

BottomLine

THE VOICE OF INDEPENDENT RETAILERS // VOL. 26, NO. 1 // JANUARY 2015



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2015

New Year Same Low Prices



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THE VOICE OF INDEPENDENT RETAILERS
VOL. 26, NO.1 // JANUARY 2015

features



PETROLEUM NEWS & VIEWS //

GUARD AGAINST EMPLOYEE FRAUD

Workplace fraud siphons millions of dollars from businesses each year, and small and mid-sized businesses are the most vulnerable. The culture of trust that knits together a small, family-held business can make the owners easy targets.



COVER STORY //

AFPD IS KEEPING AN EYE ON NEW FDA LABELING RULES

Although the U.S. Food and Drug Administration's (FDA) new nutritional labeling regulations now affect only retail chains with 20 or more locations, AFPD officials and members are monitoring the situation closely.



SAFETY SENSE //

CAREWORKS CONSULTANTS INVITES YOU TO A FREE WEBINAR SERIES

These webinars will give employers insight and a detailed overview about the group retrospective rating program. Group retrospective rating offers employers an alternative option to potentially save money on their workers' compensation premiums. These webinars will also detail BWC's prospective billing system that begins in 2015.



president's message

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

2015 Will be Another Great Year at AFPD

The New Year is in full swing and this so much to look forward to. I am very happy to report that we survived the lame duck sessions in Michigan and Ohio and protected our industry from any bad last-minute legislation for elected officials who were term limited.

In Michigan, the passage of Senate Bill 791 which Ed Weglarz writes about on page 3 is a must read. Along with the gas tax/road package which will be sent to the voters later this year, we believe we came out of the lame duck period in Michigan better than expected.

We hope you have received the FREE labor law posters courtesy of AFPD. Many people have forgotten that some services actually sell these posters for \$60 to \$100 and you will receive a substantial fine if you're labor law poster is not posted for all your employees to see. We also hope by now, the Michigan members have received the inaugural issue of AFPD Michigan Liquor Price Book. We believe this added service is another game changer for our members in Michigan.

In Ohio, between the new Liberty USA program and additions by Dairymens and now Oscar Larson, there is a lot to take advantage of. As you know, the New Year always brings in new and exciting programs and 2015 is no different. Please keep your eyes open for new national and regional AFPD program offerings. Some programs have a limited sign up window like Monster and others are available throughout the year. Some old programs have received a face lift like the coupon program which now allows for ACH direct deposit of your money right into your bank account so you don't have to wait for your coupon check.

Exciting new events are in line for 2015 as well, like the return of the Ohio Buying Show to the Cleveland area, along with the makeover of all AFPD tradeshow into exclusive one day buying shows. We are happy to announce two buying shows in the Detroit Metro area, one in the Grand Rapids area, one in the Cleveland area and now one in the Chicago area.

With all the new events and programs and energy to start 2015, we are also pleased to welcome some new board members. You will see a complete list and profile for each board member in the February magazine. We will also see a new Chairman of the Board at AFPD because Pat LaVecchia has decided to move into the Emeritus director category after years of service to the association. We know Pat will remain involved and help the new Chairman of the Board in any way he can. It was an absolute pleasure to work with Pat as our Chairman and I believe he did an amazing job.

We hope many of you attend the 99th Annual AFPD Trade Dinner and Gala for a memorable event where you can network with over 1,000 people while you drink and dine and enjoy the night's festivities.

Don't forget to sign up for the AFPD weekly eblast and text blast to stay on top of information affecting the industry. We hope you never forget that AFPD is here to serve you so, to better serve you we would like to hear from you and hopefully see you at one of our many events.

Until then, we wish you and your family a Happy New Year and God bless! ■

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Guard Against Employee Fraud

Workplace fraud siphons millions of dollars from businesses each year, and small and mid-sized businesses are the most vulnerable. The culture of trust that knits together a small, family-held business can make the owners easy targets.

Trusted employees personal situations can change and you need to be aware and mindful of what's going on around you. The perpetrator typically develops a financial need (which can be more prevalent during these challenging economic times); the ability to rationalize his deception; and, an opportunity to commit fraud. While you can't do much to eliminate the person's financial need or ability to rationalize, you can reduce the opportunities.

Check references to confirm prospects skills, education, and past job duties. You might consider using outside, third party service that looks at public records, social media, and other remote sources.

Guard your company's own checks. Keep your checks locked-up, and place strict limits on who can sign them. Avoid signing blank checks ahead of a transaction, and never make a check payable to "cash". If you use electronic transfers you can allow employees to set them up, but you should personally review them in advance and only you should be authorized to send them out.

Pay close attention to your credit card processing statements for unusual deductions or charges. Employees could use your card terminal to improperly transfer funds to their personal credit card accounts.

Add a written code of ethics to your orientation program and/or employee handbook. Your code of ethics should stress how customers are treated, how

fellow employees are treated, and the employee's honesty in handling funds of the business.

Divide-up bookkeeping and check signing authority. While an owner can handle both functions his time is too valuable to do both. Hire someone to do the books, but the owner signs any checks.

Periodically, double-check safe drops, verify rolled coin stashes, and verify that cash register "shift report" start/end times dovetail with previous and subsequent "shift reports" start/end times. An unscrupulous employee can run a limited "short shift" between scheduled shifts and pocket the receipts.

All the activities taking place at your business are really financial transactions, either with cash, credit cards, services, or products. Somebody is in charge of each transaction, it had better be you! President Ronald Reagan suggested: "Trust, but verify" when entering agreements. These are words to live by. ■

MICHIGAN GASOLINE DISPENSER SIGNAGE REQUIREMENTS

Below is the new signage requirement. **This applies to new facilities, or when doing piping replacements or when replacing dispensers, in Michigan.**

Warning signs shall be conspicuously posted in the dispensing area and shall incorporate the following or equivalent wording:

WARNING

- It is unlawful and dangerous to dispense gasoline into unapproved containers.
- No smoking.
- Stop motor.
- No filling of portable containers in or on a motor vehicle.
- Place container on ground before filling.
- Discharge your static electricity before fueling by touching a metal surface away from the nozzle.
- Do not re-enter your vehicle while gasoline is pumping.
- If a fire starts, do not remove nozzle — back away immediately.
- Do not allow individuals under licensed age to use the pump. ■



OHIO //

Group Aims for 2015 Ballot Issue to Legalize Marijuana

■ BY ALAN JOHNSON // THE COLUMBUS DISPATCH

Ohioans could be voting on a marijuana ballot issue next year unlike any other in the country, involving 10 wealthy individuals who would essentially invest to obtain the right to grow and sell marijuana wholesale for personal use by residents 21 or older.

A group calling itself ResponsibleOhio said it will back an issue to “end marijuana prohibition” and “pursue a ballot initiative in 2015 to give voters the opportunity to let adults 21 and older use marijuana for medical and personal use.”

“We need to be compassionate and ensure patients receive the treatment they rightfully deserve. We will create jobs in the agricultural, wholesale and retail marketplace, and we will drive research at our universities and hospitals,” Bolander said.

Marijuana would be taxed, with the proceeds somehow distributed to government entities, the group said.

“We will take the steps that so many other states have taken to decriminalize marijuana so

Control Commission, which was set up after Ohioans approved a statewide issue in 2009 to allow four casinos to operate in the state, sources said.

The issue also would establish a network to provide tightly controlled use of marijuana for medical purposes. Other details were not available.

Several marijuana issues, including one that would allow cultivation and sale of hemp, have been proposed in recent years, but none has obtained enough signatures to make the statewide ballot. There are 23 states that allow some form of marijuana use, many for medicinal purposes.

Jon Allison, a Columbus attorney who represents the Drug Free Action Alliance, offered his personal opinion on the issue.

“If you put the creators of the Sopranos and Breaking Bad together in the same room they couldn’t come up with a plot this far-fetched. Perhaps the details will help clarify things but right now it sounds like 10 wannabe drug lords are going to ask Ohio voters to constitutionally protect their cartels and turf,” Allison said.

“That doesn’t sound like anything that could happen in the Ohio I have lived in for almost 50 years. I don’t even think the grass-roots medical marijuana true believers in this state will find this appealing,” Allison said. ■

“Legalizing marijuana for medical and personal use means increased safety because we will regulate, tax and treat marijuana like alcohol. We will smother the black market and use the taxes generated to help local communities provide vital public services.” —LYDIA BOLANDER

“Marijuana for medical and personal use should be a choice made by adults 21 and older in this state. We are going to end this failed prohibition,” said Lydia Bolander, spokeswoman for the campaign.

“Legalizing marijuana for medical and personal use means increased safety because we will regulate, tax and treat marijuana like alcohol,” Bolander said. “We will smother the black market and use the taxes generated to help local communities provide vital public services.

that we are no longer destroying lives and our law-enforcement officers are spending their time investigating and arresting the real criminals threatening our communities,” Bolander said.

“This is about safety, personal freedom, healthy choices, jobs and tax dollars for our communities.”

If approved, the proposed amendment to the Ohio Constitution would establish a Marijuana Control Commission. The commission would operate much like the Ohio Casino



MICHIGAN //

Falling Fuel Prices Benefit the Retailer and the Motorist

All Pump Taxes can be Dedicated to Roads

AFPD supports this ballot proposal as the fairest solution to address the road repair challenge that has been ignored for many years. Of all the various plans considered this is a plan our members can live with.

In May 2015, the people of Michigan will have an opportunity to decide upon a plan to reallocate funds for maintaining roads and funding education.

Right now the sales tax paid on fuel purchases at the pump is directed into the General Fund, not roads.

The proposed ballot issue will eliminate the 6% sales tax and 19 cents-per-gallon Michigan Road Tax on gasoline purchases at the pump.

Before the motorist celebrates any windfall let's analyze the "the rest of the story". If approved, the sales tax and Michigan Road Tax will be replaced by a percentage tax on the wholesale price of gasoline and diesel fuel.

Beginning on October 1st, 2015, in addition to the 18.4 cents per gallon Federal Road Tax, the price at the pump will include a tax of 14.9% of the average wholesale price of the fuel for the



period July, 2013 through June, 2014. This new tax number will be 41.7 cents per gallon. Bottom line, the 19 cent Michigan Road Tax plus the 18.5 cent sales tax for the base calendar period equaled 37.5 cents per gallon. If approved, the new percentage tax will be 41.7 cents, an increase of 4.2 cents per gallon. As the price of fuel changes the replacement tax will change.

The important factor to consider is: the tax money paid at the pump will be used mostly for roads, bridges, and infrastructure, not diverted to the General Fund. That all these taxes are pre-paid

by the retailer in the price paid for fuel delivered to the merchant's underground storage tanks. And since this new tax plan would list taxes on invoices paid by retailers for fuel, it reduces the opportunity to obtain untaxed fuel from a source in an adjoining state.

An additional factor in this ballot proposal is the increase in the Michigan sales tax from 6% to 7% on those items subject to sales tax. This increase replaces the funds that are lost by eliminating the sales tax on fuel. Any increase in the rate of sales tax must be approved by the electorate, hence the necessity of the ballot issue. ■

OHIO //

PAY AT THE PUMP ALERT

Inspect your pay-at-the-pump card readers daily to check for possible tampering. Skimmers can be attached to your dispensers and cause immense problems.

Several stations along Mayfield Road, in suburban Cleveland, discovered credit card skimming devices attached to their dispenser card readers. You may want to be extra vigilant at your location and check your pumps

for anything that looks unusual. Be ever mindful of pumps away from the sight lines of cashiers, where the "bad guys" can operate with less chance of detection.

Report suspicious activity to your local police and refer to your Credit Card Handbook for reporting requirements related to suspected skimming or other fraudulent activity. ■



AFPD is Keeping an Eye on New FDA Labeling Rules

Although the U.S. Food and Drug Administration's (FDA) new nutritional labeling regulations now affect only retail chains with 20 or more locations, AFPD officials and members are monitoring the situation closely.

"The rules could eventually impact smaller retailers, and so it important they understand what this labeling means," said AFPD President and CEO Auday Arabo.

The new regulations are part of the Affordable Care Act and apply to restaurant-type food that is usually eaten on the premises or sold as carryout. The criteria include standard menu items and not necessarily seasonal menu items that are offered for sale on a temporary basis.

"The new FDA labeling regulations are extremely important for retailers. Most retailers have not had any formal training on nutrition education and are typically educated by the food manufacturers or providers," said Stacey Goldberg, RN, the founder and CEO of Savorfull.

"It is important that they understand what the label means, how to interpret it and how to communicate the information to the customer. If the retailer does not know what the information on the label means, they will not be able to tell people about the difference between lower fat options, lower sodium options and high sugar implications."

Goldberg sees this as an opportunity for retailers to improve their customers' health, as well as be more cautious in the products they are serving or selecting for sale as consumers seek healthier eating options.

"This will mean a great deal of work for a busy retailer, especially for an independent retailer who prepares the store's own food and has never had to analyze the food nutritionally or label it," she said. "They will need access to nutrition resources that can help them understand this process, and there will be extra costs for their business."

But not all retailers are enthusiastic about the new regulations.

"The government should not be telling businesses or restaurants what to sell. It should only make sure through current local state and



federal laws that the food is safe," said John Abbo, the owner of Hartland Mobil, who runs a restaurant inside his service station. "This is just another big government tactic to create more bureaucracy, a larger government to raise fees and taxes."

Arabo concurred that the rules may have adverse effects on businesses.

"The regulations will be a significant burden on independent business owners and are something we should continue to watch very closely," Arabo said. "There are chances that they could affect the smaller independents and not just the larger chains."

RESTAURANT-TYPE FOODS WOULD INCLUDE:

- Food bought for immediate consumption at a sit-down or quick service restaurant.
- Food purchased at a drive-through establishment.
- Take-out and delivery pizza, ready-to-eat hot pizza at grocery and convenience stores and pizza slices at a movie theater.
- Hot buffet food and items sold at a soup or salad bar.
- Soups, sandwiches, salads and other foods intended for individual consumption that are ordered from a menu/menu board at a grocery store.
- Self-service foods and foods on display that are intended for individual consumption. This includes sandwiches, wraps and paninis at a deli counter; salads plated by the consumer at a salad bar; cookies from a mall cookie counter; plus bagels, donuts and rolls offered for individual sale.

The Food Marketing Institute (FMI), based in Arlington, Virginia, recently hosted a webinar to explain to retailers how the new regulations work.

"Thousands of grocery stores are going to be impacted by a formulaic regulation designed for chain restaurants. Our concern has never been about nutrition transparency," said Stephanie Barnes, regulatory counsel for FMI.

"In fact, food retailers have been leaders on health and wellness for decades, being sought out by the administration regarding nutrition facts, ingredient labeling and voluntary actions to promote healthier dietary options. Our concern is that this law is complicated and targeted for a different kind of business." ■

What are you Looking to Forget About 2014 and Looking Forward to in 2015?

"We switched to a new company, so I'm looking to forget the old credit card processing fees and I'm looking forward to being able to do some bigger buying for better price breaks."

AL JONNA

PICNIC BASKET MARKET // PLYMOUTH, MI

AFPD BOARD MEMBER

"I'm looking to forget going through Obama-care for the first time with all the paperwork involved and looking forward to starting a fresh new year with better profits."

PHIL KASSA

HEARTLAND MARKETPLACE // FARMINGTON HILLS, MI

AFPD BOARD MEMBER

"I am looking to forget the high gas prices that we saw this year and looking forward to keeping these low prices that we are seeing right now."

VICKIE L. HOBBS

WHITEHALL SHELL // COLUMBUS, OH

AFPD BOARD MEMBER

"I'm looking to put the past in the past and spending 2015 living in the moment."

CHRIS ZEBARI

TRADE SOURCE INCORPORATED // BLOOMFIELD HILLS, MI

AFPD EMERITUS DIRECTOR

"I'm looking to forget all the bad times, all the difficult moments we had in the industry and personally. I am looking forward to a brighter future and a better year for business, prosperity and health."

FRANK AYAR

WALTERS SHOPPING PLACE // HAMTRAMCK, MI

AFPD BOARD MEMBER

"I want to forget the 96 closure and all the orange barrels. We are looking forward to starting fresh next year with new development, now that the expressway is open."

CLIFF DENHA

WINE PALACE INC. // LIVONIA, MI

AFPD BOARD MEMBER



A Banner Year Helps Write a Family Legacy

■ BY KRIS HARRIS

To say that Banner Supermarket on Detroit's west side is going through a makeover could be the biggest understatement of the year.

The store at 14424 Schaefer is ready for a \$6 million renovation. The first phase is due to be completed in February, with the makeover scheduled to be finished in April. To better understand what the project means, you have to look back over the years and see how the market's growth has made the expansion both possible and necessary.

It all starts with the Shina brothers: Basim, Maher, Sam, Mazin and Mike, who now own and operate 10 stores from Detroit to Kalamazoo.

Oldest brother Basim and middle brother Maher teamed up to purchase Banner Supermarket, the family's first store, in 1994.

"Basim and Maher were the first to test the waters with Banner. It was the first acquisition that we made as a family, with a partnership, and one thing led to another," said youngest brother Sam. At the time, Mazin and Mike were running retail stores, but they shifted their focus to help their brothers' efforts to buy additional supermarkets.

From that point, the brothers' holdings began to grow and grow, as they added a new store about every two years after buying Banner. They purchased Imperial Supermarket in 1996, Krown in 1998 and then the remaining seven stores.



Owning and operating stores in Detroit is not easy, especially in today's economy and the city's shrinking customer base.

"This industry is getting tougher," Sam Shina said. "We have to find ways to become stronger working as one, instead of being just one."

In today's industry, many store owners find themselves at a crossroads, and it is critical that they head in the right direction.

"We, as a family, had to make a decision. We either stay the way we are, and eventually we're going to get knocked out, or we go invest in what we have and compete, and that's what we chose to do," Sam explained.

Independent retailers face an uphill battle because they don't have a chain or large corporation to back them up. Increases in competition come from not only the big box stores but also from expansion in other markets.

The brothers, however, discovered that the strength and benefits that comes from being an AFPD member is the key to becoming prosperous and a success story.

"We take advantage of a lot of the beverage programs and meat programs that AFPD provides. It makes us stronger," Sam said. "Without these programs, as a single operator, you have no voice. But when AFPD negotiates for you, now you're a voice of thousands versus only being one."

The success story that the five Shina brothers have written is best seen in the transformation of Banner Supermarket. The expansion of the store will nearly double its size to 40,000 square feet, adding a pharmacy, bakery, hot food deli and seafood counter.

"Our store is going to be a catalyst for the community, inspiring others to invest in businesses and homes right here in northwest Detroit," said Sam. ■

Kris Harris is a writer for Denha Media & Communications.

RETAILER: BANNER SUPERMARKET

Location: Detroit, Michigan

Other Shina Family Location: A&S Shopper's Markets, Centerline MI; A&S Shopper's Markets, Warren MI; Detroit Apollo Supermarket, Detroit MI; Imperial Supermarket, Detroit; Imperial Supermarket #2, Southfield MI; Krown Supermarket, Hamtramck MI; Park Street Market, Kalamazoo MI; Sheena's Marketplace, Romeo MI; Vegas Food Center, Harper Woods MI



Founded: 1994

AFPD Member Since: 1994

Employees: 30

Slogan: "Your world in a store"



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Restaurant Manager Makes Transition to Entrepreneur

■ BY AMANDA M.

Thomas Condor was the general manager for Bob Evans Farms, running restaurants before opening his first convenience store 10 years ago.

“We found our store by accident – we were actually looking at another store down the road,” said Condor, who bought what is now Village Food Mart in North Kingsville, Ohio, on August 1, 2005.

“The store was a Dairy Mart, and it was dead. The previous owner was absentee. They would run the register, and that was it. The owner couldn’t make it, so they sold it.”

During the store’s first year of operation, Condor maintained his position with Bob Evans while running the market. After his successful first year in business for himself, Condor left his salaried management position. Today, he and his wife have made Village Food Mart a success.

“I ran a multimillion-dollar restaurant business, but I was still green when I came into this business,” he said. “A lot of skill sets from management transitioned, but some of it was a learning curve – a little bit of an expensive learning curve.”

Asked if he had any advice for other novice business owners, Condor said. “The biggest thing you need to do is make sure the money gets in the (cash register) drawer. Pay attention to every aspect of overhead, the bottom line ... and grab as many rebates as you can.”

He said one reason for the store’s earlier failure is the previous owner was signed up for “nothing.”

“I’m signed up for everything AFPD offers. All together, that’s almost \$20K a year,” said Condor, who became an AFPD member as soon as he opened. “Quarterly rebates are pretty consistent, and anything (extra) helps toward the bottom line.”



Condor said Liberty USA is his favorite AFPD rebate program. “Now, I’m seeing a Liberty USA representative more frequently, they’re coming up with new rebate programs and getting better.”

The small size of North Kingsville is a challenge for Village Food Mart, but Condor knows how to attract customers.

“We have the freeway right down the road,” he said. “When you’re small and independent, it’s all about ‘the consumer pull.’”

“You’ve got to have something unique. I have people that come by just for the breakfast sandwiches. They don’t make an old-fashioned consumer decision and just go for the store with the cheapest gas prices.”

Another draw for the store is that Condor offers the largest wine cellar in the area.

“Grocery is not a big pull,” he said. “We’re debating on putting in a small self-serve ice cream area. We’re also considering selling minnows (as bait) in addition to the crawlers we already offer.”

“As the only small gas station in the local community, 85% of our customers are regular clientele. They are glad we are here, and they support us.”

He said he is fortunate crime and theft have not plagued Village Food Mart.

“As far as the vendors go, I’m very strict—I do all of the orders,” he said. “Most vendors will not do the order if I’m not there. As for service agents, I use all small locals that I have developed relations with over the years.” ■

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

RETAILER: VILLAGE FOOD MARKET

Locations: North Kingsville, Ohio

Founded: 2005

Employees: 6

AFPD member since: 2006

Slogan: “More than a convenience store!”



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Retired Station Operator: Unity Brings Power to Independents

■ BY RACHEL FREEMAN

Service always has been part of Tracy Stanton's life.

Before opening his first gas station in 1965, Tracy Stanton served 12 years in the U.S. Air Force. Then, while running two service stations in Ohio, he served two terms as president of the Central Ohio Gasoline Dealers Association, plus a stint as president of the National Service Station Dealers of America.

Over the years, Stanton has seen the fuel industry change tremendously, from the price of oil to the laws and regulations that affect gas stations in his home state and across the country.

Although he retired in 2005 to enjoy life to its fullest with his wife in Groveport, Ohio, he remains passionate about the industry he was a part of for so many years.

Stanton became a member of the Central Ohio Gasoline Dealers Association in the 1960s after learning about it through an industry publication. His activism led to a quick rise in the group. He was president of the state association from 1968-75 before becoming president of National Service Stations Dealers of America.

At one time, the National Service Station Dealers of America had 2,100 members across the country, he said, adding, "We even had independent dealers in New Mexico."

Things are different now, however, and independent service station owners are a vanishing breed.

"Off the top of my head, I can think of three stations in the Columbus, Ohio, area that are still independently owned," Stanton said.

It's been hard for independent retailers to keep afloat because of the success enjoyed by big oil companies.

"We used to be able to go to our oil dealers, and they'd work with us. We used to have control of the market that way," Stanton said. "That's no longer the case because the big oil companies control every



aspect of the process, and independent service stations can't compete."

The change is why Stanton stresses the importance of associations like AFPD that fight for independent retailers. He said the most positive change AFPD brought to the industry was working to level the playing field in the political process.

The big oil companies have the money to lobby lawmakers, which independents can't afford to do on their own.

"It's important to have oil lobbyists on your side, and AFPD provides that," Stanton said. "If you had a problem, there was always something AFPD could do. They gave us strength in numbers when dealing with oil companies."

Most service stations today have a convenience store attached, so AFPD provides other benefits to retailers who are members.

Stanton is proud of his career in the fuel industry.

"Gas stations are important because gas is what keeps us coming and going. It takes us to our jobs, friends and family," he said. "Oil has been the nation's lifeblood since the invention of the automobile. It affects every aspect of our lives and our economy." ■

Rachel Freeman is a writer for Denha Media & Communications.

Available in MI, OH & IN



AFPD MEMBER EXCLUSIVE

Members with questions call the AFPD office at 1-800-666-6233

SERVICE STATION EQUIPMENT DISCOUNT PROGRAM



*AFPD members
receive a 3% discount
on the following:*

1. All service calls
2. Hanging hardware including hoses, nozzles and breakaways*
3. Hanging hardware kits to convert from Stage II to Stage I*
4. Canopy lights*

*(Applicable tax, installation and shipping additional)



MANUFACTURER: IRPCO/GOODYEAR - HOSES		
Part #	Description	Qty of 10 or More
124021	Breakaway Hose, 3/4" x 8", (Male x Male)	\$18.04 Each
123021	Breakaway Hose, 1" x 10", (Male x Male)	\$26.04 Each
125125	Hose, 5/8" x 8'6", (Swivel x Swivel) (Indv. Box)	\$51.15 Each
125175	Hose, 5/8" x 9'6", (Swivel x Swivel)	\$54.13 Each
125302	Hose, 5/8" x 12'0", (Male x Swivel) (Indv. Box)	\$54.46 Each

MANUFACTURER: OPW - NOZZLES		
Part #	Description	Qty of 15 or More
11BP-0400	Nozzle, 11BP (Black)	\$55.80 Each
7HB-0400	Nozzle, 7HB Diesel (Black)	\$112.85 Each

MANUFACTURER: CATLOW - NOZZLES		
Part #	Description	Qty of 15 or More
NEPL-BLACK	Elite Pre-Pay Nozzle	\$48.70 Each
NM1P	1" Pre-Pay Nozzle	\$101.77 Each

MANUFACTURER: CATLOW - BREAKAWAYS		
Part #	Description	Qty of 10 or More
CTM100	Cam Twist Breakaway, 1"	\$82.87 Each
CTM75	Cam Twist Breakaway, 3/4"	\$55.51 Each

MANUFACTURER: OPW - BREAKAWAYS		
Part #	Description	Qty of 10 or More
66RB-2000	Reconnectable Breakaway, 1"	\$86.90 Each
66REC-1000	Reconnectable Breakaway, 3/4"	\$57.59 Each

MANUFACTURER: HUSKY - BREAKAWAYS		
Part #	Description	Qty of 10 or More
002276	Breakaway, 1" (Reconnect)	\$80.85 Each
003360	Breakaway, 3/4" (Reconnect)	\$55.98 Each

MANUFACTURER: IRPCO/GOODYEAR - LOW PERM HOSE (SETUP)		
Part #	Description	Qty of 10 or More
H-FD-FUTURA-0075-8.5-MXMS	3/4" x 8'6" Flexsteel Low Perm Hose	\$90.22 Each
H-FD-FUTURALP-0075-83MXM	3/4" x 10" Flexsteel Low Perm Whip Hose	\$40.77 Each
VAR75	Converter, Vacuum-Assist	\$22.03 Each

MANUFACTURER: CREE - CANOPY LIGHTS		
Part #	Description	Each
CPY 250	Canopy Light	\$268.00 Each

MANUFACTURER: LSI - CANOPY LIGHTS		
Part #	Description	Each
CRUS SC LED SS CW UE WHT	Canopy Light	\$289.00 Each

To sign up for this program today, call your regional contact below:

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INDIANAPOLIS IN: Dean Wehrle (317) 337-9473

Make sure you tell them you are an AFPD member!



michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

Lucky for Life Fills Drawing Schedule; Expected to Attract Consistent Traffic to Retailers

One of the questions we often hear from retailers and players is: “What new games are coming out soon?”

Players are interested in new games that offer exciting new prize options and ways to play. Our retail partners are interested in games that bring players into their stores. The Lottery team focuses on both of these perspectives when developing games and bringing them to the market.

The Lottery’s popular Cash for Life family of instant games has been a hit for players and retailers. Players like the chance to win a prize for life and retailers benefit from the game’s following of loyal players, as well as the casual players it attracts. To capitalize on that popularity, the Lottery is joining with seven other states to launch a new terminal-based draw game,

called Lucky for Life. The new game gives players a chance to win two different prizes for life, in addition to other cash prizes.

Tickets for the new Lucky for Life game go on sale on January 27th and the game’s first drawing will take place on January 29th. For \$2 per play, players can win a top prize of \$1,000 a day for life, by matching five white balls (1-48) and one yellow Lucky Ball (1-18). A player can also win \$25,000 a year for life, by matching the five white balls. Other cash prizes range from \$4 to \$5,000. Research has shown players are attracted to games that provide opportunities to win life-changing amounts of money, even if they’re not multi-million dollar prizes. With overall odds of winning a prize at 1 in 8, we anticipate strong interest from players.

Drawings for Lucky for Life will take place on Mondays and Thursdays at 10:35 p.m. and players may buy tickets until the 9:04 p.m. draw break. By having Lucky for Life drawings on different days than the Mega Millions and Powerball drawings, we expect the frequency of player visits to retailers to increase.

As the launch of Lucky for Life grows closer, we will provide our retail partners with more details about the game, how to play and how we will be promoting it.

INSTANT TICKETS

NEW INSTANT TICKETS:

On sale January 6th:

- 5x The Cash \$1 (IG # 712)
- 10x The Cash \$2 (IG # 713)
- 20x The Cash \$5 (IG # 714)
- 50x The Cash \$10 (IG # 715)

INSTANT GAMES SET TO EXPIRE:

Expiring January 5th

- Straight 8s \$1 (IG # 636)
- Spades, Hearts, Clubs, Diamonds \$2 (IG # 637)
- Diamond Payout \$20 (IG # 650)
- Cash It In \$1 (IG # 652)
- Red, White and Blue Wings \$5 (IG # 656)

February 2nd

- Skee-Ball \$2 (IG # 657)

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



CADILLAC RICHES SECOND CHANCE DRAWING ANNOUNCED

The second chance drawing for the Cadillac Riches instant game will take place on February 4th. Entries must be received by 11:59 p.m. on February 2nd. Players may enter non-winning Cadillac Riches instant ticket codes at www.michiganlottery.com/cadillac.

The popular \$5 Cadillac Riches instant game debuted on August 5 and gives players the chance to win up to 15 times on each ticket, and offers top prizes of up to \$200,000 or a 2014 Cadillac CTS. Each ticket also gives players a second chance drawing opportunity to enter for another chance to win a 2014 Cadillac CTS.

In addition to two remaining \$200,000 top prizes, two 2014 Cadillac CTS prizes remain along with eight \$1,000 prizes.

For additional information, please visit the Lottery’s website at www.michiganlottery.com.

“The Michigan Lottery. All across the state good things happen.” ■

**NEW \$2
DRAW GAME!**

ON SALE JANUARY 27 • FIRST DRAWING JANUARY 29

LUCK THAT LASTS A LIFETIME!



Cash for Life Instant Games have been hugely popular in Michigan for years. Now players can experience the same fun and excitement in a brand new draw game, Lucky For Life!

TOP PRIZE
\$1,000

A DAY FOR LIFE!

Retailers who sell a Top Prize-winning ticket will receive a **\$50,000** bonus commission.

SECOND PRIZE
\$25,000
A YEAR FOR LIFE!

Retailers selling a Second Prize-winning ticket will receive a **\$2,000** bonus commission.



**Drawings Monday
& Thursday**



\$1,000/Day for Life and \$25,000/Year for Life winners will receive their prize payments for lifetime or 20 years, whichever is greater, unless within 60 days from the date they claim their prize, they request the cash option method of payment. Odds of winning: \$3: 1 in 15; \$4: 1 in 33; \$6: 1 in 50; \$20: 1 in 201; \$25: 1 in 250; \$150: 1 in 3,414; \$200: 1 in 8,433; \$5,000: 1 in 143,356; \$25,000/Year for Life: 1 in 1,813,028; \$1,000/Day for Life: 1 in 30,821,472. Overall odds: 1 in 8. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.



michigan lobby

JOSEPH A. GARCIA // HONIGMAN MILLER SCHWARTZ & COHN LLP

2014 Year-End Summary

We are pleased to provide a summary of Michigan Legislative activity, congressional delegation changes and Michigan leadership changes for your review:

LOSS OF CONGRESSIONAL POWER

It is difficult to fathom our Michigan Congressional delegation without John Dingell and Carl Levin. Dingell is the longest-serving Congressman in the history of the United States, having first been elected in 1955 after the death of his father, and having been re-elected and serving for the past 59 years. Levin has been a U.S. Senator for 36 years.

These significant departures of a combined 95 years of public service on behalf of Michigan citizens in Washington D.C., in conjunction with the retirements of Congressmen Mike Rogers (14 years) and Dave Camp (24 years), the defeat of one-term Congressman Kerry Bentivolio result in four new members in Michigan's Congressional delegation, and one new U.S. Senator.

- Congressman Gary Peters was elected to replace Levin
- Southfield Mayor Brenda Lawrence was elected to Peter's vacant seat
- Debbie Dingell (John's wife) was elected to his seat, perpetuating the "Dingell" presence in Congress
- Former State Senate Majority Leader Mike Bishop was elected to replace Rogers
- State Senator John Moolenaar was elected to replace Camp; and
- Attorney David Trott was elected and will succeed Bentivolio

In short, Michigan replaces approximately one-third of our entire delegation, and we lose the combined experience of John Dingell and Carl Levin, we lose the Chairman of the Senate Armed Services Committee, and we lose the Chairs of House Intelligence (Rogers) and the House Ways & Means Committee (Camp). Clearly, this is an unmitigated loss of power and prestige for Michigan in the Congressional ranks.

STATE LEGISLATIVE LEADERSHIP

Leadership elections resulted in the selection of Senator Arlan Meekhof (R-West Olive) to succeed Randy Richardville as Senate Majority Leader, and Representative Kevin Cotter was elected as the next State House Speaker to succeed Jase Bolger. Senator Dave Hildenbrand (Lowell) will chair Senate Appropriations, while Representative Al Pscholka (Stevensville) will chair House Appropriations.

Other committee Chairmanships and assignments will be hashed out and determined over the next few weeks prior to the convening of the 98th Legislature in January 2015.

LAME DUCK SESSION

The Legislature is meeting for three more session days during the month of December, a period commonly referred to as "lame duck." Such sessions often cause great consternation because they are conducted post-election when many members will vote on issues knowing that their terms of office are done, either due to retirement, term limits, or defeat. Also, they are less concerned about voter reprisal since they will not be returning. In the Senate there will be nine new members (seven term-limited, one retirement, one elected to Congress), and in the House 32 new members will be seated in January (29 term-limited, 3 incumbents defeated).

OTHER LAME DUCK ISSUES IMPACTING AFPD MEMBERS

- HB 5798 – This Bill would remove the \$7.50 fee cap that the MLCC may pay to a spirits vendor who contracts with an ADA. This Bill passed the House on October 2, 2014, and was reported to the Senate floor on December 2nd and is awaiting action.
- SB 668 – This Bill, together with SB 667 and HB 4997, prohibits the sale, purchase, possession or use of tobacco vapor products (e-cigarettes) by minors.
- SB 791 – This Bill revises the State's program for funding corrective actions to address releases from underground storage tanks (UST) from the refined petroleum fund. The Bill passed the Senate on May 21, 2014, and passed the House. We expect the Governor to sign this bill.

All Bills not enacted by the end of the year will die, and must be re-introduced during the new session commencing in January. ■



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Enjoy fine cuisine, dancing and entertainment with
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Saturday, February 7, 2015

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Cocktail reception at Six Thirty in the evening
Dinner served at Eight Thirty

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michigan liquor

ANDREW DeLONEY // MICHIGAN LIQUOR CONTROL COMMISSION

Michigan Changes Fingerprint Processing for Liquor License

I'm pleased to announce a significant improvement for applicants who are required to submit fingerprints for their liquor license. Effective January 1, 2015, the commission will accept electronic fingerprint records and will no longer utilize paper fingerprint cards or accept the cards as a part of the application process. This important change will substantially speed up the fingerprinting timeline - a process that currently could take weeks or even months will be reduced to as little as one day. The MLCC is continuously working to improve our efficiencies and part of that ongoing effort is moving to a paperless environment.

If an applicant is required to submit fingerprints, the applicant shall have the fingerprints taken by a local law enforcement agency, the Michigan Department

of State Police, or any other person qualified to take fingerprints, such as IdentGO®, as determined by the Michigan Department of State Police.

The Michigan Department of State Police has contracted with IdentGO® to provide fingerprint-based background checks for licensing purposes as authorized by law. When your fingerprints are taken, an IdentGO® technician will perform a scan of your fingerprints and submit the data electronically to the Michigan Department of State Police who will send the record directly to the Liquor Control Commission for review and consideration. Information about fees and scheduling your fingerprint appointment with IdentGO® can be found at www.identgo.com or by calling (866) 226-2952.

Applicants for a Michigan liquor license must take the Livescan Fingerprint Background Request form to their fingerprint appointment. This form and instructions can be found on the Commission's website at www.michigan.gov/lcc. ■



ohio liquor

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

Ohio Liquor Division Modernization Project

The Ohio Division of Liquor Control launched a new project that will help improve the business to be more modern, innovative and customer-oriented. We call it the Liquor Modernization project.

The process has begun to upgrade our computer systems to replace existing merchandising, point-of-sale and supply chain management support systems. Liquor Modernization will substantially improve contract liquor agency services and Division operations. The new systems will also build/implement technology to provide near-time information to help us meet the needs of the modern consumer and result in increased efficiency, cost savings and greater profitability from the sale of spirituous liquor in Ohio.

All contract liquor agencies have addressed the connectivity requirements and we have received constructive feedback from many on the planned "go-live" timing for the new Liquor Modernization system.

Based on that input and other considerations, we have decided to implement the new system on February 1, 2015. In the meantime, we will be providing additional training and outreach for the contract liquor agencies and other stakeholders and need their continued commitment to the project.

HERE ARE SOME THE BENEFITS OF LIQUOR MODERNIZATION:

- Enhanced customer service by providing the popular, high quality products for our customers while promoting moderation. Liquor Modernization will allow us to react quickly to market trends and provide flexibility for on-line wholesale ordering by retail permit holders.
- Making smart business decisions including the ability to forecast and conduct master planning.
- Modern technology means increasing efficiency and better allocating resources to assist in economic development and job creation.

Beginning February 1, 2015, Liquor Modernization will pay off with a new computer system that will work more intuitively and allow the Division to be more efficient and provide better customer service. As the process unfolds, we will keep all stakeholders updated and engaged and truly appreciate their efforts and patience. ■



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Discover an extraordinarily smooth blend of
hand-selected whiskies infused with natural apple flavors.
Enjoy as a chilled shot or in a mixed shot.



Ohio Legislators Wrap-Up 2014; Prep for 2015

The Ohio Legislature wrapped up its 130th General Assembly on December 12, in a flurry of lame duck activity. As always a plethora of bills moved in the final two weeks of this session as it came to a close.

The two major issues they moved on were legislative and congressional redistricting and how to administer the death penalty. Redistricting was a major accomplishment as both parties agreed that gerrymandering was bad public policy and that districts should be more competitive.

The failure of a number of drugs when applying the death penalty has become a major issue across America and the Ohio legislature attempted to remedy that by choosing a method that hopefully will not fail.

There was one major retail bill that passed that will provide a three day sales tax holiday in August for back to school items such as pens, pencils, clothing, paper, etc., the dates have yet to be decided.

Also passed was a bill that would allow towing companies and repair shops to obtain titles to abandoned vehicles through an affidavit process as opposed to the more costly and cumbersome court process. There was a heavy price to pay though as a number of regulatory issues were included in the legislation.

Looking ahead to the 131st General Assembly, Republicans have total control over all branches of government, holding the Governor's office and all statewide offices, a 6-1 Supreme Court majority, 23-10 advantage in the Senate and a record 64-35 majority in the House. While Democrats have little impact, the real battles will be between the more conservative members versus the middle of road or liberal



Republicans. The Senate President will remain the same, Senator Keith Faber of Celina, Ohio, but we'll have a new Speaker of the House in Representative Cliff Rosenberger, from Clarksville, Ohio. The issues facing AFPD will be changes in the Ohio Lottery, opposing increases in Tobacco and Liquor taxes at both the state and local level, tax increases in motor fuel and bottle deposit issues.

What's really concerning as we move into 2015, is the declining participation in both membership and political action committees by small business across Ohio. A member once said that any small businessman who says he isn't concerned about legislation is like a fish saying they're not concerned about water. Please talk to your fellow small business people and strongly encourage them to get involved. AFPD is a strong and respected organization but it is only as strong as its membership, let's all help that membership grow in 2015. With that I wish all members a very happy and prosperous New Year. ■



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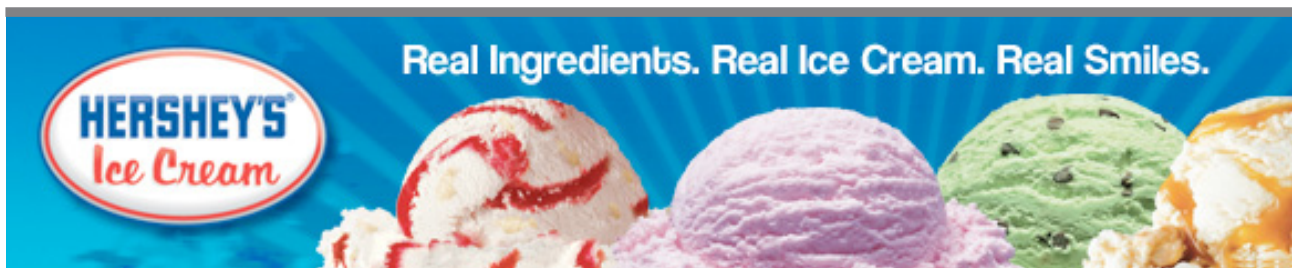


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AFPD MEMBER EXCLUSIVE

Members with questions call the AFPD office at 1-800-666-6233



TERMS

- Rebates are paid quarterly by AFPD
- **Minimum delivery is \$150.00**
- Freezer equipment and point of sale are evaluated for each location for maximum sales opportunities
- All freezer and point-of-sale equipment are an option that can be provided at no charge but owned by Hershey's Ice Cream (subject to pre-qualification by a HIC rep)

C-STORE PROGRAM

Available for gas station, convenience store and liquor store members

- Members receive a 5% quarterly rebate on all Hershey's Ice Cream net ice cream purchases if there store sells Hershey's Ice Cream
- As a new customer, you can sell out any of your existing inventory in the Hershey-supplied freezer

Quarterly rebates earned if you sell Hershey's brands	
QUARTERLY PURCHASES	QUARTERLY REBATE
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\$2,000	\$100
\$3,000	\$150
\$4,000	\$200
\$5,000	\$250
\$6,000	\$300
\$7,000	\$350
\$8,000	\$400
\$9,000	\$450
\$10,000	\$500

GROCERY PROGRAM

Available for large format members - 3 registers or more

- Members receive a 5% quarterly rebate on all Hershey's Ice Cream net ice cream purchases if you sell a minimum of 25 SKUs

SHAKE SHOP EXPRESS PROGRAM

Available to ALL AFPD members

- Complete self-serve milkshake program
- Program fee: \$150/month OR \$1,350/year (average of 3 shakes a day to break even)
- Supplies included: Blender; display freezer; basic signage package and complete maintenance program
- All supplies/equipment are owned by Hershey's Ice Cream (subject to pre-qualification)
- Members receive a 5% quarterly rebate on all Hershey's Ice Cream net shake purchases if your store sells shakes and other HIC products



To sign up for this program today, call Brad Kirt at (734) 449-0301 or email him at kirtb@hersheyicecream.com. **Make sure you tell him you are an AFPD member!**



new 2015 programs



fintech
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Stop Writing Checks for Alcohol and Start Tracking Purchasing Data!

AFPD has arranged for a FREE 30-Day Trial of Fintech's electronic data and payment program for your beer, wine, and liquor deliveries. Fintech OneSource accommodates all of your regulated alcohol distributors.

For more information contact your dedicated Fintech representative, Melody Dixon at mdixon@fintech.net or contact AFPD at 1-800-666-6233 or www.afpdonline.org

Benefits of Fintech

- ✓ **Simplify your business** with unlimited electronic invoice payments from alcohol distributors (includes Non-Alcs!)
- ✓ **Stop writing checks** or money orders, paying cash on delivery, and the need for pre-paid and escrow deposits
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- ✓ **Stay in compliance** with alcohol invoices always paid on time and according to State regulations
- ✓ **Strengthen security** and prevent loss and fraud
- ✓ **Spend more time with customers** and less with delivery drivers

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Phone: 800.572.0854

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www.fintech.net



CareWorks Consultants invites you to a FREE webinar series

Webinar Topic Information

Understanding Group Retrospective Rating and Prospective Billing Overview

These webinars will give employers insight and a detailed overview about the group retrospective rating program. Group retrospective rating offers employers an alternative option to potentially save money on their workers' compensation premiums. These webinars will also detail BWC's prospective billing system that begins in 2015. With the knowledge gained from these webinars, you will be able to make a well-informed decision that is best for your company.

Webinar Dates and Registration Links

- Tuesday, December 16, 2014
10:00 a.m. - 11:00 a.m.
Reserve your webinar seat now at:
<https://www3.gotomeeting.com/register/158537835>
- Tuesday, January 6, 2015
10:00 a.m. - 11:00 a.m.
Reserve your webinar seat now at:
<https://www3.gotomeeting.com/register/159244123>
- Tuesday, January 13, 2015
10:00 a.m. - 11:00 a.m.
Reserve your webinar seat now at:
<https://www3.gotomeeting.com/register/159712843>
- Tuesday, January 20, 2015
10:00 a.m. - 11:00 a.m.
Reserve your webinar seat now at:
<https://www3.gotomeeting.com/register/139135979>
- Tuesday, January 27, 2015
10:00 a.m. - 11:00 a.m.
Reserve your webinar seat now at:
<https://www3.gotomeeting.com/register/139751323>

Speakers

Kristen Troesch
Program Manager
CareWorks Consultants

Shawn Combs
Program Manager
CareWorks Consultants

Questions?

If you have any questions, please contact CareWorks Consultants' Kristen Troesch toll-free at, 1-800-837-3200, ext. 7247 or via email at kristen.troesch@ccitpa.com or Shawn Combs at 1-800-837-3200, ext. 7264 or via email at shawn.combs@ccitpa.com.



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* 10% discount subject to minimum premiums. Members with questions call the AFPD office at 1-800-666-6233
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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

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ATM of America, Inc. (248) 932-5400

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Metropolitan Baking Co./
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Marcoin/EK Williams & Company (614) 837-7928
UHY Advisors-MI (248) 355-1040

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Capital Sales Company (248) 542-4400
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(*Jays, Cape Cod, Tom's, Archway, Stella D'oro*) ... (313) 931-3205
Nicks Chips (586) 619-7023
Snyder's-Lance, Inc. (616) 401-0258
Uncle Ray's Potato Chips & Snacks ... 1-800-800-3286

COFFEE DISTRIBUTORS



Folgers (717) 468-2515

CREDIT CARD PROCESSING



WorldPay (773) 571-6327
Petroleum Card Services 1-866-427-7297

DELI & MEAT MANUFACTURERS & DISTRIBUTORS



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

ENERGY, LIGHTING & UTILITIES

AmeriFirst Energy (*Gene Dickow*) (248) 521-5000
Better Cost Energy (914) 937-7171
DTE Energy 1-800-477-4747
DTE Your Energy Savings 1-855-234-7335
Intergrys Energy Services (734) 761-2075
Volunteer Energy (734) 548-8000
Walker-Miller Energy Services (313) 366-8535

FOOD EQUIPMENT, MACHINERY, DISPLAYS, KIOSKS & FIXTURES

Culinary Products (989) 754-2457

FOOD LABORATORY TESTING

MicroBEST Laboratory (586) 329-9802

FOOD RESCUE / FOOD BANKS

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

GAS STATION MAINTENANCE



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

GASOLINE WHOLESALE

Atlas Oil Company 1-800-878-2000
Central Ohio Petroleum Marketers (614) 889-1860
CFX Management (937) 426-6670
Countywide Petroleum (440) 237-4448
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

GREETING CARDS



Leanin' Tree 1-800-556-7819 ext. 4183

GROCERY WHOLESALE & DISTRIBUTORS



D&B Grocers Wholesale (734) 513-1715
Cateraid, Inc. (517) 546-8217
Central Grocers, Inc. (815) 553-8856
George Enterprises, LLC (248) 851-6990
Great North Foods (989) 356-2281
International Wholesale (248) 353-8800
Jerusalem Foods (313) 846-1701
Kehe Distributors 1-800-886-0700
Savorfull, LLC (313) 875-3733
SpartanNash (616) 878-2248
SUPERVALU Midwest Region (262) 942-3387
Value Wholesale Distributors (248) 967-2900

HOSPITALITY INDUSTRY CONSULTING

Lippitt O'Keefe Advisors, LLC (248) 646-8292

HOTELS, CONVENTION CENTERS & BANQUET HALLS

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

ICE CREAM SUPPLIERS



Arctic Express (*Nestle Ice Cream-Small format only*) 1-866-347-3657



Hershey's Ice Cream (734) 449-0301



Nestle DSD (*Small format only*) ... (616) 291-8999



Prairie Farms Ice Cream Program 1-800-399-6970 ext. 200
Country Fresh 1-800-748-0480

ICE PRODUCTS

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

INSURANCE SERVICES: COMMERCIAL

-  **CareWorks**  ... 1-800-837-3200 ext. 7188
 **Conifer Insurance Company** ... (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
Insurance Advisors, Inc. (248) 363-5746
Mackinaw Administrators, LLC (810) 220-9960
USTI/Lyndall Insurance (440) 247-3750

INSURANCE SERVICES: HEALTH & LIFE

-  **BCBS of Michigan**  1-800-666-6233
LifeSecure Insurance Company (810) 220-7703
Midwest Medical Center (313) 581-2600
National Benefit Plans (Don Jorgensen) .. 1-800-947-3271
Rocky Husaynu & Associates. (248) 851-2227

INVENTORY SERVICES

- Target Inventory (586) 718-4695

LEGAL SERVICES

-  **Willingham & Cote, PC**  (Alcohol Issues) (517) 351-6200
1-800-Law-Firm (248) 565-2067
Bellanca & LaBarge (313) 882-1100
Bufalino and Palazzolo, PC (586) 415-1200
Cummings, McClorey, Davis & Acho, PLC .. (734) 261-2400
Denha & Associates, PLLC (248) 265-4100
Jappaya Law, PLC (248) 626-6800
Kitch Attorneys & Counselors (586) 493-4427
Lumpe & Raber Law Offices. (614) 221-5212
Mekani, Orow, Mekani, Shallal & Hindo, PC (248) 223-9830
Pepple & Waggoner, Ltd. (216) 520-0088
Porritt, Kecskes, Silver & Gadd, PC (734) 354-8600


LOTTERY

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

MILK, DAIRY & CHEESE PRODUCTS

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

MISCELLANEOUS

-  **AJM Packaging Corporation** (Paper Products) (248) 901-0040
Bright Accessories (832) 779-1246
Grocery Heros (online shopping program) ... (419) 764-8564
Hi-Way Distributing (330) 645-6633
Lynco Products (309) 787-2300
Socks Galore Wholesale (248) 545-7625
W3R Consulting (Business & IT consulting) .. (248) 358-1002

MONEY ORDERS/MONEY TRANSFER/BILL PAYMENT

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

OFFICE SUPPLIES & PRODUCTS

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

PAYROLL SERVICES & MORE

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

PIZZA SUPPLIERS

- Hunt Brothers Pizza (615) 259-2629

POINT OF SALE

- BMC-Business Machines Company (517) 485-1732
Caretek Total Business Concepts 1-866-593-6100
Delta Swiss Technologies 1-877-289-2151
Great Lakes Data Systems... (248) 356-4100 ext. 107

PRINTING, PUBLISHING & SIGNAGE

-  **Fisher Printing** (708) 598-1500
Huron Web Offset Printing (519) 845-0821
Michigan Logos (517) 337-2267
Pace Custom Printing (248) 563-7702
The MP Group (740) 513-3200
Walsworth Publishing Company (616) 419-3305

PRODUCE DISTRIBUTORS

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

PROPANE

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

REAL ESTATE

- Signature Associates (248) 359-3838

REFRIGERATION SOLUTIONS (COMMERCIAL)

-  **SRC Refrigeration** 1-800-521-0398
Arneg USA (336) 596-1494
Phoenix Refrigeration (248) 344-2980

SECURITY, SURVEILLANCE & MORE

- Advanced Satellite Communications/
ASC Security Systems (734) 793-1423
Central Alarm Signal (313) 864-8900

SHELF TAGS/LABELS/MARKETING

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

SODA POP, WATER, JUICES & OTHER BEVERAGES

-  **Monster Energy Company**... (586) 566-6460
7UP Bottling Group (313) 937-3500
Absopure Water Co. 1-800-334-1064
Coca-Cola Refreshments
..... Belleville  (734) 397-2700
..... Metro Detroit  (313) 868-2008
..... Port Huron  (810) 982-8501
..... Cleveland  (216) 690-2653
Faygo Beverages, Inc. (313) 925-1600
iDrink Products, Inc. (734) 531-6324
Intrastate Distributors (Arizona Beverages) .. (313) 892-3000
Pepsi Beverages Company ... Detroit  1-800-368-9945
..... Howell  1-800-878-8239
..... Pontiac  (248) 334-3512
..... Cleveland  (216) 252-7377
..... Twinsburg  (330) 963-5300
Tropicana Chilled DSD (Naked Juice) (816) 509-7853

SUPPLEMENTS

- InstaBoost (248) 281-0065
LXR Biotech, LLC (Eternal Energy Shot) (248) 836-4373


TIRE & VACUUM EQUIPMENT/SERVICE

- Air Resource Vending (507) 263-2962

TOBACCO COMPANIES & PRODUCTS

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

UNIFORMS, LINENS, WORK WEAR & SUPPLIES

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

WASTE DISPOSAL & RECYCLING

- National Management Systems (586) 771-0700
Schupan Recycling (269) 207-5448

WINE & SPIRITS COMPANIES

- Bacardi Martini U.S.A. (734) 459-2764
Beam Suntory, Inc. (248) 471-2280
Black Heath Beverage Group. (734) 417-5774
Brown-Forman Beverage Company (248) 393-1340
Cornerstone Wine Distributors (586) 839-2552
Diageo 1-800-462-6504
Heaven Hill Distilleries 1-800-348-1783
KCTS-Awesome Brands (248) 549-0054
Lavish Vodka Cocktail (248) 978-5869
Remy Cointreau USA (248) 347-3731
Veritas Distributors (586) 977-5799

WINE & SPIRITS DISTRIBUTORS

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



FEBRUARY 7, 2015

AFPD'S 99TH ANNUAL TRADE DINNER & BALL

Join over 1,000 leaders in the food, beverage & petroleum industries at this one-and-only black tie gala. Delight in fine cuisine, dancing and entertainment and engage with colleagues and friends to celebrate the strength and vitality of AFPD and the members it serves.
Diamond Center // Suburban Collection Showplace // Novi, MI

APRIL 16, 2015

AFPD'S 31ST ANNUAL INNOVATIONS BUYING SHOW

AFPD's longest running trade show has retailers looking to fill their shelves for the spring and summer months. The Annual Innovations Buying Show is known for high-quality attendees, non-stop interaction and exhibitor satisfaction. Admission for AFPD members is free. Must be 21 years old to attend this show.
Shenandoah Country Club // West Bloomfield, MI

JUNE 25, 2015

7TH ANNUAL AFPD FOUNDATION / JOSEPH D. SARAFI SCHOLARSHIP LUNCHEON

Every year the AFPD Foundation awards academic scholarships in the amount of \$1,500 each to extraordinary and deserving students. Help the AFPD Foundation invest in the leaders of tomorrow.
Detroit Athletic Club // Detroit, MI

JULY 14-15, 2015

AFPD'S 38TH ANNUAL GOLF OPEN

Two days to choose from! A day on the course includes breakfast, lunch, 18 holes of golf and samples at every hole! Last year we sold out! Sponsorship opportunities are available.
Shenandoah Country Club // West Bloomfield, MI

JULY 16, 2015

AFPD'S POLITICAL ACTION COMMITTEE GOLF OUTING

A day on the course includes breakfast, lunch, 18 holes of golf and samples at every hole! All proceeds go to support the AFPD PAC.
Shenandoah Country Club // West Bloomfield, MI

publishers statement

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SpartanNash
Taking food places™

Food for thought

Choosing a primary food distributor is one of the most important strategic decisions that every independent grocery retailer must make. SpartanNash stands out as a smart choice for many reasons:

- Supplies approximately 1,900 independent retailers
- Operates 21 distribution centers across the U.S. covering 48 states
- Superior purchasing power due to our size
- Provides the full range and selection of supermarket products
- Provides several extensive lines of quality Private Label brands
- Over 20 unique support services to assist in growing your business
- Combined talent, resources, and experience that provides unsurpassed service and product offerings to all of our customers

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

Visit SpartanNash.com for more information or call:

Jim Gohsman 616-878-8088
VP of Sales - Great Lakes Region

