

BottomLine



THE VOICE OF INDEPENDENT RETAILERS // VOL. 26, NO. 11 // NOVEMBER 2015

Check-Out, Pick-Up or Home Delivery: Retailer Options on Delivering Goods

pg

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■ Stocking Stuffers that Shimmer and Shine
// PAGE 15



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BottomLine



THE VOICE OF INDEPENDENT RETAILERS
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features



THE FALL SEASON STARTED WITH TWO HOLIDAY SHOWS

Check out photos from AFD's recent Annual Holiday
Food and Beverage Buying Shows!



LIFESTYLE ADVICE //

STOCKING STUFFERS THAT SHIMMER AND SHINE

A signature piece of jewelry or tie that just brings
the entire ensemble together often make for the ideal
stocking stuffer. The holiday season has arrived, and
as AFD members shop for the items to display inside
their businesses, they are most likely also shopping for
the special someone in their life.



COVER STORY //

CHECK-OUT, PICK-UP OR HOME DELIVERY: RETAILER OPTIONS ON DELIVERING GOODS

Members of AFD are used to seeing changes in the
retail industry. Some changes come from customer
shopping habits that can range from being health
conscience to buying local. Sometimes, change comes in
the form of new products or variations on current items.
However, some are technology driven that provide an
added convenience to the shopping experience.



president's message

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

Power in Service

There is power in service. Many people think this is a slogan or just what some people say, but there truly is power in service. Unfortunately the world we live in equates power and prestige to money and possessions, but when are we ever satisfied with enough money or enough possessions? Most of the richest people I know are never satisfied and they are continually looking for the missing piece to make them happy. Whether you are Catholic or Christian or believe in another faith, most people in the United States were captivated by the visit of Pope Francis a few months ago. His messages of mercy and faith and helping those in need along with others really left an impact on so many Americans. I bring up his visit because most people probably do not know Pope Francis, as well as his predecessors, sign their name as "Servant of the People." Many people including our elected leaders did not know what to make of Pope Francis and his remarks to Congress and the United Nations. Many in the media were trying to figure out, is he a Republican or a Democrat? We are trained to label so many things within the light of the world in which we live. His message of service to others and service to all is where his power lies. This message of service is what the entire administration at AFPD believes in and strives for every day when we deal with member issues. No issue is too big or too small for us to address.

It is also in service that we collectively work to execute the 35th Annual AFPD High Five Turkey Drive, which takes place at the end of this month. We are so thankful for all the retailers selling the High Five Turkey Drive paper turkey cut-outs at their registers. Most of the retailers have called us back for more cut-outs. We would also like to thank all the members who continue to donate to the High Five Turkey Drive as well! Service comes in many shapes and forms and we know our members are the absolute best in the industry because they care. They care about their industry, their image, their customers and their communities. It is such a blessing to work for members who do so much in their own ways to serve others.

With all the new competition and expansion of dollar stores and big box stores, there is one thing independents always fall back on, "customer service." Think about that word in the context of this article and the bigger picture. Serving others will reward you so much more in so many other ways than just looking at cold hard dollars and cents. There is no price any one of us can put on service. How does one quantify this power? Go out of your way to serve someone or thank someone for their service and you will witness for yourself the smile on their face.

Thank you for your service to your community and your industry. Please make sure to thank all those that protect us in our armed forces and first responders for their service as well. Remember, AFPD is always here to serve you! God Bless. ■

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The Fall Season Started with Two Holiday Shows

This year marked the 17th Annual Holiday Food and Beverage Buying show. The event was held at Shenandoah Country Club in West Bloomfield and highlighted many of the new products to hit the shelves just in time for the Holiday season. More than 100 exhibitors from around the state lined the corridors and main ballrooms showcasing new items for the more than 1600 retailers in attendance. From seasonal beer and new flavors of liquor to the latest snacks and dips, there wasn't much that wasn't on display at this year's event. "This show allows our members to see, taste and smell the products that they are thinking of purchasing for their store shelves," said Auday Arabo, president and CEO. "We, once again, had a valued turn out and our suppliers were able to display several items." Being able to interact with so many distributors in one place is what makes this event so unique and important to retailers.

One week later, and just across the state, AFPD held its 6th Annual West Michigan Holiday Food and Beverage Buying Show. The event, held at the DeVos Place in Grand Rapids, featured about 40 exhibitors displaying new products and services. Marketing products, limited edition flavors and cross-promoting items were all hot topics discussed at the show. "AFPD has members all over the state, which is why we have the West Michigan show," said Arabo. "It's important that our members on the west side of the state have access to the hottest products to hit the shelves this season." With the end of year holiday season fast approaching, the 6th Annual West Michigan Food & Beverage Buying Show made sure AFPD members are prepared and stocked for the months ahead. ■







petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Ohio PATax Rate Change; MUSTA Update; MI Sales Tax Withhold Rate Change

Recalling that the Ohio Tax Commissioner has established an average base price for the application of the Petroleum Activity Tax (PATax) at quarterly intervals, we are providing the following information for the period October 1, 2015 through December 31, 2015:

- The average base price for Gasoline will be \$1.894 per gallon, resulting in a PATax of 1.23¢ per gallon.
- The average base price for Diesel Fuel will be \$1.865 per gallon, resulting in a PATax of 1.21¢ per gallon.

MUSTA UPDATE

The Michigan Underground Storage Tank Authority (MUSTA) has been moving ahead developing the fund that UST owners can use to comply with Financial Responsibility requirements of the USEPA.

A Fund administrator has been selected by the Authority Board.

The application to the USEPA requesting approval of the MUSTA plan as a Financial Responsibility tool has been submitted as of October 1, 2015.

The process to submit a claim is being devised and the target date for activation is December 1, 2015.

“AFPD recommends that UST owners continue to carry commercial UST insurance until final determination is received from MUSTA...”

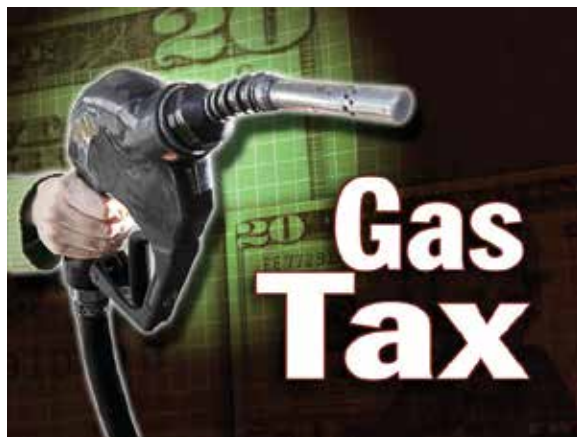
Just as UST insurance purchased on the commercial market contained deductibles, so will the MUSTA program. The base deductible is \$50,000 per

claim; but businesses with less than eight (8) USTs will be offered the opportunity to “buy-down” the deductible to \$15,000 per claim at a rate of \$500 per tank per year. A number of commercial insurance companies are evaluating the risk and rate structure of providing coverage for the deductible amounts.

In any case, AFPD recommends that UST owners continue to carry commercial UST insurance until final determination is received from MUSTA, and letters of determination can be applied for, and received from MUSTA. We anticipate the program to be in “full-swing” on January 1, 2016.

AFPD will continue to keep you updated as progress is made toward total implementation of the MUSTA program.

MI SALES TAX WITHHOLD RATE CHANGE



The Michigan Revenue Administrative Bulletin (RAB) sets forth the sales tax prepayment rates applicable to the purchase or receipt of Gasoline and Diesel Fuel for the month of November 2015. Effective for the period November 1, 2015 through November 30, 2015, the prepaid sales tax rates for the purchase or receipt of Gasoline and Diesel Fuel are: Gasoline: 12.3¢ per gallon. Diesel Fuel: 13.8¢ per gallon. AFPD suggests reviewing your fuel delivery invoices and notifying your accountant of these rates. ■



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

Michigan Legislature at Work Again

AFPD members should be aware of legislation and regulatory action which has occurred over the last several weeks. Of particular importance to AFD members are the following developments:

SENATE BILL 340

Sponsored by Senator Steve Beida, (D - Warren). This bill increases the fine to retailers who sell tobacco products to minors. The current fine is \$50. Under the proposal, the fine would go to a minimum of \$100 and up to \$500 for any subsequent violation. This bill passed the Senate on a vote of 37 to 0.

SENATE BILL 507

Introduced by Senator Mike Green and referred to the Commission on Natural Resources. The bill institutes a mandatory state-wide recycling reporting and data collection requirement. While it does not go as far as AFD would hope to establish mandatory state-wide recycling, it is a clear reflection that this is the direction we must pursue and the data collection will help us get there.

CREDIT CARD SKIMMING

The Michigan Department of Agriculture recently completed an investigation into credit card skimming. It was discovered that skimmers had been installed in the following counties and communities: Cass County, Dowagiac; Kent County, Grand Rapids and Byron Center; Shiawassee County, Perry; and Genesee County, Flint. ■



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michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

Michigan Lottery Makes Giving the Gift of Huge Cash Prizes Possible

Giving a friend or family member the chance to win a huge cash prize, makes Michigan Lottery tickets a popular holiday gift item for many players across the state.

It's no secret that the holiday season is one of the most lucrative times for retailers. Consumer spending during the holiday season dwarfs all other times of year. According to the National Retail Federation (NRF), consumer spending during the holiday season has increased steadily each year since 2009. The NRF

projects that consumer spending this November and December will total \$630.7 billion, a 3.7% increase over the 2014 holiday season.

To help maximize sales opportunities for retailers, the Lottery will offer four holiday-themed games this season. This season's games once again offer shoppers a wide range of prizes and prices suitable for stocking stuffers or individual gifts. This season's games are: Money Tree: \$10 ticket with top prizes of \$500,000; Holiday Ice: \$5 ticket with top prizes of \$300,000; Holiday Wishes: \$2 ticket with top prizes of \$30,000; and Holly Jolly Jackpot: \$1 ticket with top prizes of \$5,000. Holiday-themed instant tickets went on-sale on October 27th.

Launching the holiday-themed games in late October gave retailers additional sale opportunities by extending the holiday sales season. The Lottery also has a robust advertising campaign planned to support the launch of the games. That advertising campaign is designed to raise public awareness of the games and drive traffic to retailers.

Retailers, Players Cash in with Club Keno Doubler Days Promotion

September's Club Keno Doubler Days promotion was a tremendous success for Lottery retailers and players. Club Keno sales increased by 5% compared to September 2014.

Players also had success with during Club Keno Doubler Days, winning nearly \$1.7 million in total prizes.

The Club Keno Doubler Days promotion is incredibly popular with retailers and players, and we plan to bring it back in 2016. ■

INSTANT TICKETS / PULL TAB TICKETS

NEW INSTANT TICKETS:

Went on sale October 27th:

- Holly Jolly Jackpot \$1 (IG # 746)
- Holiday Wishes \$2 (IG # 747)
- Holiday Ice \$5 (IG # 748)
- Money Tree \$10 (IG # 749)

INSTANT GAMES SET TO EXPIRE:

Expiring December 7th:

- The Numbers Game \$1 (IG # 673)
- Match for Cash \$1 (IG # 674)
- Hot Millions \$20 (IG # 679)

PULL TABS GAMES SET TO EXPIRE:

Expired on October 12th:

- Bar Game Series 50¢ (MI # 524)

Expiring November 16th:

- Triple Diamond Series \$1 (MI # 520)
- Hot Streak \$2 (MI # 527)
- Detroit Tigers \$1 (MI # 531)

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

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

About 97 cents of every dollar spent on Lottery tickets is returned to the state in the form of contributions to the state School Aid Fund, prizes to players and commissions to retailers. In the 2014 fiscal year, the Lottery's contribution to Michigan's public schools was \$742.8 million. Since it began in 1972, the Lottery has contributed nearly \$19 billion to education in Michigan.

HAVE A Happier Holiday!



SET YOUR HOLIDAY SALES AGLOW

Watch your sales rise as the temperature drops this holiday season with the Michigan Lottery's new holiday instants. Customers will light up with the chance to win up to **\$500,000**, making it the perfect gift they'll want for themselves too. So stock up today, because when holiday instant tickets can win BIG for a little cash, everyone's holiday gets a little happier.



Overall odds of winning Holly Jolly Jackpot: 1 in 4.73. Overall odds of winning Holiday Wishes: 1 in 4.66. Overall odds of winning Holiday Ice: 1 in 3.88. Overall odds of winning Money Tree: 1 in 3.61. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.



ohio lobby

TERRY FLEMING // TC FLEMING & ASSOCIATES

Ohio Legislative Update

The Ohio General Assembly returned for a short two week session and will return in November for two weeks, then break for Thanksgiving. They'll return the first week of December and then break again for Christmas. Committee hearings will take place even when the Assembly is not in session.

HB 186

AFPD testified in support of HB 186 a companion bill to one in the Senate that we supported this past summer. The bill would provide immunity for service station owners from customers who put the wrong fuel in their vehicle. It also provides defense for underground storage tanks that have been declared acceptable for the fuel they contain by the Ohio Department of Agriculture, Weights and Measures. This bill is very proactive as it mostly will apply to future fuels, i.e. E-85, CNG and others not yet on the market. The Ohio Department of Agriculture is also holding a meeting that AFPD will attend regarding "Method of Sale Vehicle Fuel". Fuels will include diesel, bio-diesel, E-85, CNG, LNG and conventional gasoline.

TAX CREDITS INCLUDED IN BUDGET BILL FOR SMALL BUSINESS

The Ohio Senate passed and sent to the House for quick action, legislation that would clear up confusion on tax credits that were included in the budget bill for small business. This needed to be done due to a drafting error which could have cost some small businesses more in taxes than intended.

HB 341

The Ohio House held hearings on HB 341, which would provide relief to Tow Truck Companies across

Ohio by doing away with the provision that after three violations you lose your license for 6 months, instead it would be a fine of \$3,500.00. The bill also provides for a fee increase for towing and storage that haven't been increased since 1992.

OHIO TURNPIKE



AFPD had a very good and productive meeting with the head of the Ohio Turnpike that will hopefully result in more involvement with AFPD and allow member companies to sell E Z Passes at their stations or convenience stores. AFPD also is meeting with the Department of Liquor Control to discuss rule changes that could be beneficial to AFPD members.

POLITICS

On the political front, Ohio lost a lot of clout with the announcement that Congressman John Boehner (West Chester, Ohio), would be leaving the Congress and his position as Speaker of the House, the third most powerful position in America. Governor Kasich is still traveling across the country pursuing the Republican nomination for President of the United States and in Ohio Lt. Governor Mary Taylor has all but declared she will run for Governor in 2018. She may well be a two-year incumbent Governor if current Governor Kasich leaves for any reason in 2017. ■



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Shoppers Seek Holiday Tastes

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Dairymens Holiday Egg Nog 32oz

Item #146307

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Dairymens Holiday Nog 64oz

Item #146207

UPC - 0-72804-00131-6





ohio liquor

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

New Items and Special Holiday Gift Packs

The Ohio Division of Liquor Control is anticipating another successful holiday season this year with specialty gift items and products, which are perfect for the fall season, a long-standing tradition for the liquor industry. Each year at this time, suppliers make a variety of these gift-giving ideas available for Ohio consumers.

Fall and the holidays always bring out new options. This year, we are seeing growth in items like Fireball and Hennessy VS, while bourbons and craft spirits continue to be hot sellers.

Suppliers submitted products in July that were tailored towards the holidays. After reviewing these products, the Division selected items that include a range of brands and prices that have the potential to appeal to Ohio consumers celebrating the holiday season.

For the 2015 holiday season, 56 holiday gift packs, totaling 22,500 cases of different types and brands

of spirituous liquor, were selected for sale in Ohio's contract liquor agencies. These value-added gift packs include not only the particular brand of liquor, but also contain distinctive accessories and other collectables such as glasses, snifters, shakers, flasks and decanters. Prices for all the holiday items range from approximately \$10 to \$90. The distribution of holiday gift products to our contract liquor agencies is determined based on past sales of these types of items and special requests for particular products.

The Division seeks to offer a diverse selection of holiday products that meet and exceed the needs of all Ohio consumers, continuing a holiday tradition of providing Ohio's adult consuming public a variety of seasonal products and a high level of customer service.

With the many celebrations that are part of the holiday season, it is critical that all businesses selling alcohol practice safe, legal and responsible sales. Educate and train your employees to prevent sales to anyone who is intoxicated or underage. Make a commitment to taking proactive measures to help make this a safe holiday season for everyone. Please visit our website at www.com.ohio.gov/liqr for a list of new products, holiday gift items and social responsibility resources. ■





Stocking Stuffers that Shimmer and Shine

A signature piece of jewelry or tie that just brings the entire ensemble together often make for the ideal stocking stuffer. The holiday season has arrived, and as AFPD members shop for the items to display inside their businesses, they are most likely also shopping for the special someone in their life.

And as the old adage goes, “diamonds are a girl’s best friend,” which continues to make it a fail-safe gift. “Tennis bracelets are always a popular gift for a woman,” said Walid Khalife from Goldcorp Inc. in Oak Park. “They are made out of 14 carat gold and you can get one with two carats worth of diamonds up to 12 carats in white diamonds.”

Diamond stud earrings with screw backs are an option for people in various price ranges. They start at \$200 and go up to the thousands of dollars, for a quality one carat, of each earring, so a total of two carats is about \$5,000.

If diamonds studs are not what the woman in your life wants, hoops, chandelier and earrings that dangle come in a variety of shapes, sizes and prices.

“What is really hot right now are stackable rings,” said Khalife. “We have them in yellow, white and rose gold.”

If someone is on a budget, Khalife recommends silver with cubic zirconia diamonds for bracelets, earrings, necklaces and other items.

The holiday season is also a popular time for wedding proposals and Khalife keeps in stock an array of settings to be fitted with a variety of diamonds.

The new and the old are in.

“Statement pieces are bold, yet a throwback, and are ideal gifts for this year,” said Lisa Freede, designer. “A new “now” look can be edgy in a Vintage way as well as very chic.”

Jewelry is not just for women. “It is always a big category for men,” said Rod Brown, co-owner of the Shirtbox in Farmington Hills, Mi. “The cufflink craze is still very hot. It’s a great way for a guy to individualize himself and express himself. From bling, to interests like sports, hobbies or Superheroes for example, cufflinks can be a lot of fun and a great gift. We are also seeing a surge in men’s bracelets.”

Jewelry is not the only item that can make a bold statement. Other accessories not only accentuate an outfit, but they speak volumes about a person’s style. “Wide leather belts over a sweater, fringe belts, bold

or solid scarfs used as belts through jean belt loops are hot items this year,” said Freede.

At Gold Corp. they feature cufflinks for men but also have necklaces and bracelets. “Men are wearing crosses and other kinds of pendants like the face of Jesus with necklaces,” said Khalife. “Gold or silver chains are also a good gift for a man.”

They also sell a wide-variety of Rosaries for both men and women.

Accessories are the entire buzz this holiday according to fashion experts. “The suit is irrelevant today,” said Brown. “It’s all about the accessories.”

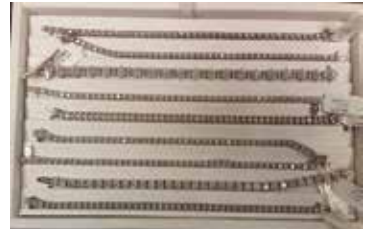
They are featuring three trendy items this season: socks, bowties and boutonnieres. “For a guy who might be a little more conservative, the sock is the perfect accessory to get him just outside his comfort level and into a contemporary look,” said Brown. “The crazier and more colorful the better! What matches and what doesn’t match does not matter anymore.”

Brown and his team first ask customers about their comfort level and the same goes for those who you might be buying a gift for this holiday. “When it comes to bowties, the self-tie is very hot,” he said. “We teach, on average, a dozen people every week the fine art of how to tie a bowtie. There is nothing that says you are cooler than undoing the bowtie at the end of the evening and letting it drape down around your neck.”

So what is a boutonniere anyway? It’s the “flower” or the other adornment that goes into the button hole on your suit jacket. Four years ago, people thought the Shirt Box owners were beyond edgy when we introduced them at the store. “They thought we were crazy,” said Brown. “Now, since the hosts of NFL Today and every other sport show has been wearing them, they are on fire and guys are not afraid!”

Of course other, traditional accessories are important. “The tie for example does the talking and is always the focal point when a gentleman is first seen,” said Brown. “Again, it’s not the suit! Also, shoes are very important. Guys, if you didn’t know this before, know it now: the first thing a woman notices when they are “sizing” up a man is his shoes.”

Also inside the box are not just shirts. “Hat wear is very strong, especially in the casual realm,” said Brown. “The duckbill cap looks great with a pair of jeans and really shows a finished look.” ■







Check-Out, Pick-Up or Home Delivery: Retailer Options on Delivering Goods

■ BY KRIS HARRIS

Members of AFPD are used to seeing changes in the retail industry. Some changes come from customer shopping habits that can range from being health conscience to buying local. Sometimes, change comes in the form of new products or variations on current items. However, some are technology driven that provide an added convenience to the shopping experience.

This new trend in shopping has customers using online services that provide home delivery. Home delivery is not new to the retail industry, as retailers delivered goods to their customer's decades ago. In the 1960's, Sabri Denha, co-owner of Super Fair Market in Detroit, offered home delivered goods to many of his customers. He owned the business with AFPD member Mike Denha. "The store was in the Palmer Woods district where all those music greats lived and Dad used to deliver groceries to many of them," said Sabri's daughter Sally Denha LaFave, now President of York Financial.

One of the biggest differences between yesterday's delivery service and today's is the technology that's used. While calling or faxing in orders remain an option for customers, new online services are making the process much more interactive.

Instacart is one of the more popular online services that allow customers to order products from some of the bigger chain grocery stores. Stores such as, AFPD member, Plum Market have teamed up with Instacart to allow consumers to shop their stores without ever leaving their home. Although the service is not yet available nationwide, this new form of home delivery could have a dramatic influence on shopping habits.

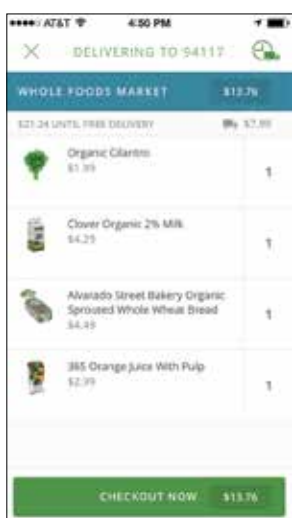
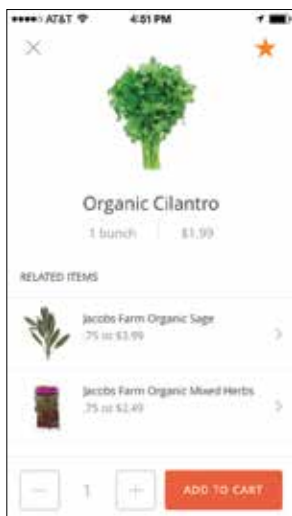
According to Sophie Kleinert, Instacart spokesperson, "Instacart allows people to order groceries online by connecting them with personal shoppers who hand pick items at customers' local, favorite stores and deliver them straight to their doors." The timing of delivery, the cost of goods and the selection offered are all important variables that Instacart has taken into consideration. "Instacart is the only grocery service that can meet

today's on-demand lifestyle by delivering in as little as one hour. We have price points that match prices in brick and mortar stores, and customers can shop from a variety of stores to get what they need. We have hundreds of thousands of items on our platform," Kleinert said.

To make the service as convenient as possible, the ordering can be done via a mobile app, which also allows the shopper to select a delivery time at checkout, in order to make sure someone is home to receive the delivery. The vast majority of Instacart customers select the two-hour delivery window at a charge of \$3.99, however, one-hour delivery is also available at \$5.99. The service does require a minimum order size, which is \$10.00. Although Instacart delivers to more than 30 zip codes in Michigan, the service is not yet available in Ohio.

Today's busy schedules have people looking at areas where they can save time and use what little time they have more efficiently. For some, spending hours to complete a trip to the grocery store is no longer an option.





Instacart hopes to attract these consumers. “People are busier than ever before, and they don’t always know where they are going to be or what they’re going to be doing a day from now. Customers should have the time to do whatever is important to them,” said Kleinert.

Village Foods, in Grosse Pointe Farms, has seen the value in home delivery and has developed its own system to offer its customers this service. “We do home delivery at our retail store in Grosse Pointe. It accounts for 10 percent of our business, so it’s a big market for that location,” said Jacob Garmo, owner of Village Foods and an AFPD board member.

Their system allows customers to place an order, in a variety of ways. “People can place their order through phone, internet or fax. We have a gatherer who goes and get the items and a deliverer who delivers them,” said Garmo. “One person handles all of the incoming orders.”

Jacob Garmo also believes that home delivery isn’t just a fad and that there is a future for the service. “It’s something that can grow, especially with the right e-commerce and something good behind it.”

Since this service isn’t limited to only everyday grocery items, grocery stores aren’t the only retailers that can benefit from this type of service. Sales of alcohol can also be offered for home delivery, which would benefit c-stores that move high volumes of liquor. Implementation of this type of service would require careful oversight, but once in place, the process should run smoothly. “We get their form of I.D. before the transaction, so we already know it’s coming from someone over 21,” said Garmo. “That’s the best way to do it, so in case you get kids calling, you can check with the parents to make sure it’s correct.”

Some AFPD members have a variation of home delivery and offer a pre-order and pick-up service. In these transactions, customers call in the order and pick up items at the store. The customer doesn’t have to leave their car, which can be a big help in certain circumstances. “I have a couple of customers who are disabled,” said Bev VanMeter, owner of BS Liquor Store. “When they call, they tell me what they want and

when they get to the front of my building, we’ll actually go get their money, pay for it and take it back out to them. So we try to do customer service that way for them,” VanMeter explained.

If there is a drawback to the home delivery service, it could be the impact it might have in smaller or close-knit communities where shopping at the local grocery store means more than just picking up essential goods. In some towns, it’s more of an experience and a way for the community to connect. It’s an opportunity for neighbors to meet and bring people closer together. “I think a lot of our people use going to the store for the social side of it. They run into their friends at the store and it’s something to do,” said Keri Klaty, owner of Main Street C-store.

However, for retailers who are looking at ways to separate themselves from the competition, home delivery is a great way to attract new customers. Having an outside service help with the delivery process, can make the process that much easier to implement. “Instacart is a retailer’s best friend. We allow traditional brick and mortar stores to compete online—many for the first time—and be successful on our marketplace. We offer customers a simple solution to save time and eat fresh food from all of the grocery brands they trust,” said Kleinert.

As the retail industry continues to look to the future and at new ways to offer proven services, know that there are services out there that can help independent retailers stay ahead of the curve. As services, like Instacart, continue to expand into new regions, retailers will have even more options to reach their customers. “We’ve recently expanded to our 18th metropolitan area, and we continue to expand in the cities where we are operating. We have figured out how to effectively navigate retail stores and deliver items from them on-demand. Obviously, we can apply that model to many different retailers, so the possibilities are endless,” Kleinert said.

Having endless possibilities is good for retailers and whether or not you choose to offer home delivery, know that there are options to help you achieve your goal; to best serve your customers. ■

Kris Harris is a writer for Denha Media & Communications.



What do You Think About Internet Sales and Home Delivery of Food?



"I think that takes away from the personal contact with people. I'm from a small town up-north and I know almost all my customers and for that to happen, I don't think that's a good idea. I actually have a couple of customers that are disabled and when they call, they tell me what they want. When they get to the store they toot their horn and we go get their money, pay for it and take it out to them. So we try to do customer service that way for them."

BEV VANMETER
BS LIQUOR STORE // ST. HELEN, MI



"I'm not sure right now, it's still up in the air. I don't think it's something that we'll be able to do in the future, but I don't know which way it's going. It's doesn't look like something that we can implement at our store, internet or home delivery. It seems like a lot of people won't take advantage of it."

JIMMY SENAW
HILLCREST MARKET // CLINTON TOWNSHIP, MI



"As a c-store, there's not much we can do in terms of internet sales or home delivery, unless it's our pizza. But, we're a small town and I think a lot of our people use it as a social place. They run into their friends and it's something to do, to go to the store. One time, the phones went down in the area, but it didn't stop people from ordering pizzas because they were down. People just drove up and hung out and waited for their pizzas."

KERI KLATY
MAIN STREET C-STORE // DECKERVILLE, MI



"Internet sales and home delivery, I actually don't know much about those yet. I think home delivery would be great because there's a lot of people that don't get around or they don't have a car."

MIKE GAGGO
NORM'S MARKET // TAYLOR, MI



"We live in a town of 3,000 people and it's not going to affect us a bit. We did in the past, provide some home delivery service, but today there is no demand for it."

JON AND VICKI WARREN
CLARE PARTY STORE // CLARE, MI



"We do home delivery at our retail store in Grosse Pointe and it's ten-percent of our business. So it's a big market where that location is, but it's also something that can grow. Especially with the right e-commerce and something good behind it, it can definitely grow."

JACOB GARMO
VILLAGE FOOD // GROSSE POINTE FARMS, MI



Building up a Neighborhood Store Door-To-Door

■ BY LISA CIPRIANO

It may not say Cheers on the sign outside but when you walk in, “everybody knows your name.” Pine Lake Market in Keego Harbor is the neighborhood market that offers that personalized service where customers have become friends.

Brothers Nick and Sam Jarbou took what they have called a “roughed up” store on Orchard Lake Road near Commerce Road that almost had more owners than customers over the years and turned it into a friendly neighborhood destination. The brothers achieved this turnaround by reaching out of their store and into the surrounding community. “It took us a good year to personally contact everybody. Walk to people’s front doors and mailboxes, let them know that we’re new and build a reputation and relationship with them,” said Nick Jarbou. They even took it a step farther by donating their delectable deli offerings and products free of charge to nearby schools, churches and events to give the neighborhood a taste of what Pine Lake Market has to offer. “When I cater to them to their front door, they appreciate it. It became my way of advertisement,” Jarbou continued. Now, they keep coming back for more.

The Jarbou brothers wasted no time taking that “downtrodden location” which had seen eleven owners in a year-and-a-half and transforming it into that friendly, neighborhood destination which has been going strong for 15 years now. “It was a very dead, neglected place with low to no inventory and we turned



it around,” explained Jarbou. The brothers remodeled the entire store, filled it up with inventory, modernized the kitchen and added a full deli. They built it and the customers came and they continue to come back. It’s no wonder since Pine Lake Market offers a seemingly endless deli and catering menu, with more than 700 international, domestic and Michigan craft beers and an extensive variety of fine wines and liquor. But, Jarbou is still setting goals to better serve his customers. He wants to turn Pine Lake Market into a full mini-market with a produce section. Until then, he’s been known to sell his customers a couple of onions or a potato or two from the deli if they need them.

That kind of dedication to customer service is what truly makes Pine Lake Market special. “That’s one of the secrets of our success. We go out of our way and that’s what were known for,” said Jarbou. In fact, he says that he knows most of his customers by name. “It makes them feel special. It makes them feel known,” continued Jarbou. He says that keeping prices down is another big part of keeping his customer’s satisfied and coming back. “They look at something they would go pay top dollar for at the high end stores, we have it cheaper and they like that. We’ll even deliver it to their door! They appreciate it,” added Jarbou.

Jarbou says being part of the AFPD helps them do just that. He says being a member of the association helps Pine Lake Market stay competitive with the big stores and corporations, keep prices down and keep customers coming back. “They provide you with all the discounts and kickbacks. For the little guys like us, it helps us save money for our customers,” he explained. Jarbou says that it took him awhile to decide to join the AFPD. But now, after reaping the rewards, he tells other small store owners about the advantages of the benefits and programs and encourages them to join and get that competitive edge. ■

Lisa Cipriano is a writer for Denha Media & Communications.

RETAILER: PINE LAKE MARKET

Location: Keego Harbor, Michigan

Founded: 2000

Employees: 5

AFPD member since: 2013

Slogan: “A place where you always feel like family.”
www.pinelakemarket.com



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A Country Convenience Store

■ BY VANESSA RYCHLINSKI

Sometimes having a small-town feel to your store is the best way to run your business and that's exactly how Jeff Budd —owner and operator of the Martinsburg Marathon — runs his store.

Budd bought the Marathon station, located in Martinsburg, Ohio 11 years ago and he and his wife employ about 10 workers. An eight-year member of the AFPD, Budd works hard and clocks between fifty to sixty hour weeks. "The first ten years, I was here seven days a week," said Budd.

When Budd came to Martinsburg, he had been working in automotive and truck repair, which he has 27 years of experience in. After years of working in repair, he tired of working on vehicles and wanted a change of pace. "I kind of got tired of being greasy all the time and doing the same thing over and over," explained Budd.

Budd worked for the station's previous owner and when the business went up for sale, he decided to buy. The station is located at a central hub for a small town. "We're on a main route, so in the summer we get a lot of through traffic. In the wintertime, it's pretty much all locals," said Budd.

The store stocks many of the standard convenience store items, but sells some specialty items as well, such as cattle and horse feed, which having proven to be some of the stores more popular items. "It does pretty good, we do alright with it. We're way out in the country," Budd said.

Budd was introduced to AFPD through the jobber who supplies his fuel. "He talked me into it," said Budd. "I'm not sure what the original reason actually was." Since Budd has been a member, he's received rebates and participated in AFPD's programs for products like Pepsi and Monster. "I do get a rebate checks every once in a while. Not for a ton of money, but it's money and it helps," said Budd.



Along with the rebates and programs AFPD provides, Budd feels that the service he receives makes membership worth it. "The help they provide with the problems, with the government and the taxes, and all that stuff, really helps," Budd said.

Some of the government regulations that AFPD has lobbied against has had a direct impact on Budd's business. "The CAT tax was a big thing," Budd said. "The government meant it as a help, but it ended up as a hindrance. Now that they've got the tax at the source, instead of taxing it on our end, it's way, way better thanks to AFPD," explained Budd.

Budd is also thankful to see that AFPD is up to speed on complying with the new standard for chip and pin credit cards. "I think that's the big advantage of having somebody trying to help you fix problems." Budd also says that the research and outreach that the AFPD performs is very important.

Budd enjoys the degree of independence his work affords him. "Every job's got its advantages and disadvantages," Budd said. "You don't have control over everything, obviously, but you do have more control than if you were working for somebody else."

Operating the Martinsburg Marathon, over the years, has allowed Budd to get to know many, if not most, of the locals. "When they come in, they only have to remember ten names, but the people in here have to try and remember like a thousand," he said with a laugh. "I'm getting better as time goes on but it's hard. You know them better by faces or what they smoke or drink than you do by their name," said Budd.

Jeff Budd is one of those store owners that "already has your cigarettes on the counter when you walk in." That small-town touch is "probably one of the big advantages out in the country," and differs from cities like Columbus and Cincinnati where customers are more apt to pass through and not return. "If I was going to buy another one," Budd says, "It would be out in the country, not in town where there's a convenience store on every corner," Budd said.

Finding a business location that you like is an important first step for a retailer and to hit the bulls-eye the first time around is a blessing. Jeff Budd is one of the lucky ones and enjoys providing his country store convenience. ■

Vanessa Rychlinski is a writer for Denha Media & Communications.

RETAILER: MARTINSBURG MARATHON

Locations: Martinsburg, Ohio

Founded: 2004

Employees: 10

AFPD Member Since: 2007

Slogan: "The hospitality and convenience of a country store!"





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Digging into Detroit with Mayor Mike Duggan

He has been the Mayor of Detroit for nearly two years and AFPD President and CEO Auday Arabo wanted to share with members his 7 with the CEO featuring Mayor Mike Duggan. Many AFPD members have a vested interest in the city. For decades the only full-line grocery stores were operated by independent retailers who took over businesses when chain stores abandoned the city. As we approach midway through his first term, we bring you answers to questions posed to the Mayor.

Q: How will the M1 Rail Project help business?

A: You can see already how the M-1 Rail project is becoming an economic generator. All along we are seeing new businesses opening, vacant buildings being renovated and new construction. People, especially the next generation, like to use and live near mass transit. I think we'll see the M-1 Rail be a huge success that will spur further light rail expansion, and that's good for business.

Q: What are you doing to deal with crime issue in Detroit especially against retailers?

A: Crime is an issue that I've been deeply engaged in, along with Chief Craig and his team, as well as other key members of my administration. Overall, crime is going in the right direction, but there is still far too much violence. We recently launched Project Cease Fire in the 5th and 9th precincts to specifically target people who commit crimes with guns. Since we started, we've seen a significant reduction gun violence in those areas. We also have been meeting with gas station owners in particular and soon will be announcing a pilot project soon that will have the city partnering with the owners on major security improvements.

Q: There is much focus on Downtown and midtown but what about the neighborhoods?

A: There is a great deal of private investment taking place in downtown and midtown, and that's a very good thing. For decades, almost nothing was happening in these areas. Today, those areas doing very well and don't need as much from the city, which is why we are committing so many of the city's resources to the neighborhoods.

Q: What are your plans to help build up and improve neighborhoods?

A: You can see it in the 7,000 vacant houses we have torn down – which has significantly raised property values in those areas. Then there are the hundreds of other vacant houses



we've auctioned off and are now being renovated with new families moving in. You can see the commitment to neighborhoods in the 52,000 new street lights we've installed in neighborhoods and our efforts to clean up illegal dumping and graffiti. We're doing a lot, but there is a lot more yet to do.

Q: What are your thoughts on Urban Farming and healthy food initiatives?

A: Urban farming is a very important aspect of the city's recovery in some areas. That may be on a side lot purchased from the Land Bank, or something larger like the proposed Recovery Park project that is going to transform a large area of the city's east side with urban agriculture.

Q: What kinds of business do you want to see develop in Detroit?

A: We need businesses of all kinds in Detroit and they're all welcome. We want to see complete neighborhoods, where you can walk from your house to the corner store, restaurant, clothing store or barber shop. But Detroit also has innovation in its DNA and we expect that through programs like Motor City Match and NEIdeas, we are going to see a real influx of creative new businesses as well.

Q: Do you reach out to other city mayors both locally and nationally who have turned around their cities for ideas on how to help Detroit? If so, what have you learned?

A: What we've done is build a team that blends the best talent locally with top talent from across the nation. Detroit has been able to attract one of the best CIOs in the country in Beth Niblock from Louisville, one of the best CFO's in John Hill from Washington, DC and one of the best housing directors in Arthur Jemison from Boston. Recently we added Dr. Abdul El-Sayed, a Rhodes Scholar who has returned to Detroit to lead our health Department. Other cities already are looking to Detroit to learn about how we are addressing issues like blight, new street lighting and making the city more accessible through our open data portal and apps like Improve Detroit. ■

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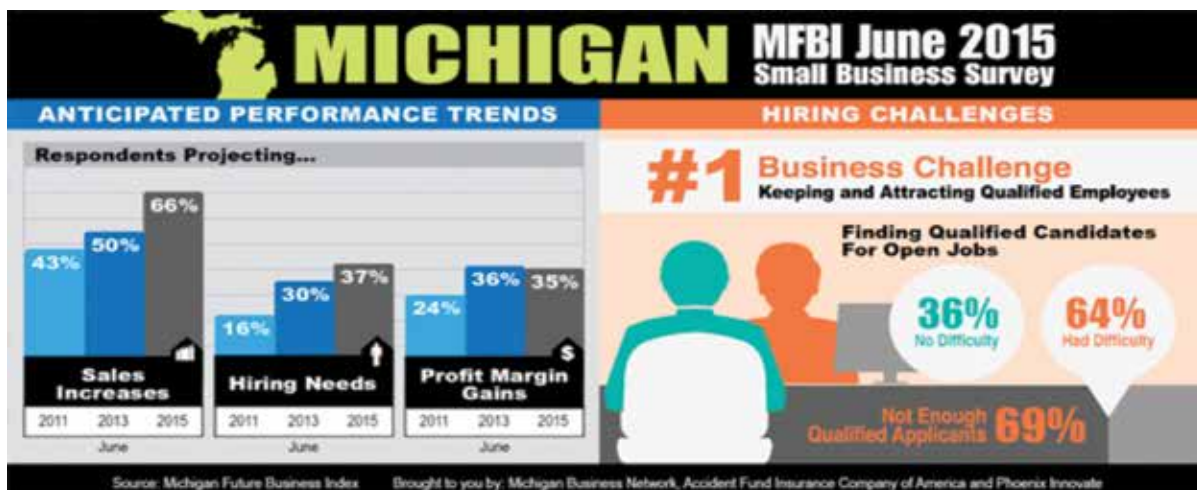
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Michigan Future Business Index Reflects Continued Optimism But Cites Increasing Profit Concerns Due to Workforce Challenges



Small- to mid-sized business owners remain generally optimistic about the economy and their future in Michigan, but concern over finding qualified workers to fill positions may have begun to affect their optimism toward future profitability, according to the June 2015 Michigan Future Business Index, published in partnership with Accident Fund Insurance Company of America and the Michigan Business Network.

Sixty four percent of those surveyed stated they had difficulty finding qualified candidates for open jobs this year and only 35 percent of respondents feel they'll see profit margin gains in the months ahead, down slightly from December 2014. Nearly 7 out of 10 respondents stated they don't

see enough qualified applicants in the job market, and 37 percent of respondents see increased hiring needs in 2015, up from just 16 percent in 2011.

"This latest survey reflects optimism and some concerns of business owners in Michigan," said Mike Britt, president of Accident Fund. "We are aware of the hiring challenges all businesses face in today's economy. That is why we are aggressively working to support a variety of public/private job-training and education initiatives throughout Michigan."

Despite the concerns, 66 percent of all respondents continue to project robust sales increases. That number stood at a mere 43 percent in 2011.

"Michigan business owners have always shown great resiliency in bouncing back from difficult economic conditions," said Chris Holman, CEO of the Michigan Business Network. "They have made great headway in the past few years and I expect that progress to continue in the months ahead."

ABOUT THE SURVEY

The semi-annual Michigan Future Business Index has been commissioned by Accident Fund Insurance Company of America and the Michigan Business Network since 2006 and is conducted by the Michigan-based marketing services and survey research firm, Phoenix Innovate. A total of 895 Michigan business owners and C-suite executives were interviewed between May 18 and June 5 via phone and web for the June 2015 survey.

ABOUT ACCIDENT FUND HOLDINGS

Accident Fund Holdings, Inc. (Lansing, MI) and its subsidiaries are one of the largest workers' compensation insurers and the largest non-governmental specialty writer of workers' compensation insurance in the United States. Accident Fund Holdings conducts business through its four brands: Accident Fund, United Heartland, CompWest and Third Coast Underwriters.

Accident Fund Holdings' insurance company subsidiaries are rated "A-" (Excellent) by A.M. Best. ■

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It's Time Once Again for AFPD Members to Renew or Apply for Next Year's Programs

This is a busy time of year for all of us at CareWorksComp as we work hard to determine which alternative rating plans are best for your members and to structure our programs to maximize benefits for all who participate. Yes, it is once again time for AFPD members to renew or apply for next year's programs.

Many businesses will be solicited by multiple TPAs and the different marketing strategies can be confusing. So, we encourage you to include regular reminders about your partnership with CareWorksComp.

REMINDER: 2015 GROUP RATING ANNUAL SAFETY TRAINING

As a group-experience or group-retrospective rating program sponsor for the January 1, 2015 PEC (public) rating year or July 1, 2015 PA (private) rating year, your organization is required to attend annual training per OAC 4123-17-68.

New this year the training will be delivered via WEBINAR!

You may select the webinar date and time most convenient to you:

- Thursday, November 5, 2015 at 2:00 pm
- Tuesday, November 17, 2015 at 10:00 am

Event address for attendees: To register, select the 'Event address for attendees' link for the date of your choice. After registering, you'll receive a confirmation email message that contains detailed information about joining the event on your selected date with the option to add the event to your electronic calendar.

The webinar is scheduled to last approximately 90 minutes and will include BWC program updates and pertinent safety information to

share with your members.

If you are unable to participate in either of these webinars, an in-person make-up session is scheduled at the Ohio Center for Occupational Safety & Health (OCOSH) in Pickerington on Monday, November 23 at 10:00 am.

KEEP THESE UPCOMING DEADLINES IN MIND:

- **November 2, 2015** is the due date for the next BWC premium installment for those who kept the bimonthly default payment plan.
- **November 18, 2015** is the date we request to have Group Rating documents returned to guarantee being filed in 2016 program.
- **January 25, 2016** is the enrollment deadline for group retrospective rating programs.

UNEMPLOYMENT COST CONTROL TIP:

Termination for poor work performance can be a challenging issue when communicating the facts to ODJFS. Before dedicating time and effort toward contesting the unemployment claim, try to determine your liability in the claim based on the claimant's length of employment. Most states, including Ohio, have a "base period" charge method and only wages paid to the claimant during their base period can be used in determining an employer's potential claim cost. The standard base period is the first four of the last five completed calendar quarters prior to the claim application. Since October marks the beginning of a new quarter, the standard base period is currently July 1, 2014 through June 30, 2015. If you hired someone after July 1, 2015 your account shouldn't be charged in the claim filed this year! ■

IMPORTANT INFORMATION REGARDING OUR 2016 WORKERS' COMPENSATION GROUP RATING PROGRAM

In light of BWC transitioning to prospective billing, the 2016 CareWorksComp group rating enrollment deadline for the traditional discount group rating program is November 18, 2015 and the retro group rating enrollment deadline is January 22, 2016. It is important to apply early so that you have adequate time to evaluate your options. If you have not already applied, we ask that you take a look at your potential premium savings through the AFPD Workers' Compensation Program that is administered by our partner, CareWorksComp. Our workers' compensation program was created to help our members maximize their workers' compensation premium savings and to provide them with quality claims management services. Consider these points about our program:

- CareWorksComp evaluates your company for your greatest premium savings options.
- Maximum BWC projected premium and rate discounts of up to 53% in our traditional group rating programs and premium rebates of up to 63% through our retrospective group programs for eligible businesses.
- Unemployment program consulting services are included in our program.
- Best-in-class full-service program includes program management, with professional account executives, hearing representatives and claim staff as well as underwriting/rate analysts providing you peace of mind.

To request a free, no-obligation analysis of your best savings options, please take a moment and contact CareWorksComp's Program Manager, Beverly Westover toll-free at 1-800-837-3200, ext. 57169 or via email at beverly.westover@careworkscorp.com.

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The New Net Investment Income Tax And Estate Planning

■ BY RANDALL A. DENHA, J.D., LL.M.*

The impact of The Net Investment Income Tax (“NIIT”) on trusts and estates cannot be understated. The 3.8% net investment income tax (NIIT) can affect your estate plan in two ways: First, it can increase your tax on capital gains, taxable interest and other investment income, reducing the amount of wealth available to your family. Second, the tax is particularly harsh on certain trusts used in estate planning. Because trusts tend to remain in existence far longer than we do, the overall tax consequences of this surtax on trusts is likely to be even more profound.

HOW IT WORKS

The NIIT applies to net investment income (NII) earned by “high-income” individuals. (See the sidebar “What’s your NIIT liability?”) It also applies to trusts and estates to the extent that their adjusted gross income (AGI) exceeds a surprisingly low threshold (\$12,300 in 2015). Compared to the thresholds for individual taxpayers that are based on adjusted gross income, the threshold for trusts and estates is based on the highest tax bracket of those entities. Though the threshold for trusts and estates is indexed for inflation (unlike the thresholds for individual taxpayers), that is of little comfort to fiduciaries and beneficiaries. The highest regular income tax bracket for trusts and estates (above which the NIIT surtax is

imposed) begins at an amount that is significantly lower than the NIIT thresholds for individuals.

Investment income includes:

- Taxable interest,
- Qualified and nonqualified dividends,
- Short- and long-term capital gains (except on property used in an active trade or business),
- Rental and royalty income,
- Nonqualified annuity income,
- Income from passive business activities, and
- Income from trading financial instruments or commodities.

Investment income does not include:

- Wages, self-employment income, or income from nonpassive business activities,
- Tax-exempt interest (such as interest on municipal bonds),
- Distributions from IRAs or certain qualified retirement plans,
- Life insurance proceeds,
- Alimony,
- Social Security or veterans’ benefits,
- Gain on the sale of an active interest in a partnership or S corporation, and
- Nontaxable gain on the sale of a principal residence.

PLANNING STRATEGIES FOR INDIVIDUALS

For individual income tax purposes, you can reduce or

eliminate NIIT either by 1) reducing your modified adjusted gross income (MAGI) below the threshold, or 2) reducing your NII. Strategies to consider (many of which reduce both MAGI and NII) include:

- Maxing out contributions to IRAs and qualified retirement plans,
- Deferring income through an employer’s nonqualified deferred compensation plan,
- Shifting investments into tax-exempt municipal bonds,
- Shifting investments into growth stocks that pay little or no dividends,
- “Harvesting” losses by selling securities at a loss and using them to offset gains,
- Investing in life insurance (cash buildup is exempt from NIIT and proceeds are excluded from both MAGI and NII),
- Purchasing individual stocks (as opposed to mutual funds) to obtain more control over the timing of capital gains,
- Transferring NII-producing assets to children or other family members in lower tax brackets,
- Using NII-producing assets to fund charitable donations, or
- Using installment sales to spread out income over several years.

Bear in mind that mutual funds typically distribute capital



gains annually near the end of the calendar year or, in some cases, more than once a year. To minimize the impact of the NIIT, it's best to avoid purchasing fund shares shortly before a fund makes a capital gains distribution.

PLANNING STRATEGIES FOR TRUSTS

Given the low AGI threshold for trusts, income reduction strategies are of little value. But it's important to understand that the NIIT applies only to a trust's undistributed NII. One way to avoid the NIIT is to distribute all of its income to lower-income beneficiaries. In simple terms, undistributed net investment income is any net investment income that is retained by a trust or an estate. Distributions retain their characterization as net investment income when distributed to a beneficiary. If the trust has net investment income that is distributed to a beneficiary, it will be characterized as net investment income for beneficiary.

Understand that capital gains ordinarily aren't included in a trust's distributable net income (DNI), so they're taxed at the trust level. Depending on state law and the trust's language, however, it may be possible to include capital gains in DNI and, at least at the trust level, avoid NIIT on them. Of course, the beneficiary or beneficiaries of the trust may be subject to NIIT, so it's important to plan accordingly.

You can also avoid NIIT by designing a trust as a grantor trust. Grantor trusts aren't taxed at the trust level; rather, their

income is passed through to you, as grantor, and taxed at your individual income tax rate. This strategy avoids NIIT on the trust's investment income, but it may increase NIIT on your individual return, so be sure to evaluate its overall tax impact.

If you've established a nongrantor trust that holds rental real estate or other business interests, a recent U.S. Tax Court case may open the door to another strategy. The court ruled that it's possible for a trust to "materially participate" in a business for purposes of the passive activity loss rules. If your trust satisfies material participation requirements, it's possible to offset losses from these activities against nonpassive income, such as interest and dividends, reducing or even eliminating the trust's NIIT liability.

REVIEW YOUR PLAN

As you review your estate plan, talk to your advisor about opportunities to reduce or eliminate NIIT. As always, tax planning is important, but it shouldn't override other estate and financial planning considerations. Distributing a trust's income to its beneficiaries, for example, may reduce its tax bill, but it may also defeat the trust's estate planning purposes. ■

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

WHAT'S YOUR NIIT LIABILITY?

For individual income tax purposes, the net investment income tax (NIIT) applies to the extent that your modified adjusted gross income (MAGI) exceeds the following threshold:

FILING STATUS	THRESHOLD AMOUNT
Married filing jointly	\$250,000
Married filing separately	\$125,000
Single	\$200,000
Head of household (with qualifying person)	\$200,000
Qualifying widow(er) with dependent child	\$250,000

Generally, MAGI is equal to your adjusted gross income (AGI), unless you live and work abroad, in which case you would add back the foreign earned income exclusion to arrive at MAGI. The NIIT applies to the lesser of 1) your net investment income (gross investment income minus deductible investment expenses) or 2) the amount by which your MAGI exceeds the applicable threshold.



Convenience Stores Poised to Grow Better-for-You Sales

New Hudson Institute report suggests health and wellness trends and strategies for convenience stores

■ BY NACS ONLINE

Convenience stores are poised to capitalize on the growing trend of consumers seeking healthy, more convenient products, according to a new Hudson Institute report commissioned by NACS entitled, “Health & Wellness Trends and Strategies for the Convenience Store Sector.”

Convenience store shoppers are consuming more healthy food items, such as vegetables, fruits and healthy snacks compared to a year ago, and 75% of convenience store customers say they are eating healthier than they used to, according to the report. In addition, the number of convenience store shoppers interested in healthy foods that can be eaten “on-the-go” has increased from 59% to 66% in the past seven years, and healthier snacking has become the norm.

can be conveniently purchased, according to the report.

The report’s authors—Hank Cardello, senior fellow and director of the Hudson Institute’s Obesity Solutions Initiative, and Steve French, managing partner and co-owner of the Natural Marketing Institute (NMI)—presented their findings at the NACS Show during the October 13th education session, “Grow Sales the Healthy Way.” The report was also the basis for the October 2015 NACS Magazine cover story, “Blending Health and Convenience.”

The policy think tank’s report encourages convenience retailers to place a focus on two primary consumer segments to grow overall sales: their traditional core consumer segment of “Eat, Drink & Be Merry” and the growing segment characterized as “Fence Sitters,” who represent 38% of

not convenient or easy to find” better-for-you products.

In particular, easy-to-access prepared foods present an opportunity for convenience stores with foodservice operations to capitalize on this customer’s desire to eat healthier more often. Foodservice sales are 19% of the industry’s \$213.5 billion in in-store sales.

“Convenience stores have an opportunity to bridge this gap and own convenient foodservice—especially breakfast—when nutrition is considered most important and Fence Sitters are currently eating healthier options during this meal occasion in particular,” according to the report.

There also is considerable opportunity to grow sales through education—both by communicating the availability of better-for-you products and by highlighting how better-for-you “tastes great and is quick to prepare or can be eaten on the go.”

“By focusing on products and messaging that meet the need for healthier products—on-the-go, breakfast and kid-targeted convenience—convenience stores can drive significant, new growth in this emerging category,” the report concluded.

The insights in the report were based on the proprietary Health & Wellness Trends Database managed by the NMI, which has analyzed and compiled more than 80,000 consumer surveys since 2001. ■

“...75% of convenience store customers say they are eating healthier than they used to...the number of convenience store shoppers interested in healthy foods that can be eaten ‘on-the-go’ has increased from 59% to 66% in the past seven years...”

To grow sales, convenience store operators should look beyond simply meeting the needs of their traditional customers and embrace these growing customer segments that are demanding more and more better-for-you items that

convenience store shoppers and typically spend more, yet are often unsure where they can find convenient, better-for-you options. Overall, 34% of Fence Sitters say that there are “no convenient locations nearby” to purchase healthy foods and 41% say “it is



Keurig Kold Aims to Change the Way Americans Drink Soda

The company that revolutionized coffee consumption has launched a cold version

■ BY NACS ONLINE

Seventeen years ago, Keurig Green Mountain launched its single-serve, pod-based home brewing system, changing the way many Americans—and retailers—made coffee. This week, Keurig unveiled its single-serve solution for the carbonated beverage market, Marketing Daily reports.

Keurig Kold is now available online, and next month at some retailers in Atlanta, Boston, Chicago, Dallas, Los Angeles and New York. Journalists at the launch event had mixed feelings about the fizzy beverage maker, with some pointing to an overall drop in soda consumption in the United States as

a potential downside to sales.

“We essentially had to take a bottling plant and shrink it down and make it look beautiful,” said Keurig CEO Brian Kelley in a Bloomberg report. “Consumers want variety, they want to make the drink for themselves, but they want it to taste perfect.”

The machine doesn’t rely on a carbon dioxide canister for fizz. Instead, Keurig cold pods are part carbon dioxide beads and part flavoring. Keurig Kold offers Canada Dry, Coca-Cola, Coke Zero, Diet Coke, Dr Pepper, Fanta and Sprite flavors, as well as its own line (Flyte, Red Barn Craft Sodas and Waterful).

“We’re confident this is the

next big growth engine for the company,” Kelley informed the Wall Street Journal. Keurig has been tinkering with a cold beverage machine for five years.

The platform will give Keurig a play in more beverage categories, dayparts and consumption occasions. “Kold extends our reach from the morning daypart to an all-day, all-night appliance,” said Kelley in a press release. While the average household only includes one coffee drinker, “everyone drinks cold beverages. ... Keurig Kold broadens our appeal to more households with everything from iced teas and craft sodas, to sports drinks and cocktail mixers.” ■

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