse for finished cases. They used to go in the same building as the barrels, but with more barrels needed for production, the cases need a new home (and presumably solid security).

Scan those stacked cases and the names quickly resonate with students of the Buffalo Trace whiskeys. There are E.H. Taylor (tasting of caramel corn and butterscotch), a brand created by the sham soldier himself; Blanton's (orange and cloves), named after another former owner; even one honoring the man who came through in a pinch, Elmer T. Lee (vanilla and old leather). As for Brown, he has left strict instructions that Buffalo Trace never create a particular brand—one named after him. Raising the occasional glass in his honor might suffice. ■



MICHIGAN //

Michigan Wine Competition Results Announced

Twenty-five wine experts from around the country gathered August 5 in East Lansing for the 37th annual Michigan Wine Competition. Judges included Master Sommelier Ron Edwards; Doug Frost, who is both a Master of Wine and Master Sommelier; and internationally known authors, winemakers and wine educators.

Leading the group through the day was food and wine writer Christopher Cook, who judged the competition

for 12 years before becoming its superintendent in 2001. Cook, who is a judge at wine competitions throughout the United States and abroad, noted, "This competition really reflects the industry right now – the wide range of grape varieties that are being grown and vinified to produce world-class wines. It was interesting to see the diversity we are getting in wines from several vintages or different vineyard locations but still from the same grape variety entered by some wineries."

Three Riesling wines won top honors – for Best Dry White, Best Semi-dry White and Best Dessert Wine. Dr. Richard Grant Peterson, a consulting winemaker from California, "really enjoyed the flights of Rieslings. Michigan's climate is ideally suited to Riesling. The state's winemakers and vineyard managers are respected around the world for their skill with this cool climate variety."

This was the first year Joyce Angelos, from Kansas City, Mo., and Tim McNally, from New Orleans, judged at the Michigan competition. They were pleasantly surprised to find so many high-quality red wines entered. McNally said, "The Pinot Noirs were elegantly made, in keeping with a European style. This is sometimes hard to find in West Coast Pinots."

Fifty-one of the state's 107 wineries entered 450 wines for this year's competition, which is open only to wine produced from Michigan grapes and other fruit.

Gold medals were awarded to a wide variety of wines -- from bone-dry reds to sweet and luscious dessert wines. At the end of the day, judges awarded the top "Best of Class" awards to eight wines from a group of 52 gold medal winners, including 10 double gold.

THE TOP AWARD-WINNERS ARE:

- Sparkling: Aurora Cellars 2011 Brut
- Dry White: Blustone Vineyards 2013 Riesling
- Dry Red: Peninsula Cellars 2012 Cabernet Franc
- Semi-dry White: Gill's Pier Vineyard & Winery 2013 Semi-Dry Riesling
- Semi-dry Red: Lawton Ridge Winery 2012 AZO Red
- Dessert: Black Star Farms 2012 Arcturos Winter Harvest Riesling
- Fruit: 45 North Vineyard & Winery Peach Cremant
- Rosé: Chateau de Leelanau 2013 Cabernet Franc Rosé

The competition is co-sponsored by the Kellogg Hotel and Conference Center, which hosted a Gold Medal Wine Reception featuring the best wines from the competition on Thursday, August 14. Visit the website for a complete list of the medal-winning wines.

The competition is also sponsored by the Michigan Grape and Wine Industry Council, which is administered by the Michigan Department of Agriculture & Rural Development. For more information about the wines and wineries of Michigan, contact the council online, or by phone at (517) 284-5742. ■

WE CARD AWARENESS MONTH IS SEPTEMBER 2014

We Card Awareness Month Participation Tools are available for your use now at www.wecard.org/ads.

A template for securing a Governor's proclamation of support, print ads and logos for your publications, website and emails are easily downloaded there and available for you to utilize what's most appropriate for you.

We Card's goal is to highlight September as a time to encourage retailers to train or re-train store employees, order 2015 We Card materials (calendars and kits) and raise awareness of FDA regulation, state and local law compliance. For the third consecutive year, FDA is on track toward completing 100,000 compliance checks nationwide. Ongoing state level and local compliance checks and the focus on e-cigarettes and vapor products as age-restricted products in nearly 40 states now make it a terrific opportunity to step up responsible retailing efforts to identify and prevent age-restricted product sales to minors.

It's a great opportunity for you to communicate the "We Card" responsible retailing message to your association's members while highlighting your association's support to your stakeholders.

Please keep We Card updated on your Awareness Month participation efforts by contacting Doug Anderson at The We Card Program, Inc. at danderson@wecard.org or call (888) 872-4603 ext. 24. ■

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Despite Internet Buzz, Consumers Prefer Brick-and-Mortar Shopping

Physical stores essential to shopping experience, even for online purchases

While digital retailing is capturing headlines and inspiring debate as retailers plan for the future, physical stores continue to be customers' preferred shopping channel, according to a new study. As many as 90 percent of all retail sales are transacted in stores and 95 percent of all retail sales are captured by retailers with a brick-and-mortar presence.

A.T. Kearney's Omnichannel Shopping Preferences Study also showed that brick-and-mortar stores create the most significant value for consumers and retailers.

Interestingly, the study found that stores play a crucial role in online purchases: two-thirds of customers purchasing online use a physical store before or after the transaction. Even if the transaction is eventually registered online, the physical store makes a significant contribution to converting the sale.

"Whatever the strategy, format or channel, the future of retailing will be characterized by consumer-centricity as operators continue to capitalize on emerging opportunities to better serve the

customer demands for 'anything, anytime, anywhere,'" said Andres Mendoza Pena, A.T. Kearney principal and study co-author, in a press release.

The study was based on a survey of 2,500 U.S. shoppers across all age segments, that asked respondents about their shopping preferences and behaviors. Respondents were asked to rank the channels they used in each stage of the Shopping Journey – Discovery, Trial and Test, Purchase, Delivery or Pickup, and Returns. ■

Large Michigan Apple Crop Expected Again This Year

Official crop estimate of 28.74 million bushels for 2014 announced today

Michigan's apple growers will harvest approximately 28.74 million bushels of apples this year, according to the official crop estimate announced today at the USApple Outlook meeting in Chicago. This estimate is in line with the 2013 crop, which was a record size crop of 30 million bushels.

"Michigan's growers, packers and shippers are ready to get their apples into the marketplace this fall. We are hearing from consumers that they can't wait to crunch into their first Michigan Apple of the season," said Diane Smith, executive director of the Michigan Apple Committee, who was in attendance at the USApple announcement in Chicago.

The predicted crop size would be one of the largest apple crops Michigan has seen. Last year,

Michigan broke records with a 30 million bushel crop. Michigan is the second largest producer of apples in the United States, behind Washington.

"Many factors have contributed to this large crop," said Smith. "Great weather this past spring and summer, including cool nights, plenty of rain as well as a good amount of sunshine certainly helped. Of course, the hard work of our apple industry always plays an important role."

The estimate is showing what many in Michigan's apple industry have been predicting for several years. The average Michigan Apple crop size will continue to increase.

"With high-density plantings (approximately 1,000 trees per acre) and advancements in technology, Michigan is going to continue to

produce a larger quantity of apples. We are also seeing great quality and size," Smith said.

The USApple Outlook meeting's estimate is the only official national crop estimate this year, as the federal sequester eliminated the United States Department of Agriculture's (USDA) estimate in 2013. The estimate will be important for Michigan as apples are one of the state's largest and most valuable fruit crops.

The Michigan Apple Committee is a grower-funded nonprofit organization devoted to marketing, education and research activities to distinguish the Michigan apple and encourage its consumption in Michigan and around the world. For more information, visit www.michiganapples.com. ■



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AFPD Foundation
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. This is a charitable event and all donations are 100% tax deductible!** Receipt available upon request.

It is truly heartwarming to be a part of our Annual Turkey Drive. To donate, please visit www.afpdonline.org or call AFPD at (248) 671-9600.

Beyond Circulars

Advertising Avenues for the 21st Century



■ BY OMAR BINNO

Circulars have proven to be a highly effective and popular way for businesses to communicate with customers. Retailers and distributors alike use them to get the word out on their weekly specials, sales, new products and other information to increase their business.

Advertising handouts are an inexpensive method of distributing information quickly. Highly versatile, they can be designed for the general public or to target specific audiences.

Business owners have many choices for distributing circulars. Some make them available in-store or insert them in newspapers. Others have people hand out circulars on the sidewalk or place them on car windshields. Retailers also can hire companies to distribute circulars door-to-door or include them in a direct mail package.

But while circulars have a long and proud history in the retail industry, consumers—and business people—have more effective options today.

One advocate who prefers electronic media over printer material is Jacob Garmo, who became a distributor for Lavish ready-to-drink cocktails in 2012.

“Lavish was created with the intent to simplify the consumption of famous alcoholic mixed drinks in one simple handling while maintaining constant quality,” Garmo said. “I’ve been involved in the distribution for

two years, and the Internet has been the way to go for my partners and me.”

As a distributor of a fairly new product, Garmo simply doesn’t believe circulars would be very beneficial in helping him advertise his product.

“When we started, it was pretty much from scratch,” he recalled. “We used some print ads like fliers and ads in Lavish’s main newsletter and even The Chaldean News. What we found, though, is that people don’t always take the time to read the stuff, so we added social media.”

As a result, Garmo and his partners rely on social media and the Internet for the vast majority of their distribution. This appears to be a wise decision because research shows more and more people depend on cell phones and other electronic devices to obtain information.

While search ads, dominated by Google, remain the top category of Internet advertising at \$18.4 billion and display ads reached \$7.9 billion last year, both are growing much more slowly than mobile and digital video ads.

“To be honest, website and social media are, right now, the two most effective ways we try to market,” Garmo said. “The fact that social media has so many avenues makes it the most effective for us.”

Another venue that Garmo finds helpful is food shows.

“We go to all kinds of shows,” he said. “We’ve

found that those are extremely helpful in getting people interested in the product.”

Garmo conceded that circulars are an inexpensive and fast way to distribute information, but he said social media is quickly becoming the dominant avenue for retailers and distributors to market their wares.

“Our target market is between the age range of 21-35,” Garmo said. “These are the people who are really into social media the most. Between Instagram, Facebook and Twitter, these platforms help provide the information needed to our consumers.”

But not all business people are taking the electronic leap. Mark Kassa, co-owner of four Hartland supermarkets, has been in the grocery business for more than 20 years and is no stranger to the tools that help promote his businesses.

Kassa said circulars usually have several key features that make them effective. The heading is single most important part because it grabs people’s attention and targets specific audiences. After seeing a heading, he said, customers almost certainly look at the information on the time and place of the sale. He said Hartland may use such headings as “Touchdown of Savings,” “Summer Sizzler Sale,” “Taste Of Summer Sale” or “Making Your Food Dollars Go Further.”

“We still use circulars a lot,” Kassa said. “Besides circulars, though, we reach customers by using reward cards.”

Kassa, however, has taken advantage of the Internet.

“Our website is set up with basic information,” he said. We post our hours of business, current ads and promotions, and other miscellaneous items.

“We are not utilizing social media outlets as much as we should be, but we are working on it. Twitter, Facebook, Instagram and other methods of advertising are effective, but none are as effective as a circular that goes directly to a person’s home, especially with older consumers.”

Still, Internet sources are nearly limitless in offering exposure for businesses to advertise their products or services. In fact, an article in April 2014 in Forbes Magazine says Internet advertising is blowing past broadcast television in many instances.

That stark change is apparent in a new report from the Interactive Advertising Bureau that says Internet ad revenues have passed those of broadcast TV for the first time. The industry group reported that online ad sales rose 17% to \$42.8 billion last year. (TV still



remains the overall dominant advertising medium, with broadcast and cable television racking up combined sales of \$66 billion.)

The Forbes article notes: “Less than two years ago, it seemed as if the arrival of the smartphone as a primary means to access communications and entertainment was going to destroy or at least cap the growth of online giants such as Google and Facebook.

Now, after years of predictions that the year of mobile advertising was at hand, they’ve finally come true.”

But Kassa said relying too heavily social media can have its down side. All too often, he said, social media’s promotional success is based on costly giveaways and specials.

“You may be able to raise your top-line sales, but you can inadvertently decimate your bottom line profits at the same time,” he said. “The grocery business operates on such razor-thin profit margins that your promotions have to be well thought out and balanced so they don’t negatively affect your net profits.

Some experts recommend creating a strategic plan. “You need to first assess what you are doing as a business,” said Vanessa Denha Garmo, communications strategist with Denha Media Group, AFPD’s PR firm. “Once you assess your current marketing, you then

create a plan that you execute over a 12-month period with quarterly reviews of the plan put in place. “

“There are definitely benefits to these alternative forms of advertising and promotions, along with the data mining of purchases on a rewards card, but there is a significant expense to maintaining a rewards program along with the free goods involved,” added Kassa. “Social media is free, but managing all of the different sites can become extremely tedious and stagnant if not constantly updated and managed correctly.”

What seems clear is that depending only on circulars or social media poses both advantages and risks. For a company like Lavish USA, which caters to a hip, young clientele, social media is a godsend. For supermarkets and other established retail ventures, circulars are the best way to keep their older customer base informed about special promotions and sales.

In any case, retailers who neglect the technological advances that are revolutionizing society are doing so at their peril. ■

Omar Binno is a writer for Denha Media & Communications.

Citations:

- www.smallbusiness.chron.com/circulars-business-communication-2808.html
- www.forbes.com



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What Has Been the Hottest Product in 2014 and Why?

"Our cakes have been the hottest product this year. Our display has really helped promote the product."

JOE GAPPY

PRINCE VALLEY, DETROIT MI

"The Skinny Girl drink seems to be a break-through product. I think it's the low calories that help."

NATHAN JAMIL

BELLA VINO WINE/ BELLA VIA PIZZERIA, FARMINGTON HILLS MI

"The hottest product has been service. There's only one thing and one product that separates you from the rest and that is your ability to provide the best service in the market."

JOHN ABBO

HARTLAND MOBIL, FENTON MI

"Kale has been a hot selling item this year. We are seeing more and more recipes call for it."

JIM HEEREN

HEEREN BROS PRODUCE, COMSTOCK PARK MI

"Fireball liquor has really jumped in sales. Customers tell me that it mixes really well with just about anything."

SHARKEY HADDAD

WINE BASKET MARKET, HIGHLAND MI

"We've seen an explosion in single barrel bourbon sales. The younger scotch drinker seems to be shifting more to the bourbons."

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The Meat and Potatoes of Good Business

■ BY AMANDA M.

Free popcorn, quesadilla samples, carnival fun, hot dogs and face paintings were all part of the festivities to help celebrate E&L Supermercado's 15-year new

building anniversary at the "Shop Your Block 2014" festival last weekend. The first Hispanic store in southwest Detroit and still growing after 66 years in business, E&L Supermercado is the anchor and heart of "Shop Your Block."

"This is the only store you go in and walk right into the meat department," said owner David Fienman. "We opened in 1948 as E&L Meats — the only Jewish-owned meat market in Detroit. We are still known for our meat department. Four to five butchers are behind the counter ready to cut any way you would like — very personalized service."

Customers praise E&L Supermercado for its selection and low prices that can't be found at Kroger or Meijer. "We do a lot of volume — more volume than any Kroger store," explained Fienman. "We have a great relationship with a large number of our wholesalers and we don't triple our money. That's how we're able to remain very competitive on our pricing, if not better."

E&L Meats changed to E&L Supermercado in 1997. The area's Hispanic population rapidly increased in the '80s and '90s, transitioning from a mostly Polish community. Fienman said the store



adapted to this changing market and advises business owners to do the same. "We have changed with our customers," he said. "We listen to our customers and give them what they want."

Fresh bread, made-from-scratch tortillas, cheese-filled empanadas and authentic Mexican pastries are now baked at E&L's in-store bakery, every hour. "Our guacamole and tortilla chips are amazing!" exclaimed Fienman. "Our guacamole is made fresh three times a day."

Ripe avocados, plantains, fresh cactus leaves and local Michigan produce are brought in by the pallet daily.

According to Fienman, E & L has been a member with AFPD for 20 to 30 years. "My dad started this store and our membership with AFPD," he said. "We've never really put a price on being a member. We have always just wanted to contribute to the AFPD community. We like to be a part of it and make at least one fall food show each year."

The good deals and big benefits is why Fienman recommends AFPD membership to business owners. "As a member, we receive better prices on Comcast Business and wholesale pricing," he explained. "For every case of Arizona Iced Tea I buy for my store, I get a dollar or two back. AFPD allows me to buy more and sell more product every quarter. I also receive a cash-back check from AFPD each quarter."

E&L Supermercado's growth plans for this year include expanding the front of the store into a casual restaurant. Fienman also plans on breaking ground on a second store, with the new location still undecided. "We never plan on leaving the city that helped us become who we are," he said. "We are looking to further serve our customers with a second location." ■

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

RETAILER: E & L SUPERMERCADO

Locations: Detroit, Michigan

Founded: 1948

Employees: 80

AFPD member since: 1994

Slogan: "Come see why customers from 365 cities have shopped here for over 60 years!"



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A Hand-Crafted Retailer

■ BY RACHEL FREEMAN

Umesh Patel, owner of Audrey's Deli and AFPD member, has seen the retail industry change a great deal during the past 20 years. From the customers to the extensive knowledge that retailers must now possess, things are not what they used to be.

"Twenty years ago, customers would buy small groceries and things like deli meat from small retailers," said Patel. "Now, they buy things like hand-crafted beer or hard-to-find soft beverages that big-box stores do not carry."

Patel has tailored Audrey's Deli to an evolving industry. Located in Parma, Ohio, Audrey's offers a wide selection of more than 500 handcrafted beers. Patel said the most popular kind of beer today is IPA (India Pale Ale) and customers love the "Create Your Own Six-Pack" option the store offers.

He added that having an extensive knowledge of his products is crucial to running his business. He and his five employees are able to give customers the rundown on the most popular and delicious beers offered in Ohio. In fact, his beer selection has been so successful that he's had to buy two new coolers.

Patel has extensive experience in the retail industry. Before buying Audrey's from a friend eight years ago, he owned several businesses, including a supermarket, gas station and convenience store. As an AFPD member for the past seven years, he says the association's programs and benefits help him tremendously. For example, the milk rebate program



saves him almost \$2,000 per year and the coupon program makes it easy to promote his business and saves him time.

It's not just Patel and his business that have reaped the benefits of the AFPD; his children have, as well. Both of his children have received the AFPD Foundation's college scholarship. Patel stumbled across the scholarship while flipping through Bottom Line in 2010 when his daughter started applying for college. After telling his daughter to apply, she won the \$1,500 scholarship two years in a row.

When it was time for his son to apply for college, it was a no-brainer for him to apply for the scholarship, which he also received twice. His son and daughter are currently attending Northeastern Ohio Medical School, studying to become doctors. ■

Rachel Freeman is a writer for Denha Media & Communications.

RETAILER: AUDREY'S DELI

Locations: Parma, Ohio

Founded: 2006

Employees: 5

AFPD member since: 2007

Slogan: "Between our vast selection of handcrafted beers and exceptional customer service, Audrey's Deli is the place to go for your convenience needs."



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The Legal Lady Fighting for Change

■ BY AMANDA M.

AFPD's former CEO and president, Jane Shallal, is a woman and professional of incredible accomplishment. Shallal set a precedent as the first Chaldean police officer in the United States, working for the Detroit police in the 1970s.

Having served 25 years as an award-winning prosecuting attorney, Shallal was the choice candidate to serve AFD as CEO and president in 2006. "My legal career has really prepared me to be successful in any type of job," said Shallal. "I did a lot of lobbying for changes in state and federal laws for our retailers, convenience stores, and grocery stores ... all that legal experience really helped me move the organization forward."

When asked about the greatest value AFD provides to members, Shallal stated, "The intangible." She continued: "I advocated for members on the state and national level. We were very successful at defeating or promoting legislation in favor of our retailers. That was the strong point in the origination of AFD. In the end, it helped members. But they didn't see the pennies." That is when Shallal decided to implement a rebate program for AFD members.

AFD's now active rebate program provides Michigan and Ohio retailers the ability to compete with big-box stores like Walmart and Meijer by offering bulk purchase pricing. AFD members also receive a cash-back check each quarter from AFD.

A combination of legislative efforts and competitive rebate programs increased AFD membership significantly during Shallal's years as CEO. AFD members became strong legislatively and provided competitive wholesale pricing. "When you do trial work for so long, you're not intimidated," said Shallal. "Nothing is too hard to overcome. That's the advantage of having an attorney as your executive officer."

Today, Shallal serves as executive director of the Chaldean American Ladies of Charity (CALC), a



nonprofit organization whose primary efforts focus on refugee resettlement. "We started as serving refugees' basic needs, but now we do much more than the basics," said Shallal. Over the past 50 years of faithful service, CALC has grown tremendously and now maintains a 10,000-square-foot warehouse fully supplied with food, clothes, furniture and housewares donated by the community. "The families in need are allowed to come to the warehouse, select what they need and it costs them absolutely nothing," said Shallal.

She still remembers her first CALC meeting in 2011. "They had no administration experience," she recalled. "As a nonprofit, it's still a business. You have to watch your budget, have a strategic plan. It was basically run as a volunteer organization. Now, CALC has their own building, a paid staff, a lot of off-site programs for youth, elderly and refugees — things they never had before."

If you ask Shallal to define her current goals, she will smirk and declare: "Actually retiring and completing a triathlon before my 60th birthday." She planned to retire before being asked to serve with AFD, as well as CALC. She chose to serve the needs of her community, as opposed to her own personal comfort. In short, Shallal has considered the needs of others more highly than her own through a life of service. ■

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

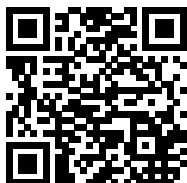


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Keeping Track of the Books

■ BY MICHAEL STECZKOWSKI

Before Ila Konja began working for AFPD in February of 2013, she spent 15 years working for an insurance agency, a job she secured right out of high school. She became aware of AFPD through her husband, Basil, a longtime member who owns Easy Pick Mini Mart in Brownstown, Michigan. She was looking for something different and jumped at the opportunity to take her insurance license and background to greener pastures.

"This opportunity was presented to me out of the blue, and it's one of the best decisions I have ever made. Change is good," said Konja. She started with the association as its membership and insurance liaison and has since become its bookkeeper. "We have great members and by talking to some of them on a regular basis, you get to know them, and they are just great people."

In her current position as bookkeeper, the West Bloomfield resident is now involved in a lot of the day-to-day dealings of AFPD and handles accounts payable/receivable, membership renewals, and collection calls and issues rebate checks. In addition, she often helps out with the abundance of phone calls coming in that range from complaints and website questions to inquiries about the many membership programs AFPD offers. "Members call us with questions about specific programs and we end up signing them up for even more programs than they knew we offered," she said.

Building a rapport with members through daily interaction and assistance is a motivating force for Konja and has given her much gratification. "I love helping," she explained. "The one thing I want our members to know is that we are really here for them. If they need something, we ask them to call us first, because we can try to help them."

As much as it has been a positive experience for Konja, it also has been a challenging one. She knew plenty about AFPD from her husband, but now that



she is a witness to all that happens on a daily basis, she has greater respect for the staff's efforts to make the association better than ever.

"Now that I'm on the inside, I actually have a better idea and it amazes me how much goes on here," said Konja. "That is another thing that I want members to know: There are so many things going on behind the scenes that there aren't enough hours in the day to do what we do. With all the legislative stuff that goes on, it's just amazing to know how much work goes into it. You never know until you experience it yourself."

All that hard work doesn't come without pleasure, as AFPD hosts several events per year for members, including an Annual Trade Dinner & Ball and the Annual Golf Outing. Konja says those are her two favorites. And the best part about these social gatherings? She gets a chance to meet members for the first time.

"They are awesome because that's when you really get to meet some of the members face to face," said Konja excitedly. "After talking to them for so long, it's always nice to see them." ■

Michael Steczkowski is a writer for Denha Media & Communications.

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michigan food safety report

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

FY 15 Budget Increase Brings Technology Improvements and Additional Inspection Resources to MDARD

It's hard to believe another summer has flown by and we are again celebrating autumn in Michigan. With autumn comes the annual National Food Safety Month celebration, a designation providing the opportunity to focus on consumer awareness, education around food safety and the partnership among industry, government agencies, academia and the public who work to keep our nation's food supply safe and wholesome.

This fall, the Michigan Department of Agriculture and Rural Development (MDARD) will be able to play an even stronger role in keeping Michigan's food supply safe, with the hiring of new food and dairy staff; implementation of technology improvements; and an increase in the department's social media presence to share important food safety information with consumers and the food and agriculture industry.

For the past several years, MDARD has not had an adequate number of inspection staff to meet its inspection targets. Beginning in mid-October, new food and dairy staff will be added to the workforce thanks to an increase in general funds allocated to MDARD in Fiscal Year 2015. This includes six additional food staff (three new food inspectors and three additional food inspectors to backfill positions vacant due to retirements) and four new dairy staff (two inspectors, a dairy specialist and a dairy program manager). In addition to the regulatory staff,

two recently vacated administrative support positions will be replaced with departmental technicians and a third departmental technician will be added to the division's business section.

With additional staff, MDARD will be able to improve routine inspection rates, follow-up inspections, and response to complaints, and devote more time to customer assistance for food and dairy businesses, including compliance assistance and new and expanding business development.

MDARD has also begun implementation of a department-wide licensing and inspection system, to improve service quality, productivity and employee engagement, and help grow food and dairy businesses through compliance assistance. This streamlined electronic system, which is scheduled to go live next spring, will make it easier for businesses to purchase or renew licenses and access their inspection reports, and will also make it easier for inspectors to input inspection data, and improve efficiency and connectivity from the field. Since most inspectors use their cars as mobile offices, the department is investing in new technology, replacing laptop computers with smaller tablets and cell phones with smartphones. These improvements will be implemented as funds become available and current technology contracts expire.

Finally, the department has appointed a Social Media Coordinator in the Executive Office to focus on improving MDARD's presence and information sharing efforts through social media. We encourage you to connect and share information distributed through our social media accounts – Facebook (facebook.com/MIDeptofAgriculture); Twitter ([@MichDeptofAg](https://twitter.com/MichDeptofAg)); and YouTube (youtube.com/MIAgriculture); and to access industry resources and information posted on our website at www.michigan.gov/foodsafety.

Together, we can assure a seamless, efficient, customer friendly food safety system that supports the growth of Michigan's food and agriculture industry. ■

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michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

Monopoly Millionaires' Club to Launch This Fall; Strong Brand and TV Game Show Expected to Attract Players

The Michigan Lottery is excited to be part of the Monopoly Millionaires' Club, a new multi-state game that will launch this fall in more than 20 states.

Extensive planning and research has gone into the development of this game. The research shows that players want more chances to become a millionaire and the design of the Monopoly Millionaires' Club reflects that.

To maximize the game's appeal to consistent and casual players across multiple demographics, Monopoly Millionaires Club combines one of the most recognized brands – Monopoly – with multiple opportunities to become a millionaire.

In addition to a new weekly drawing that could yield several millionaires around the country, Monopoly Millionaires' Club also features a second chance game that will award lucky players with a trip to Las Vegas and an opportunity to compete for \$1 million on a nationally syndicated game show. Players must collect Monopoly property sets to earn entries into the second chance drawing, and this is expected to encourage players to visit retail locations to purchase tickets each week.

A robust advertising and marketing campaign is set to support the launch of Monopoly Millionaires' Club and help increase player awareness and store traffic for our retail partners. Monopoly Millionaires' Club tickets may be purchased on October 19, with the first drawing set for October 25. Each ticket will sell for \$5.

The top prize for Monopoly Millionaires' Club begins at \$15 million and may grow to \$25 million. Each time the top prize is won, there will be a minimum of 10 \$1 million winners. Once the top prize amount reaches \$25 million, all additional prize money goes to fund more \$1 million prizes, helping the game fulfill its goal of "making more and more millionaires." We expect that the multiple opportunities to become a millionaire will be very attractive to players.

As the launch of Monopoly Millionaires' Club grows closer, we will provide our retail partners with more details about the game, the launch promotion, and how to play.

DOUBLE DOWN WITH DOUBLER DAYS

September is sure to be an exciting month for Club Keno players. From September 1 through September 30, each Club Keno ticket purchased is eligible for the Doubler. The Doubler feature will be printed at random on Club Keno tickets and will double the base game and Kicker winning for players.

Tickets must be valid Club Keno winners to be eligible for double winnings. Receiving a Doubler message alone does not denote a win. If a player purchases a multi-draw ticket and receives a Doubler message, all winnings for all the drawings on that ticket are doubled.

When a player doubles their winnings with the Doubler, retailers share in that because they double their redemption commissions. ■

INSTANT TICKETS // PULL TAB TICKETS

NEW INSTANT TICKETS:

On sale September 2, 2014:

- \$1,000,000 Dazzler \$20 (IG # 692)
- \$500,000 \$10 (IG # 702)
- Wild Time Gold \$2 (IG # 697)

INSTANT GAMES SET TO EXPIRE:

September 1, 2014:

- Cash for Life \$1 (IG # 495)
- Cash for Life \$2 (IG # 496)
- Cash for Life \$5 (IG # 497)
- Cash for Life \$10 (IG # 498)
- Cash for Life \$1 (IG # 641)
- Cash for Life \$2 (IG # 642)

September 8, 2014:

- Raise the Stakes \$2 (IG # 625)

NEW PULL TAB TICKETS:

On sale September 2, 2014:


- I Love Michigan \$1 (MI # 532)
- Huntin' Bucks .50¢ (MI # 535)

No pull tab games are scheduled to expire in September.

TICKET ACTIVATION:

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

DOUBLER DAYS



WINNING IS TWICE AS NICE!



Random Club Keno tickets will print a **DOUBLER** message in **September**. Lucky players with these tickets will double their Club Keno winnings!

When a player doubles their winnings, you'll double your redemption commission. Tell your customers to play Club Keno today!

The Doubler Days promotion applies to Club Keno and Kicker prizes only. The Jack is excluded from the promotion. Club Keno and Kicker prizes will be doubled up to a maximum of \$4 million per draw. The Club Keno mark is a registered trademark of GTECH Corporation. Overall odds of winning Club Keno are from 1 in 4 to 1 in 17. 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

Fun and Games in Ohio Elections

The Ohio General Assembly is still in recess with the Ohio Senate planning on returning for three days in September but the Ohio House will not return until after the November elections. The Senate wants to move bills they hope to pass prior to end of year, among them is SB 274, which would restore Tow Truck companies the authority to obtain titles to vehicles so they can sell for scrap or repair and sell. It's been two years since they've had this ability resulting in storage lots being full, creating hazardous conditions, not to mention that soon they want be able to pick up any cars due to lack of space.

The Ohio House is in a quandary over who will replace term limited Speaker Bill Batchelder. The leading candidate at present has powerful backing but apparently is unable to make peace with the contender who has 15 to 20 votes and vows not to give up or give in. Many think the reason the House won't be in session till after the elections is because of the Speakers race it could create real problems and arguments if they all get together prior to elections.

AFPD has spoken to the Ohio Council of Retail Merchants on the reason why no meeting has been set up with the Ohio Lottery Commission and was told that they had a very difficult time getting ahold of Representative Blessing who had expressed interest in this issue. AFPD likewise has had trouble getting a response back and will now look to the Senate for someone to carry this forward.

The Ohio Governor's race, which wasn't much of a race to begin with, got national attention when Democrat challenger Ed Fitzgerald, Cuyahoga County Administrator, ran into all sorts of problems. Two years ago Lakewood, Ohio Police got a call that a man and woman were in a vacant parking lot at 4:30 a.m., turns out it was Fitzgerald and a young lady visiting



from Ireland. To make matters worse it was discovered that Fitzgerald had not had a driver's license in ten years, during which time he was an FBI agent, Mayor of Lakewood and Cuyahoga County Administrator. Then it just kept getting better when it was reported that employees of Fitzgerald had been punished for lying about having a driver's license. Republican Governor John Kasich had no comment but his poll results zoomed to a 15 to 20 point lead. Trying to get this behind him the Democratic Party filed suite wanting Lt. Governor Mary Taylor's emails to an aide she fired for falsifying work records but Republicans countered that she did the right thing, while Fitzgerald refuses to release his own work records. The resultant ineptitude at top of Democratic ticket could bring entire ticket down. Republicans could gain more seats than the current 60-39 they have in House and 23-10 in the Senate. It also could mean Republicans hold onto all statewide seats, Attorney General, Auditor, Secretary of State and Treasurer and hold on to two seats up on the Ohio Supreme Court.

In closing let me reiterate the importance of being involved with your association both as a member and as a contributor to AFPD's PAC. This lull in legislative activities is also a good time to let your association know what's on your mind, what would you like to see changed in Ohio Law. An Association is only as good as the members want it to be, so get involved and encourage others to join and be generous to the PAC. ■

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

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

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

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



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ohio liquor report

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

Preventing Underage Alcohol Sales

Fall is a time of change, but one thing that remains constant is our strong commitment to promoting safe, legal and responsible alcohol sales and

consumption. Social responsibility is an essential part of working in the alcohol beverage industry. Retail permit holders, such as bars, restaurants, carryouts, grocery stores and liquor agencies must understand their responsibilities and take steps to help keep alcohol out of the hands of underage individuals.

School is back in session and that means young people will be attending school football games, homecoming dances and other social events. Retail permit holders are on the front lines and must be extra vigilant to prevent underage sales. As a permit holder, it is your responsibility to educate your employees and make sure they receive the proper training. Selling alcohol to anyone under the age of 21 is not only a violation of Ohio law, but the consequences can be tragic for a young person and devastating to a business. It can result in citations against your retail permits that will jeopardize your ability to sell alcohol in the future, may subject you to the termination provisions of your agency contract and can result in criminal charges and penalties.

It is imperative to always thoroughly check the identification of all young people attempting to purchase alcohol. Checking IDs can help prevent an illegal sale and also protect your business. Ohio law provides an affirmative defense that protects permit holders who make a bona fide attempt to verify that a customer is at least 21 years old by checking a valid Ohio driver's license, an official state of Ohio



identification card, or a military identification card issued by the U.S. Department of Defense. There is also an affirmative defense when using an automatic identification reader/scanner. Such devices are great tools to help verify the age of a customer and the authenticity of the identification.

It is also important to pay attention to the products that you are selling. There are items such as some energy drinks that contain alcohol, and other alcohol products with non-traditional packaging that may look similar to non-alcoholic products. Make sure that products which contain any alcohol are sold only to those customers who are over the age of 21.

Retail permit holders are not the only businesses that can help in the fight against underage drinking. Hotel, motel, inn, cabin, or campground operators are prohibited by Ohio law from allowing accommodations for an underage person if it is known or suspected that they are intoxicated or possesses alcohol.

Selling alcohol is a privilege that comes with great responsibility. Help protect your community and your business by making sure your employees know the law and understand the seriousness of practicing safe, legal and responsible alcohol sales. We can help by providing educational materials and other resources to help train employees. Information and resources are available on our website at www.com.ohio.gov/liqr. ■

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U.S. Ice Corp. is located at 10625 West 8 Mile Road, Detroit, Michigan. Visit us online at usicecorp.com.



ohio report

DAVID A. RABER, ESQ. // LUMPE & RABER ATTORNEYS AT LAW

Ohio Alcohol Regulations Update

Ohio's alcoholic beverage regulatory structure is a complex and detailed system entailing multiple chapters in the Ohio Revised Code and the Ohio Administrative Code. These laws and regulations incorporate subjects that range from establishing the liquor control agencies to detailing the various types of permits to distribution rules.

Ohio regulators and industry members are committed to promoting responsible consumption of alcoholic beverages. The industry also supports community efforts to promote responsible drinking and to stop underage drinking, including:

- Server training to employees in carry outs, restaurants, bars and more
- Materials and training to help retailers detect fake IDs
- Guidebooks, websites, speakers and other materials to help parents talk to their children about the consequences of making bad decisions, including underage drinking.

The alcohol beverage laws are for the protection and welfare of society. The provisions of the act are police regulations designed to promote the general welfare and to protect the public morals. In addition, the provisions were enacted in the interest of public health and safety and, although the provisions may have the effect, when enforced in isolated cases, of punishing, punishment is not the object of their enactment.

This is significant for all permit holders to note because the Department of Public Safety ("Public Safety") now has what it calls a "trace-back" program. The program generally will assign an investigator to a case, for example, where there has been a fatal accident involving a driver who has consumed alcohol. The Investigator will trace-back the evidence until he finds

where the driver consumed or purchased alcoholic beverages. If the driver purchased or consumed alcoholic beverages from a carry out store or bar, expect to be subjected to scrutiny during Public Safety's investigation of the fatal accident. If it appears that a violation of Ohio law has occurred, criminal and administrative charges will be filed.

Actually, Public Safety has always investigated fatal accidents involving alcohol in this manner, i.e. trace-back or determining the location where the impaired driver had been served or purchased alcohol. This is part of an effort to help bring closure to families of the victims. There is definitely a renewed emphasis on these tragic cases which have been and continue to be a priority for Public Safety.

What should permit holders do? Well, make certain that your store is not identified as a place which serves underage or intoxicated patrons and thereby posing a risk to public safety. Not only will stores be subject to trace-back investigations for dreadful accidents, but Public Safety will also investigate anonymous complaints alleging a store is selling alcohol to underage patrons. Public Safety will use undercover informants at such locations and if an undercover informant is sold alcohol, the agents will charge the store. If found in violation, in cases involving a fatality, the Liquor Control Commission will, almost always, order the liquor permit revoked!

What all permit holders must do is train and continuously retrain employees who sell alcoholic beverage products. Retraining means constantly. You decide: monthly, weekly, daily reminders, etc. which is best for your operation. People in the hospitality industry, understand that most access to alcohol starts in the home, but there are instances where underage or intoxicated persons are sold alcoholic beverages at carry out stores and bars. Therefore, the industry needs to comply with the law and eliminate all sales to intoxicated and underage persons. If a person arrives in your store drunk or appears underage, your properly trained and retrained employees will identify the overly inebriated or youthful appearing patron and make the correct decisions that will protect and save your beer and wine license. ■

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nutrition

STACY GOLDBERG, MPH, RN, BSN // SAVORFULL

Does Your Company Have a Worksite Nutrition Program?

Did you know that diet is one of the biggest indicators of an individual's overall health status? The Center for Disease Control and Prevention (CDC) suggests that businesses (both small and large) create a "culture of health" in the workplace. In doing so, employees are encouraged, through policies, benefits and environmental change, to develop and maintain a healthy lifestyle.

Making a positive change in dietary lifestyle will lead to better health outcomes, and will, thus, benefit the employer as well.

THE COST OF ABSENTEEISM

A person's immune system is highly influenced by the quality of their diet. A malnourished employee will incur more frequent sick days at work. For businesses, this means high costs, headaches, and a disruption in the daily workflow process.

Injuries, illness and medical appointments are the most commonly reported reasons for missing work. While the cost of absenteeism differs between the types of occupations, the estimated cost of an unscheduled absence of a U.S. employee is \$3,600 per hourly employee per year, and \$2,650 per salaried employee per year.

Absenteeism is costly, so keeping employees healthy and at work is undoubtedly in the best interest of any employer. Helping employees maintain a healthy diet and lifestyle will lead to stronger immune systems and less sick days.

HEALTH CARE COSTS

According to the Robert Wood Johnson Foundation, "eighty-four percent of all health care spending in 2006 was for the 50% of the population who have one or more chronic medical conditions." Proper nutrition can prevent many chronic diseases, such as obesity, heart disease, hypertension, diabetes, and even cancer.

"A systematic review of 56 published studies of worksite health programs showed that well-

implemented workplace health programs can lead to 25% savings each on absenteeism, health care costs, and workers' compensation and disability management claims costs."

According to Goetzel et al., "four of the top ten most expensive health conditions to U.S. employers are related to heart disease and stroke (high blood pressure, heart attack, diabetes, and chest pain)." Further, the CDC states that obesity and related chronic diseases cost employers up to \$93 billion per year in health insurance claims. Again, the severity is very much preventable with a healthy diet and lifestyle.

PRODUCTIVITY

Productivity is achieved when high profits meet high quality. This is ideal. When an employee is absent due to sickness, both quality and profit are sacrificed. But what if the employee shows up for work despite being ill? This is called presenteeism, and is also very costly.

A sick employee performs sub-optimally and is a hazard. Sneezing, coughing, and like symptoms are distracting. Additionally, such symptoms are highly contagious and can be easily spread where there is contact with many other employees.

Nutrition is also found to enhance productivity directly. A study reported by the National Institute of Health found that proper nutrition enhances brain function and cognitive performance – making the employee most efficient. Since diet is a major indicator of a person's overall health, many implications follow. Creating a worksite nutrition program at the workplace can ensure that these repercussions are positive for both the employee and the employer.

Providing team members with nutrition education programs such as lunch & learns, grocery store tours, on-site nutrition counseling and healthy snacks are a benefit. Many companies feed their team members healthy meals, in addition to snacks such as nuts, seeds, healthy whole grain cookies such as Home Free Treats, low sugar, high protein energy bars such as KIND Snacks, high fiber popcorn such as Skinny Pop and many more.

In today's world, nutrition is a benefit just like insurance, medical care and childcare.

Are you helping your employees and your company be the best they can be? ■



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Another Billion Back

For employers and worker safety

Building on the momentum of last year's Billion Back plan, Another Billion Back, proposes to inject an additional \$1 billion into Ohio's economy while making an unprecedented commitment to safe workplaces and a healthy, productive workforce.

THE PROPOSAL

- Provides a one-time rebate of \$1 billion for private employers and public-taxing districts.
- Increases BWC's commitment to safety by up to \$35 million over the next two years.
- Creates several new safety initiatives that leverage BWC's occupational health and safety expertise to create innovative solutions for improving the safety, health and wellness of Ohio's workforce.

\$1 BILLION REBATE

During its August meeting, the BWC Board of Directors will discuss the proposal to extend a \$1 billion rebate for private employers and public-taxing districts paying into Ohio's workers' compensation system.

BWC's investments continue to perform well above expectations as a result of prudent management and a careful, conservative investment strategy. BWC's preliminary annualized return of investments was 8.9 percent over the last three fiscal years, including 13.3 percent in 2014. The State Insurance Fund net assets stand at \$7.7 billion and a funding ratio above the target guidelines set by the BWC Board of Directors.

If approved by the board, each rebate would equal 60% of the employers' annual premium and checks will be distributed beginning in October. Private employers and public-taxing districts that pay premium into the State Insurance Fund and have active, up-to-date policies will be eligible for the rebate. Each employer's rebate will reflect 60% of what they were billed during the last policy period (July 1, 2012 to June 30, 2013 for private employers; January 1, 2012 to December 31, 2012 for public taxing districts).

To be eligible, private employers must have been in an active, reinstated, combined or debtor in possession status as of September 5; public taxing districts must also have been in an active or reinstated status as of September 5.

Employers with an outstanding BWC balance will have their rebate first applied to that balance.

Employers who report through a Professional Employer Organization should receive their rebate from their PEO, which is required to pass a portion of the rebate on to their members.

SAFETY INITIATIVES

We know the best workers' comp claim is the one that never happens and businesses that benefitted from the safety intervention grant program reduced the frequency of claims in the area of the intervention by 66%. Investments in safety create safer workplaces, prevent costly accidents and ultimately result in lower premiums for employers; this year's rebate plan includes several safety elements:

- **Advanced research to practice in workplace safety and health** for higher-education institutions and research organizations to promote innovation in areas of workplace safety and health such as overexertion; slips, trips, and falls; and musculoskeletal disorders. BWC expects to fund 10-15 projects a year at an annual cost of approximately \$2 million.
- **Expansion of the Safety Council Program to incorporate health and wellness.** BWC currently sponsors and provides funding for more than 80 safety councils with 9,000 participating employers. With this proposal, BWC will require more training and seminars directed at improving the health and wellness of Ohio's workforce. Several studies demonstrate the need for employers to focus on overall wellness. Obese employees file two times the amount of workers' comp claims and are 25% more likely to have an accident (Northeast Business Group on Health); and, a study published in the Journal of Occupational and Environmental Medicine found that other co-morbidities like heart disease, diabetes, depression and asthma also increase injury risk.
- **Firefighter safety training.** Ohio Emergency Medical Services and the State Fire Marshal provide \$500,000 to fund Fire Fighter I Training,

AGRICULTURE ACT 2014
continued on page 46



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AGRICULTURE ACT 2014

continued from page 11

Nutrition Act to require the Secretary to issue final regulations that require all retailers to use scanning or product lookup systems. The Agricultural Act of 2014 provides FNS the authority to exempt retailers located in areas with significantly limited access to food from this requirement. FNS has not yet issued any regulations implementing this provision of the Agricultural Act of 2014 to require all retailers to use scanning or product lookup systems. This legislative requirement will not be implemented until FNS promulgates final regulations, and the public will have an opportunity to submit comments during the rule making process.

SECTION 4012: COMMUNITY SUPPORTED AGRICULTURE (CSAS)

Q Will there be demonstration projects and/or additional funding to allow EBT to be accepted in advance of food delivery by agricultural producers who market directly to consumers?

A The Agricultural Act of 2014 does not specifically authorize any demonstration projects for allowing EBT to be accepted in advance of food delivery, nor does it specifically authorize any funding for demonstration projects for such activities. Section 4012 of the Agricultural Act of 2014 does authorize nonprofit food buying cooperatives and agricultural producers who market agricultural products directly to consumers to accept payment in advance of delivery of food. Pursuant to the Agricultural Act of 2014, FNS now

allows nonprofit food buying cooperatives, as well as agricultural producers who market products directly to consumers and that operate using a CSA model, to accept payment up to 14 days in advance in accordance with existing regulations guiding advance payments to retailers. Notices have been sent to all retailers advising them of this change. FNS may consider alternative payment time frames in future regulations.

Q Does the new regulation apply to actual CSAs where the produce shares are being offered by the person growing them? Or can programs where someone aggregates produce from local growers but isn't a farmer themselves participate?

A Section 4012 of the Agricultural Act of 2014 applies to "agricultural producers who market agricultural products directly to consumers" and "private nonprofit cooperative food purchasing ventures". Since aggregators are not producers, they are not considered "agricultural producers who market agricultural products directly to consumers." However, they may qualify to accept SNAP as a non-profit cooperative.

SECTION 4014: RESTAURANT MEALS PROGRAM

Q Who should the restaurant meals program plans and reports be submitted to?

A FNS is preparing a proposed rule to address State restaurant meals program requirements. At this time, we expect that States will submit the annually required plans and reports to Regional SNAP Directors. ■

SAFETY SENSE

continued from page 44

a 120-hour class, to improve their safety, preparedness and response time during emergencies. BWC will commit another \$1 million.

- **Safety Intervention Grant Program:** The popular Safety Grants Program provides matching funds up to \$40,000 for employers to purchase equipment that will substantially reduce or eliminate injuries and illnesses. The program was expanded last year and has gained significant popularity and a record \$15 million in grants was awarded to 535 employers over the last year. The most previously granted through the program in one year was \$4 million. BWC already approved another \$15 million for the fiscal year that began July 1, and will propose additional commitments of \$15 million for each of the next two years (fiscal years 2016 and 2017).
- **Development of safety curricula and funding for skilled labor training programs.** BWC will collaborate with business, labor and higher education to create, implement and fund safety programming as part of required training in high-risk specialties such as carpentry, welding and plumbing. Under the program, BWC will incent two-year universities and trade schools to include the developed safety programming as part of the education provided to those looking to attain skilled labor positions. BWC's financial commitment to this program will be \$1 million. ■

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Food for thought

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

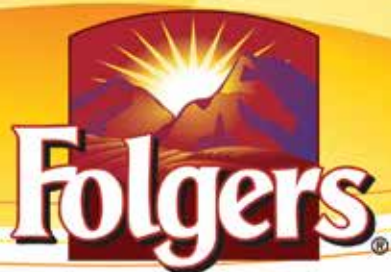
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- **Folgers Coffee:** Is the #1 selling coffee in the United States! If you want to see your coffee business grow, the #1 selling coffee will help your store sell more! Folgers delivers consistent quality and satisfaction in every cup.
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- **Merchandise Point of Sale Sign Package is provided:** Folgers merchandising program features a per store allowance to merchandise the coffee counter in your store and keep customers coming back day after day.
- **Coffee Brewing Equipment is provided:** To qualified stores at no charge.
To qualify, a store must brew a **minimum of ten pots per day.**

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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

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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

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The Lamar Companies (248) 556-4537





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 Indicates supplier only available in MI

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S. Abraham & Sons (616) 453-6358
Seaway Cash N' Carry (216) 361-5757
United Custom Distribution (248) 356-7300

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

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Secure Check Cashing 1-800-344-9915

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

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 **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

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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
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Tubby's Sub Shops, Inc. 1-800-497-6640


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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
R&R Takhar Operations, Inc. (937) 665-0881

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Central Grocers (815) 553-8856
George Enterprises, Inc. (248) 851-6990
Great North Foods (989) 356-2281
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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


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Petruszello's (248) 879-1000
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Suburban Collection Showplace (248) 348-5600

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 Arctic Express (Nestle Ice Cream) .. 1-866-347-3657
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Arctic Glacier, Inc. 1-800-327-2920
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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
USTI/Lyndall Insurance (440) 247-3750



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Providence Financial Group, LLC (248) 765-1815
Rocky Husaynu & Associates. (248) 851-2227

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1-800-Law-Firm (248) 565-2067
Bufalino and Palazzolo PC (586) 415-1200
Cummings, McClorey, Davis & Acho 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

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Michigan Lottery (517) 335-5648
Ohio Lottery 1-800-589-6446

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..... Cleveland  (216) 690-2653

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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

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National Wine & Spirits 1-888-697-6424
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Detroit & Lansing, MI // Cleveland & Columbus, OH

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.

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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:



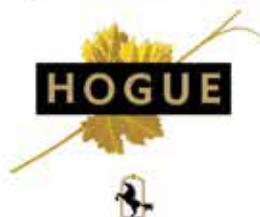
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