

BottomLine

THE VOICE OF INDEPENDENT RETAILERS // VOL. 26, NO. 2 // FEBRUARY 2015



Rebate & Discount
Programs Fuel
Savings, Profits

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■ Decades of Legally // PAGE 8

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PURE MICHIGAN[®]



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BottomLine



THE VOICE OF INDEPENDENT RETAILERS
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features



AFD'S HUMBLE CHAIRMAN: GAVEL-TO-GAVEL

Patrick LaVecchia humbly calls his year as chairman as primarily ceremonial, but he actually accomplished a major change – the bylaws were amended.



DECADES OF LEGALLY SPEAKING FOR AFD

For nearly 40 years, James Bellanca Jr. and his law firm provided AFD with sound legal guidance as its general counsel.



COVER STORY //

REBATE & DISCOUNT PROGRAMS FUEL SAVINGS, PROFITS

Many organizations claim that membership has its benefits, but nowhere is it truer than with AFD, especially with its rebate programs.



chairman's message

JOHN DENHA // AFPD CHAIRMAN

Humbled & Honored to Serve You

The New Year brings new hope, challenges and a new AFPD Chairman to AFPD. My name is John Denha and I am both humbled and proud to have been elected by my peers on the AFPD Board of Directors to serve as the Chairman for 2015!

I have grown up in the retail grocery business. My family and I own and operate four supermarkets in Southeast Michigan and have served on the AFPD board for over a decade. I look forward to working with the board on behalf of the members of AFPD.

Every year brings new challenges and opportunities to serve the retail customers at our businesses. And, AFPD has developed into one of the best vehicles to use to satisfy our customers and stay ahead of the competition.

As Chairman of the Board of AFPD I am asking the board to serve our membership by opening and promoting two-way lines of communication between the members and the association. And, I want to build on the accomplishments of my predecessor, Pat LaVecchia, and the chairmen who served the association over the last century.

So AFPD members know where our efforts are concentrated on this year, I ask the AFPD Board to join me in promoting the following efforts to improve the value of membership in AFPD.

I CALL IT MY "BUCKET-LIST" BUT I PLAN TO BE AROUND FOR A LONG TIME, SO LET'S CALL IT MY PLATFORM OF OBJECTIVES FOR AFPD:

- 1** For AFPD to grow and be a force in the marketplace and the political arena we need to recruit quality members and look for opportunities to merge with other associations.
- 2** I want to conduct regional meetings in selected geographical areas to promote the Seven Pillars of Service of AFPD and provide an opportunity to get "feed-back" from members.
- 3** We want to promote and support legislations that would put a cap on SDM licenses, eliminate the "bottle-bill", and expand comprehensive recycling.
- 4** Defensively we want to protect the ½ mile rule and minimum-price regulations already in effect on alcohol.
- 5** AFPD member programs produce tangible results for members. To that end I want to strengthen our relationships with vendors and suppliers and thereby strengthen our programs.
- 6** I will call upon the members of the AFPD Board of Directors to share their time, talent, and experience to promote the universal goals of AFPD and specific challenges facing individual members.

The value of membership in AFPD is at an all-time high, and I intend to build on the accomplishments of those who served before me. So I am challenging the board and staff of AFPD to join me in lifting the image and value of membership in AFPD. In so doing we will not only upgrade the perception of our association, but better serve the retail customers who support our businesses.

I ask the help of AFPD members to join with our board members to promote the objectives outlined above, and be guided by the "Seven Pillars of Service". In closing, you, the AFPD member are the only reason for our existence, so we want to hear from you! God Bless! ■

EXECUTIVE COMMITTEE

John Denha	Chairman, 8 Mile Foodland/Huron Foods
Phil Kassa	Supermarket Retail Vice Chair, Heartland Marketplace/ Saturn Food Center
Clifton Denha	Convenience/Liquor Store Vice Chair, Wine Palace
Paul Elhindi	Petroleum/Auto Retail Vice Chair, Lyndhurst Valero
Bobby Hesano	Supplier Vice Chair, D&B Grocers Wholesale
Al Chittaro	Treasurer, Faygo Beverages, Inc.
Jerry Crete	Secretary, Ideal Party Stores
Joe Abro	Vice Chair of Fundraising, Princess Superette
Jim Garmo	Vice Chair of Community Relations, Kuzana Enterprises
John Abbo	Vice Chair of Vendor Program Development, Hartland Mobil
Saad Abbo	Vice Chair of Membership, U.S. Ice Corp.

SUPERMARKET RETAIL DIRECTORS

Najib Atisha	Indian Village Market
Tom Baumann	Ric's Food Center
Jacob Garmo	Village Food Market/Fresh Food Depot
Calvin Pattah	Food Pride Supermarket/ Fresh Choice Marketplace
Marvin Yono	Alpine Market Place

CONVENIENCE / LIQUOR STORE DIRECTORS

Frank Ayar	Walter's Shopping Place
Pat Hand	Discount Drinks
Al Jonna	Picnic Basket/Wine Merchants
Brian Yaldoo	Hills Fine Wine & Spirits

PETROLEUM/AUTO RETAIL DIRECTORS

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

SUPPLIER DIRECTORS

Ken Hebert	Coca-Cola Refreshments
Jason Ishbia	Sherwood Foods
Marsha Keenoy	Diageo
Brad Miller	SUPERVALU Midwest Region
Gary McGuirk, Jr.	Liberty USA
Brian Pizzuti	National Wine & Spirits Corp./RND
Mike Quinn	Pepsi Beverages Company

ASSOCIATE DIRECTOR

Tiffany Otis-Albert	Life Secure
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EMERITUS DIRECTORS

Pat LaVecchia	Pat's Auto Service
Joe Bellino, Jr.	Broadway Market
Jim Hooks	

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AFPD's Humble Chairman: Gavel-to-Gavel

Patrick LaVecchia humbly calls his year as chairman as primarily ceremonial, but he actually accomplished a major change – the bylaws were amended.

They redesigned the structure of the board to operate more efficiently. They divided the board into different categories and each group has its own chairman. Each group meets separately from the board about four times a year and then reports back at the larger board meeting.

“This really streamlines everything,” said LaVecchia. “The board meetings will run smoother and quicker and this really allows everyone to have a voice. It is quite challenging as a chairman to control such a large board and give everyone an opportunity to speak during the meetings.”

Consistent with his hesitation to take credit, LaVecchia commended President and CEO Auday Arabo along with recently retired in-house counsel, Jim Bellanca, Jr. and board member Paul Elhindi for writing the language and drafting the changes. “Auday and Jim truly took ownership of this and really led the way in revising the bylaws,” said LaVecchia. “Paul was also very instrumental making this necessary change.”

The owner of Pat's Auto Service in Ohio was the first Ohio member and the first petroleum dealer to serve as chairman of the 105-year-old association.

LaVecchia has been a member of AFPD since the merger of the petroleum dealers and AFD in 2006. However, he was an active member of the service station dealers' association for many years prior to the merger. In fact, he served as president of the Ohio group for six years.

Since being on the board of AFPD, LaVecchia has been actively involved in government affairs programs and served on the Government & Legislative Affairs Committee.

“I would have loved to have increased membership by a bigger percentage over the last year but the economy in our industry is still very tough,” he noted. “We also focused on reaching out to our existing



members to continue to demonstrate the benefits of an AFPD membership.”

During his year as Chairman, AFPD also streamlined vendor programs. “We have a great team of board members who really work hard on providing the best programs possible for our members.”

LaVecchia is ready to hand over the gavel to the new chairman. “I would say to him to stay focused and organized,” he said. “AFPD has a great staff of people and us as board members need to help them. The new chairman has so many people on the board ready to help him. Joe Bellino, Bobby Hesano, Paul Elhindi are just a few of the people who will step up and assist our new chairman.”

LaVecchia has been in business since 1967. In 1977, he moved his business to his current location in Rocky River, a suburb of Cleveland. They have been part of the community's fabric for years and he has seen a lot of change during that time.

“It has been such a pleasure working with the AFPD staff and serving as the association's chairman. I am truly honored to have been nominated and to serve.” ■



At the Helm and Leading the Way

John Denha has been a member of AFPD since 1989 and has been on the board for 10 years. Outgoing chairman Patrick LaVecchia will pass the chairman gavel to Denha this month making him the 58th chairman of the association.

He grew up in the grocery business having been put on the work schedule at the age of 15. "I have loved the business ever since," recalled Denha. I was eager to learn the business and find ways to improve it."

He quickly realized the importance of relationships. "I focused on understanding what our customers wanted and on what makes them happy."

Working with his two brothers and father, the Denha family owns four grocery stores in Metro Detroit and each store has been part of the community's fabric in which they serve.

Like all of those before him, Denha has a list of priorities for his term as chairman. "I really want to focus on town hall meetings throughout membership areas," said Denha while working at one of his stores. "I think we really need to reach out and connect with members throughout the year and in every region we have members."

With that goal of building a stronger bond between members and the association, Denha is determined to increase membership. "I also want the association to continue helping our members stay successful among the competition and we can do this by creating stronger programs."

He will look to other board members to help him fulfill his goals. "I think it is important that all board members spread the word about AFPD and recruit members," said Denha. We also need board members to recruit vendors and participate in more programs. There are such great benefits and not everyone is taking advantage of them. "

The new Chairman also wants to remind members of the value in the association's leadership. "Our lobbying efforts in Lansing and Columbus are critical," said Denha. "Individually we cannot speak for



ourselves but collectively we have a strong voice and it is being heard on regular basis among lawmakers in both states."

Denha explains that the association has variety of programs for businesses at all levels. "Our program endorsement committee is a vital part of the association as is the charitable work we do with the college scholarship program and Turkey Drive. We give back to the community more than most associations and non-profits."

In addition to the programs AFPD offers, there are the events such as the Annual Trade Dinner and golf outing that allows members to connect and celebrate the association Denha added.

The challenges Denha faces are the same others have faced because the industry is forever evolving. "There is more competition than ever before," noted Denha. "For example, chain stores and independent dollars stores, gas stations and hardware stores are all carrying grocery items. Big Box stores and supermarket chains are constantly expanding."

AFPD allows the independent retailer to compete. "If I didn't believe in AFPD, I wouldn't have become the chairman," said Denha. "This association does more than most people will ever know. We fight for our members while constantly giving back to the community. We keep our members abreast of the industry. We have more government contacts than most and we are always only a phone call away." ■

February is for *Valentines*



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Decades of Legally Speaking for AFPD

For nearly 40 years, James Bellanca Jr. and his law firm provided AFPD with sound legal guidance as its general counsel.

In the late 1970s, when the organization was still known as the AFD, James' brother, Paul, began attending Board of Directors meetings as general counsel. Three years later, James—better known as Jim—took over the legal reins. Since then, he noted, he missed fewer than five board meetings.

It was a different world back then, said Bellanca, who retired as AFPD's general counsel late last year. The board at the time was made up members who had served many years and met at the association's offices on 8 Mile Road.

"The board was dependent on its executive director almost completely," he said. "It really served as nothing more than a rubber stamp."

During the early years of Bellanca's time with AFPD, the industry was changing, and younger members were becoming leaders in the industry. The new board members began to ask questions and wanted a greater say in the association's direction as well as its day-to-day activities.

"I believe there was only one part-time employee other than the executive director back then," he recalled. "The officers of the board began to exert influence over the executive director at the direction of the full board, which had a significant minority who resisted change."

The split on the board lasted a few years until the executive director, who had headed the organization for almost 20 years, resigned.

"The board successfully lured Joe Sarafa, a young, dynamic lawyer with family ties to the industry, as its executive officer," he said "His work ethic, honesty and reputation began to change everything about the association.

"Working side-by-side with Joe for his almost 20-year tenure to change the organization, to change its structure, to change its bylaws and to lay the



groundwork for it to be the organization it is today was one of the most rewarding experiences of my professional career."

Bellanca said helping to change AFPD's direction is his most memorable achievement.

"I think the accomplishment I am proudest of is helping to change the image of the association from a group to be dealt with to a group whose ideas should be listened to and respected," said Bellanca. "We went from being considered part of the problem to becoming part of the solution. It was a game-changer in the Michigan Department of Agriculture, Liquor Control Commission, Lottery and so on."

During his tenure, AFPD worked to make major changes in the health code, WIC and food stamp regulations and lottery rules.

"It was aided by establishing our association as the voice for our industry," he said. "The incorporation of suppliers into our board gave us credibility everywhere. The association is now looked on as being a voice to be heard for positive change in one of the most important industries in Michigan's economy.

"Adding suppliers to the board transformed it almost immediately, not only internally but externally. It showed that folks with different views and perspectives can learn from each other."

The move also allowed AFPD to grow into a true statewide organization as retailers from outside the Detroit tri-county area sought positions on the board. Local suppliers helped search for other leaders in the industry throughout Michigan.

Another significant change during the Bellanca years was AFPD's merger with the service station/petroleum trade group.

"This brought together another huge retail industry with many of the same problems and issues as the food industry," he said. "The merger has continued to pay dividends to both industries and has opened the association's path toward a third change, which is transforming AFPD into a regional force."

This merger laid the groundwork for AFPD's expansion from its Michigan and Ohio base to a multi-state association.

"We now boast members in Pennsylvania, Indiana and Illinois and plan to open offices throughout the Midwest region and beyond," he said.

Recent by-law changes and modern communications will smooth AFPD's growth as the voice for independent retailers not only in state capitals but also Washington, D.C.

"Success and status in an industry require compromise and understanding of what the other people's needs and wants are," said Bellanca. "If you respect those who have a different point of view, you will gain their respect. Your voice will have greater meaning, and it will be heard."

Bellanca said his departure from AFPD leaves him with some regrets.

"I will miss my association and constant contact with the board of directors, who are some of the finest people I have had the privilege of knowing," he said. "They are honest men and women devoted to their business, charitable endeavors, their faith and their families." ■



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Your 2015 Guide to AFPD's Board of Directors

EXECUTIVE COMMITTEE



John Denha – Chairman, has owned 8 Mile Foodland, a family business, since 1989. He serves on the Downtown Southfield Cornerstone Development Authority. He also owns 4 other grocery stores with his family.



Phil Kassa – Supermarket Retail Vice Chair, owns Saturn Markets in Dearborn Heights and Detroit; Sak N Save in Westland; Heartland Marketplace in Farmington Hills and Westland; and a dollar store in Southfield, Michigan.



Clifton Denha – Convenience/Liquor Store Vice Chair, has been a retailer for 43 years, has owned more than 24 different stores, and co-owns Wine Palace in Livonia, Michigan, with his brother for the last 26 years.



Paul Elhindi – Petroleum/Auto Retail Vice Chair, owns Lyndhurst Valero, a gas station and convenience store in northern Ohio, as well as a number of Subway Restaurants.



Bobby Hesano – Supplier Vice Chair, owns D&B Grocers Wholesale, a wholesale food products warehouse that serves the grocery industry and currently employs over 60 people.



Al Chittaro – Treasurer, is president of Faygo Beverages, Inc. He holds a B.S. from Michigan State and an MBA from Madonna University.



Jerry Crete – Secretary, is vice president of the Ideal Party Stores in Bay City, Michigan and has been in the food and beverage business for more than 32 years. He holds a bachelor's degree in finance from MSU and an MBA from Central Michigan University.



Joe Abro – Vice Chair of Fundraising, is the owner of Princess Superette in Detroit, Michigan which has been in his family for over 40 years. He is a graduate from Wayne State University and holds a BA in Accounting. Joe has been in the retail grocery business for 22 years and is also a CPA.



Jim Garmo – Vice Chair of Community Relations, has been in the food industry for more than 35 years. He works for Kuzana Enterprises and is currently affiliated with Shoppers Valley Market in Wyandotte, Michigan.



John Abbo – Vice Chair of Vendor Programs, is president of Abbo-Thomas Investments and is responsible for operations at Hartland Mobil. He has been in the food and beverage industry since 1983 and previously owned and operated a three-store chain.



Saad Abbo – Vice Chair of Membership, is the owner of U.S. Ice Corp. which he and his father started in 1984. Saad previously worked at three different supermarkets which his father owned beginning when he was only 12 years old.

SUPERMARKET RETAIL DIRECTORS



Najib Atisha has been a retailer for 38 years. He owns Indian Village Market and Lance's Hometown Market in Detroit. He is a member of Barton McFarland Neighborhood Association and the Indian Village Association.



Thomas Baumann is the Vice President of Operations at Ric's Food Center in Mt. Pleasant, Michigan. He holds a Business Management degree from Northwood University. Tom is a Rocket Football Coach and a State Manager for the local High School's musicals.



Jacob Garmo's family owns Village Market and 6 other retail stores in Michigan. He owns the exclusive distribution rights for Lavish Premium Vodka Cocktail. He studied Business at Oakland University.



Calvin Pattah has been involved in the grocery business throughout the Detroit region since 1976. Since 2003, he has made his own name in the local grocery scene by operating the Food Pride Market near Wayne State University in midtown Detroit. Calvin is a graduate of Detroit Catholic Central High School and holds a business communications degree from University of Detroit Mercy. He is married with 2 children.



Marvin Yono has been in the retail food industry for more than 14 years. He owns Alpine Marketplace in Linden, Michigan. Marvin has a B.B.A. from the University of Michigan.

CONVENIENCE / LIQUOR STORE DIRECTORS



Frank Ayar founded Ayar Property Management & Development LLC, and is president of Two Brothers Liquor and Food, Inc., and owns and operates Walter's Shopping Place. He has been active in the food, beverage, and petroleum industries since 1986. Ayar earned an associate's degree from Lawrence Technical University.



Patrick Hand has worked at Discount Drinks Etc., Ltd. since 1994. He was born and raised in Southeastern Michigan, but he attended John Carroll University in Ohio, and holds a BA in Business Administration/Marketing. Patrick is married with 4 children.



Al Jonna has been in the retail grocery business for more than 27 years and has owned and operated several successful Michigan businesses, including Vintage Market in Westland, Picnic Basket in Plymouth, and Jonna's Market in Taylor.



Brian Yaladoo has worked in the food industry for more than 38 years and owns Hills Fine Wine & Spirits in Bloomfield Hills, Michigan.

PETROLEUM/AUTO RETAIL DIRECTORS



Kevin Bahnam owns and operates four USA 2GO gas stations in the Detroit metro area and two Tim Horton's locations in Novi, Michigan. He holds a B.S. in computer programming.



Vickie Hobbs co-owns and operates with her husband, Whitehall Shell, a gas station, convenience store, and carwash that has won numerous beautification awards from the city of Columbus, Ohio.



Jim Mandas owns and operates Broadway Market Sunoco, a fuel, convenience store, car wash, and Subway sandwich outlet in Columbus, Ohio. He has been in the food and petroleum industry for 35 years and has owned six successful food operations.



Bill Michailidis has worked in the food and restaurant industry for more than 21 years. He is president of Delaware Market & Café in Delaware, Ohio, and Hamburger Inn Diner. He graduated from the London School of Business majoring in automotive mechanical & electrical systems.



Michael Mitchell is the Director of Business Development for Markham Oil Company. He is part of the second generation to work in the family business and has been actively involved in the retail and service industry for over 39 years.

ASSOCIATE DIRECTOR



Tiffany Otis-Albert has been in the health care/ insurance industry for 22 years and is currently the President of LifeSecure, a Blue Cross Blue Shield subsidiary. She is a graduate of the University of Michigan in Ann Arbor.

SUPPLIER DIRECTORS



Ken Hebert has been employed with the Coca-Cola Company since 1985. Ken has worked in Michigan for over 29 years and has lived in Michigan his whole life. Ken currently is the Sales Director for East Michigan.



Jason Ishbia is CFO at Sherwood Food Distributors. He graduated from Michigan State University and is a volunteer coach for youth athletic programs.



Marsha Keenoy is a Sales Director for Diageo North America, a global alcoholic beverages company, the world's largest producer of spirits, and a major producer of beer and wine. She has been in the food & beverage industry for more than 19 years.



Gary McGuirk, Jr., has been employed with Liberty USA for 22 years but has been both President and Owner since 2006. He is also the owner of Cold Cow Ice Cream, McGuirk Freezer LLC, ePS, LLC, GGRD, LLC and GGRD II, LLC. Gary holds a BSBA from the University of Pennsylvania.



Brad Miller is the Vice President of Marketing Development at Supervalu, Inc. where he has been employed since 1987. He received his Associated Degree in Food Marketing Management from Iowa Central Community College and his Mini MBA from the University of Buffalo in New York. He has also completed the USC Marshall School of Business NGA program.



Brian Pizzuti is the Vice President/General Sales Manager for National Wine & Spirits Company where he has been employed for the past 14 years. He serves on the Board of the Michigan Spirits Association as Secretary/Treasurer.



Mike Quinn joined Pepsi in 1985 and is currently director of convenience, grocery, and dollar channels for the Central business unit. He also serves on the board of directors for Orchards Children's Services.

EMERITUS DIRECTORS



Pat LaVecchia owns Pat's Auto Service and is a 46-year veteran of the petroleum and repair industry. He has served as president of OPRRA as well as the Great Lakes Petroleum, Retailers & Allied Trades Association.



Joe Bellino, Jr. spent his first business years in his family's beverage distributorship and owns Broadway Market in Monroe, Michigan. He serves on the Monroe Community College's board of trustees.



Jim Hooks was president of Metro Foodland, the only African-American owned and operated supermarket in Michigan. He recently sold his store but has been in the retail food business since 1969. ■

AFPD is grateful to its wonderful volunteer leaders.

If you are interested in serving on the AFPD Board of Directors, please contact Auday Arabo at the AFPD office:

aarabo@AFPDonline.org
(800) 666-6233



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petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Michigan UST Clean-Up Fund Law Signed

On December 30th, 2014, Michigan Governor Rick Snyder signed a bill (SB791) into law creating the Michigan Underground Storage Tank Corrective Action Fund. Legislation that will eventually result in the petroleum retailer getting some benefit and value for the fee of 0.875¢ paid on every gallon of refined petroleum products.

This legislation amends the Refined Petroleum Fund (RPF) by creating an Underground Storage Tank Cleanup Fund (USTCF) to be administered by an Underground Storage Tank Cleanup Fund Authority (USTCFA). The first \$20 Million collected from the 7/8ths of a cent Environmental Protection fee would be deposited into this fund with the remainder of revenues being deposited to the existing RPF. The USTCF would be used to:

- Pay principal and interest on bonds or notes issued from the fund by the Finance Authority.
- Pay approved claims made by owners/operators of leaking underground storage tanks (LUSTs).

This new fund allows for owners/operators of refined petroleum underground storage tanks to be reimbursed for their respective efforts to bring their leaking tanks into compliance with environmental protection standards by cleaning up their contaminated sites. Claimants would be required to pay a deductible and submit documentation of qualifying expenses as established by the fund authority's schedule of costs in order to receive reimbursement on their claims.

THE BILL WOULD ALSO ESTABLISH THE FOLLOWING CLAIM LIMITS:

- \$1 Million for all claims of owners/operators and their affiliates during a claim period for owner/operators of 1 to 100 refined petroleum USTs.
- \$2 Million for all claims of owners/operators and their affiliates during a claim period for owner/operators of more than 100 refined petroleum USTs.



THE FOLLOWING DEDUCTIBLES ALSO WOULD BE ESTABLISHED AS FOLLOWS:

- For owners/operators with fewer than eight (8) tanks, the owner/operator would pay an annual fee of \$500 per tank along with a deductible of \$15,000 per claim.
- For owner/operators with eight (8) or more tanks, the deductible is \$50,000 per claim.
- Implementation of this process could take as long as nine (9) months before an owner/operator could use the USTCF as a means of financial assurance.

So, keep your UST environmental tank insurance in force! Also be sure to continue registering your USTs each year as required by law. You will be notified when the Authority created by this law is operational. Until that time you must keep your UST insurance in force. Watch for notices from AFPD and the State of Michigan addressing this issue.

Please feel free to call me at AFPD at (800) 666-6233 with any questions. ■

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MICHIGAN //

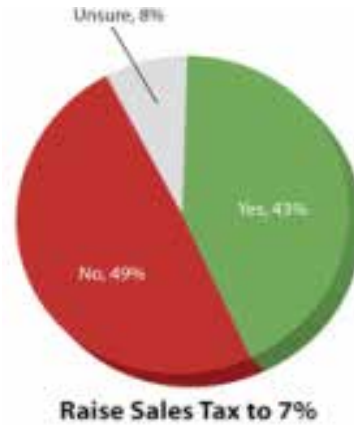
Voters Prefer Regulating Marijuana To Increase Tax Revenue

■ BY ENEWS PARK FOREST

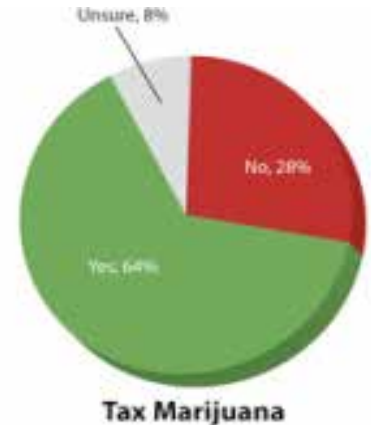
The majority of Michigan voters prefer regulating and taxing marijuana commerce to pay for roads and schools as opposed to raising the state's sales tax one percent, according to polling data released last week by Survey USA.

Sixty-four percent of respondents endorsed regulating cannabis like alcohol in order to raise state tax revenue. By comparison, only 43 percent of respondents favored raising the state's sales tax to pay for necessary road and school construction.

"Voters are suspicious of more taxes imposed upon the general population," said Tim Beck, Chair



of the Safer Michigan Coalition, which coordinated a series of municipal marijuana legalization measures this past November. "There are other, more creative ways to generate revenue to fund



roads and schools. Regulation and taxation of marijuana is an alternative voters seem to prefer."

The Survey USA poll possesses a margin of error of +/- 4.5 percent.

For more information, please visit safermichigancoalition.com. ■

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OHIO //

WIC EBT UPDATE

Ohio WIC has an Excel file that lists all of the food and formulas that have been identified as WIC-authorized in Ohio, including UPCs, PLUs and item descriptions. Ohio WIC strongly recommends that all vendors review this list prior to WIC EBT implementation to ensure that their WIC-identified items are accounted for. Any reported "missing" items will be researched and, if determined to be authorized, will be added to the Approved Products List file used for WIC EBT. To request this file, please email ohiowicupc@odh.ohio.gov.

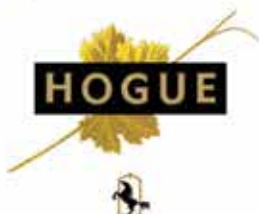
Furthermore, Ohio WIC vendors that will be utilizing a stand beside POS device for WIC EBT should begin making procurement arrangements as soon as possible to ensure timely delivery. If you have questions about the procurement process, please email ohiowicebt@odh.ohio.gov. ■



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Top Regulatory Issues for Fresh Foods in 2015

■ LIZ WEBBER // SUPERMARKET NEWS

A host of regulations on nutrition, food safety and country-of-origin labels that will be released or take effect this year promises to keep retailers on their toes in 2015.

Just after Thanksgiving last year, the FDA released its long-awaited rule on menu labeling, which included extensive requirements for supermarkets.

"This was absolutely something that we were not expecting this type of scope at all," said Jennifer Hatcher, FMI's SVP of government & public affairs.

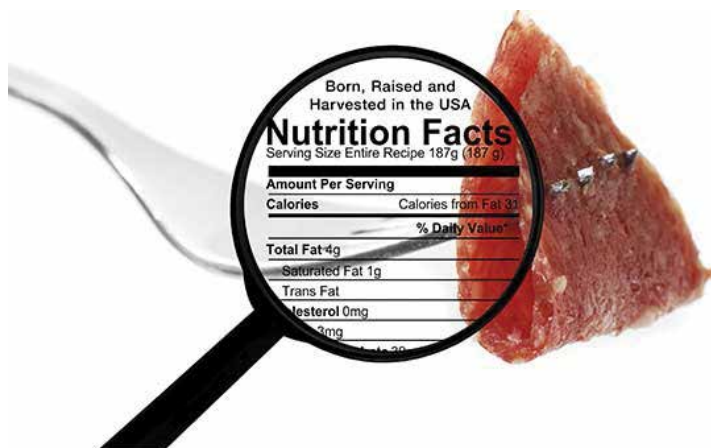
Any retailer with 20 or more locations will need to display calorie counts for many items in the deli and bakery within a year.

"We've done some audits of our stores. We've had some of our members do audits of stores. And the number and range of products, and honestly the confusion about coverage of products, is excruciating," said Hatcher.

Even in smaller stores, FMI found no fewer than 100 products that would need labels.

The costs of calculating calorie information and creating related signage are expected to be high. The Food Institute, an industry organization that provides information services, estimates the total cost for restaurants and supermarkets will be \$111 million to \$118 million each year.

Another issue for retailers will be understanding the minute details of the rule. For example, olives in a salad bar must be labeled, but olives in an olive bar don't have to be. While whole cakes were omitted from the final rule, cake slices must



carry calorie information.

"And even [FDA Commissioner] Margaret Hamburg commented the rules aren't simple and straightforward. So I think there'll be a lot of education necessary for the grocery industry moving forward," said Brian Todd, president and CEO of the Food Institute.

Hatcher noted that FDA has not yet provided specific information on what the calorie labels should look like, such as size and location of the sign and font and font size.

FMI and NGA plan to continue communicating with members about what the rule means and lobbying Congress to pass a bill limiting the rule's scope.

"We need to address two things. One, we need to address the fact that this thing goes into effect in less than a year, which is going to be a challenge for the industry. And two, we need to continue to address the fact that grocery stores shouldn't be included in this," said Greg Ferrara, NGA's VP of public affairs.

Hatcher pointed out that retailers currently are facing a whole slew of regulations in addition to menu labeling, from an update to the Nutrition Facts

panel and front-of-pack labeling to country-of-origin labeling for meat and Food Safety Modernization Act rules.

"One year clearly is not enough time to do what's being asked," said Hatcher.

FSMA & COOL

Since Congress passed FSMA in 2011, the FDA has released proposed rules for the law's implementation slowly — so slowly that retailers may not have prioritized the provisions before this year.

"I think one thing we've found is a lot of companies seem to be — they are waiting until the rules are in the ultimate final form before they're looking to make any changes regarding them," said Todd.

However, the FDA now has court-mandated deadlines for issuing the final rules. In order to meet those deadlines, the FDA will likely need to put out some of the final rules early this year, according to Hatcher.

FMI has also requested the FDA issue a revised proposed rule on sanitary food transportation to take into account industry



feedback, as the agency did for the rules on preventive controls for human and animal food, produce safety and food imports.

Given the intricacies of the many FSMA rules, FMI created a chart (to the right) to easily show which rules apply to different types of retailers, from those with only stores to those with their own distribution centers, truck fleets and import business.

NGA also works to make sure members understand the complexities of the rules.

“So FSMA we’re going to continue to do what we’ve been doing, which is helping our retailers and wholesalers, and particularly those self-distributing retailers and the wholesalers, comply with those provisions that impact them the most,” said Ferrara.

COOL NEEDS CONGRESSIONAL ACTION

After the World Trade Association ruled in favor of Canada and Mexico on a challenge to country-of-origin labeling for meat in October, the U.S. was left with few options.

The WTO will probably decide on a final appeal by this summer, and it is likely to side against the U.S. again, according to Andy Harig, director of government relations at FMI. Canada and Mexico could then be awarded retaliatory tariffs by the end of 2015 or early 2016.

“Assuming everything plays out the way we think it’s going to, Congress is going to have to act on this. Because the level of retaliation promises to be significant,” said Harig. The U.S. is looking at tariffs of more than \$1 billion, he said.

FSMA Compliance at a Glance: Provisions with which Certain Facility Types May Need to Comply

	Retailer	Retailer with central kitchen or off site production	Retailer/wholesaler with DC	Retailer/wholesaler w/ DC, truck fleet	Retailer/wholesaler w/ DC, truck fleet, imports products
Produce Safety	●	●	●	●	●
Reportable Food Registry	●	●	●	●	●
Facility registration and recordkeeping		●	●	●	●
Preventive Control Plan		●	●	●	●
Food Defense Plan		●			
Sanitary Transportation			●	●	●
Foreign Supplier Verification		●	●	●	●
Recordkeeping		●	●	●	●

Those tariffs could impact many industries outside food and agriculture.

“One positive aspect is because of what is going on with the WTO there are now a much broader coalition of folks who interested in this, from the U.S. Chamber of Commerce to the National Association of Manufacturers and a lot of folks in between, because the WTO could award Mexico and Canada retaliatory tariffs against the U.S. on a variety of products,” said Ferrara.

Those organizations formed the COOL Reform Coalition to pressure Congress to pass legislation to alter labeling requirements.

“This is really about now that U.S. industries that are no way involved in this issue are going to suffer and pay a price and potentially have some job losses, certainly have lost sales, if these tariffs go into place,” said Harig.

WIC & SNAP

Retailers will also be keeping tabs on potential action on the Special Supplemental Nutrition Program for Women, Infants, and

Children (WIC) and Supplemental Nutrition Assistance Program (SNAP) in 2015.

In particular, WIC is up for reauthorization this year.

“It’s unclear at this point whether they actually will be able to reauthorize the program this year or it’s something that gets dragged into next year as well and they have to do some temporary extensions,” said Ferrara.

“But there’s a whole host of things that I think need to be addressed and looked at with WIC, ranging from how do we deal with WIC during disasters, how do we deal with who is an authorized vendor and what those stores look like, and how can we make the program run more efficient.”

FMI plans to meet with members of the House and Senate committees responsible for WIC to discuss possible improvements to the program.

“I think that all of our members agree that the WIC program is a very important program. And they also agree that is incredibly complex in terms of store-level operations,” said Hatcher. ■



Coming to a Store Near You: Chip and (Maybe?) PIN Cards

As liability deadline for EMV adoption nears, merchants have incentives to adopt new technology

As people resolve to change habits with the New Year, one habit that they won't have a choice about changing is "swipe" versus "dip" when paying by card at retailers across the country, as the United States embraces EMV or "chip and PIN" cards.

However, as a recent article in USA Today points out, the PIN part of "chip and PIN" is something of a misnomer. In the rest of the world, when people buy with a credit card, they dip their card in the reader and then input a personal identification number, similar to an ATM.

With the new, more fraud-resistant cards in widespread use, data breaches like those that hit Target and Home Depot should become less common, because merchants won't be storing anything useful to thieves in their systems. USA Today cites a report by the Federal

Reserve Bank of Kansas City, Mo., stating that the chip cards could reduce credit card fraud by 40% in the United States.

But getting to that happy day requires money, work and expense on merchants' part, as the October 1 liability shift approaches. At that time, merchants who haven't switched to EMV-compliant card readers inside the store will be liable for fraud if there's a problem.

"It's not going to be without cost," Todd McCracken, president and CEO of the National Small Business Association (NSBA), told USA Today. "Depending on the size of the establishment, replacing all their card machines is going to cost a pretty penny."

Costs will vary depending on how big a merchant is. For smaller mom-and-pop operations, new card readers

may be available for less than \$100. And credit card companies are working with merchants to help upgrade: For example, American Express will begin offering \$100 in reimbursement to small merchants that switch to the chip card readers in February.

The article emphasizes that the biggest question for merchant groups like NSBA, is whether the savings on fraudulent charges that the credit card companies will see end up being translated into lower rates for merchants.

"They've been telling us for years that the reason small businesses pay such high fees for taking credit cards is fraud," NSBA's McCracken said. If the liability is moving to the merchant, and if the new chip cards are so much more security in the first place, the credit card fees small merchants pay should go down. ■

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MICHIGAN //

In Beer-Thirsty State, Craft Distilleries Wage Uphill Battle

■ BY GARRET ELLISON // MLIVE



Belly up to most Michigan bars and ask what craft beers are stocked, and you're likely to either be handed a list or given a handful of options.

The same question about craft spirits is generally met with "Um ..." Or, "let me check," followed by — maybe — a suggestion or two, assuming the bar stocks any.

Rifino Valentine wants to change that.

The founder and owner of Valentine Distilling of Ferndale likes to say he won't rest until there is "no more Grey Goose vodka sold in Michigan."

It's a boisterous and catchy claim. Unfortunately for Valentine and the expanding Michigan spirits industry, it seems far-fetched. In a beer-thirsty state, distillers and experts say the tide in Michigan alcohol production is not lifting all ships equally.

"When you look at us from an industry-wide perspective, micro-distilling is kind of like where the micro-brewers were 20 or 30 years

ago," said Valentine. "The industry is following the same pattern, but we're just at the beginning."

GROWING RANKS

By some estimates, the nascent spirits industry in Michigan could be worth \$400 million to the state's economy once it starts firing on all cylinders.

The ranks are growing at an escalating clip and owners project a sense of tempered optimism, although the market share they represent is still minuscule.

"We have some loyal customers up our way," said Kent Rabish, president of Grand Traverse Distillery, which recently announced its sixth tasting room will open in Grand Rapids' Downtown Market this December.

"I just need more people to try it."

Around the state, in cities large and small, entrepreneurs such as Valentine and Rabish are encouraged by the tide of beer drinkers turning away from big

brands like Bud Light and Coors in favor of micro-brewed beer made in their own backyard.

Distillers hope to cash in on shifting consumer tastes by offering a different alcohol product that matches quality with the likes of Grey Goose, Ketel One and Jack Daniels.

In Grand Rapids, Long Road Distillery plans to open a bar, restaurant and manufacturing facility soon on Leonard Street NW. Next year, Gray Skies Distillery plans to rehabilitate a storage facility in the city's North Monroe industrial district.

In southeastern Michigan, Two James Distillery became the first since Prohibition to start making liquor legally in Detroit when it opened last year in Corktown.

In Lansing, American Fifth Spirits marked that city's first distillery upon opening this fall. Other cities or towns with successful distilleries include Holland, Three Rivers, Sparta, Chelsea and Lake Leelanau.



Those are just a few of the growing number of distilleries either open or planned around Michigan. Nationally, the American Distilling Institute says there are currently about 800 operating distilleries with another 200-some under construction.

Michigan's surge is widely credited to a batch of 2008 state regulatory relaxations that, among other things, dropped licensing costs and allowed small distillers to sell bottles directly to customers at tasting rooms.

"We're approving more distillery licenses now than there has ever been," said Andy Deloney, chair of the Michigan Liquor Control Commission. The agency, which regulates alcohol manufacture, sale and distribution, records 37 distillery licenses approved statewide.

"That's dozens more than just three, four years ago," Deloney said.

TOUGH OUTLOOK FOR CRAFT DISTILLERS

Although the upward trend is clear, many feel the industry outlook could improve.

Distiller: "I can't advertise my way into people's hearts. I just can't"

Michigan distillers face a confusing tangle of state and federal regulations that trace their origins to the Prohibition era, and a heavier tax burden than beer and wine.

On top of that, craft liquor faces stiff competition from international conglomerates with deep pockets, which think nothing of dropping millions on advertising and marketing gimmicks such as sending attractive women into bars with

discount offers.

Lately, many of the "buy local" folks, a core craft spirits demographic, have glogged onto the fact certain craft distillers, including some in Michigan, have been using bulk-purchased industrial spirits to jump-start operations — a controversial move.

The flap over use of rectified, or neutral-grain spirits (NGS) — over which large brands such as Tito's Vodka and Templeton Rye Whiskey are battling false advertising lawsuits — was part of the discussion about quality standards during formation of the new Michigan Craft Distillers Association.

"If you are going to be part of this association, you're going to be held to a standard that you must actually produce your product and not just be a rectifier or bottler," said Valentine, president of the MCDA. "There is room for using some NGS, but your primary business has to be making your own stuff."

DISTILLERS MISSING FROM LATEST LIQUOR CODE CHANGES

The new MCDA, roughly equivalent to the Michigan Brewers Guild, was created this year to help Michigan distillers lobby for their interests in Lansing.

That need became apparent earlier this year, when liquor code revisions heavily favored the state's craft breweries without doing much to help the distilleries.

The revisions came from a 2012 state Office of Regulatory Reinvention report that issued 82 formal recommendations on ways to upgrade Michigan liquor control rules.

Instead of passing into law

a handful of expanded sales privileges for small distillers — such as creating a license for wine and spirits festivals, for example — lawmakers choose to focus on relaxing brewery rules, leaving spirits for another day.

"The brewers needed these reforms for some of them to expand," said Scott Ellis, director of the Michigan Licensed Beverage Association. "I think the next step is to look at the distilleries."

Internally, Deloney said the MLCC has been looking for ways to aid distillers on the administrative end. One change just hitting the books is the addition of a Michigan-made section to the pricing booklet that bar and restaurant owners use to order liquor from one of the three state-controlled warehouses.

Of the roughly 5,500 products listed in the state distribution system, several dozen of them will now bear the mark of Michigan-made.

The MLCC also is phasing out the booklet's paper edition in January, which Deloney said would allow liquor manufacturers to adjust their product prices without having to notify the state three months or more in advance.

CRAFT SPIRITS TAXED THE SAME AS BACARDI

Bureaucratic upgrades are nice, but distillers say it's peanuts compared to the potential benefits of taxation parity with beer and wine makers.

Because Michigan is a "control" state, the government sets the minimum retail price of

MICHIGAN CRAFT DISTILLERIES
continued on next page



MICHIGAN CRAFT DISTILLERIES

continued from previous page

liquor sold through the state's partially-privatized distribution system. By comparison, the price of beer and wine is determined by the market.

In Michigan, warehouses called Authorized Distribution Agents (ADAs) handle the mechanics of distribution while the state buys the booze, authorizes distribution, and collects taxes — including a 65 percent markup of the wholesale price.

The complicated process traces its roots to post-Prohibition and the three-tiered system developed by John D. Rockefeller in the 1930s. It represents significant tax revenues for control states like Michigan, but is a heavy burden on producers.

"You're seeing people exporting to other states because they don't have that markup," said Kris Berglund, a Michigan State University professor who runs the school's Artisan Distilling Program, which produces Red Cedar Spirits.

"People will sell in Illinois and Indiana because of that," he said. "Others just bite the bullet and take their chances."

At Grand Traverse Distillery, Rabish said a 750-milliliter bottle of his True North Vodka, which retails for \$29.99, is sold to the state for \$15.97. The state takes \$14.02 out of the shelf price, giving between 12 and 14 percent of that to the retailer.

Out of his \$15.97, Rabish pays more than \$2 per bottle in federal tax, plus other distribution fees and commissions. Operation and production costs further crimp profits.

Rabish said he makes the most profit on bottles shipped overseas to Japan, Germany and Sweden, where there are no taxes on consumption. Valentine Distilling also exports, selling in seven U.S. states and several countries in Europe.

"All this rhetoric and talk about being pro-business and especially pro-Michigan business — at this point with distilleries, it's exactly that: Just talk," Valentine said.

"Over the next couple of years, the Michigan Legislature really has to look at classifying a local small distiller at a different tax rate than Bacardi International."

BRIGHT SPOT: TASTING ROOMS

FILL A GAP

The battle for Michigan liquor, though, is ultimately won at the cash register.

On the restaurant and bar side, getting bartenders to push craft spirits is hard. With little incentive to adjust, most pour brands they know and trained on.

"There's a lot more risk from the standpoint of the bar owner to try something that might not be well known," said Christopher Baker, a Southfield Varnum firm attorney who specializes in beverage law.

"Because the price is fixed, if you can't sell that bottle, you're going to be stuck with the product."

On the retail side, some craft bottles compete with the big brands — Valentine prices his vodka \$2 under Grey Goose, for example. But economies of scale dictate that aged and labor intensive liquors like whiskey and bourbon will cost more from the little guy.

To overcome the brand loyalty hump, distillers rely on tasting rooms.

State law allows an unlimited number of tasting rooms where a distillery can stock product and let customers try a single 1-ounce sample in a shot glass, a cocktail or a mixed drink.

If the customer likes their sample, a distiller like Rabish hopes to sell them a fifth or pint of his Old George Rye Whiskey at \$54 or \$32 a bottle, respectively.

In addition to the tasting room Rabish is opening in Grand Rapids, he operates several others around the Traverse City area and one in Frankenmuth.

The expansion goal, he said, is one or two more per year.

"I can't advertise my way into people's hearts. I just can't," he said. "Most people don't want to spend \$30 to \$40 on something they haven't tried."

The physical presence makes a big difference, say industry advocates.

"What counts is that gift shop — where people can come in, have a taste and you sell them a case," said Bill Owens, president of the American Distilling Institute. "They go home and become a brand ambassador who visited this cool place."

Hopefully, says Rabish, those customers go back to their neighborhood store and ask the owner to begin stocking Grand Traverse Distillery. In an industry operating at thin margins in a high-tax state, the word-of-mouth advertising among a primed populace is enough of a lifeline for now.

"For me, that's the only reason we're still in business," he said. ■



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MICHIGAN //

Snyder Signs Bill Requiring Amazon and Other Online Companies to Collect Sales Tax

Michigan Retailers celebrated Thursday as Governor Rick Snyder signed legislation designed to require companies selling goods online to Michigan residents to charge the state's 6 percent sales tax.

Retailers have long sought the bills in response to companies like Amazon not charging Michigan sales tax and dubbed the legislation "Main Street Fairness," contending they had situations where customers would visit their stores, see products, ask questions about them and then purchase for less from an online retailer that did not assess the sales tax.

SB 658 (PA 553) and SB 659 (PA 554) take effect October 1, 2015.

"It puts our retailers at a competitive disadvantage," Mr. Snyder said at a signing ceremony of the law. "That's not right."

The Senate Fiscal Agency projects the legislation could yield as much as \$60 million annually for the state, although the amount could vary substantially. If Congress passes a law making clear online retailers have to recognize state sales taxes, the amount would grow into the low hundreds of millions, Mr. Snyder said.

Some conservatives have attacked the legislation as a new

tax, but Mr. Snyder pushed back.

"Some people like to talk about you increasing taxes. We are not at all," he said. "This is a collections issue."

The bill sponsors, Senate Minority Leader Jim Ananich (D-Flint) and former Rep. Eileen Kowall (R-White Lake Township), said the legislation would protect local businesses and local workers.

Barb Stein, owner of the Great Northern Trading Company in Rockford, praised the legislation.

"We are part of the fabric of our local communities," she said. "This legislation treats us fairly and that's what we asked for." ■

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Rebate & Discount Programs Fuel Savings, Profits

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

■ BY KRIS HARRIS

Many organizations claim that membership has its benefits, but nowhere is it truer than with AFPD, especially with its rebate programs.

The rebate programs started in 2009, when AFPD's then-new President and CEO Auday Arabo wanted to provide new benefits to retailers to thank them for their membership. While AFPD already had a program involving such insurers as North Pointe and Blue Cross Blue Shield that gave discounts to members, Arabo brought his tried and true system from California to put money back into the members' pockets.

The rebate plan launched with just a handful of participants, including Prairie Farms Dairy, Dairymens Milk Company and Liberty USA. In just a few years, the program has grown immensely to cover many new products that help retailers stay competitive. The newest participants include Fisher Printing, Oscar Larson, Worldpay and Accident Fund.

"The biggest reason to take advantage of the programs that AFPD offers is so you're not leaving any dollars on the table, especially with vendors you're already doing business with" said Allan Girvin, Director of Sales and Marketing at Heeren Brothers Produce in Western Michigan.

A group of dedicated AFPD board members gather every month to examine the rebate programs and determine the best ways the system can help members. The Program Endorsement Committee, which has been chaired by Paul Elhindi, meets monthly to look for ways to maximize the benefits of the rebate programs.

"We go through every program for the benefit of the organization and its members and try to get the best deals available for our members," said Elhindi. "The

members on the Endorsement Committee work very hard to make sure the programs that are out there are very competitive, beneficial to the members, and they are going to put money back in their pockets."

The committee encourages members to attend the meetings and offer suggestions about future programs that could help retailers and suppliers alike.

"I'd love to get feedback from all of the membership base if there are any programs or manufacturers they want us to look at. If they want to be a part of the process, every member is invited. You don't have to be a member of the board to attend these meetings," he said.

Michigan retailers have access to rebates ranging from various food programs and legal consultation to supplies and insurance. Among the food programs offered to Michigan members are Better Made Snack Foods, Prairie Farms Milk and Ice Cream, Folgers Coffee, US Ice and Heeren Brothers Produce. The D&B Grocers Salty Snacks rebate program is available in Michigan, Illinois and northern Ohio.

The programs are designed to help retailers not only reduce their costs but also provide others ways to increase profits.

"Retailers are looking for other revenue streams and other opportunities that will garner returns to their operations or themselves," Girvin said. "When a retailer can couple the program with quality product and service, it becomes a win-win for everybody."

Conifer Insurance and Accident Fund, aid retailers by offering programs for liquor liability, workers compensation and Underground Storage Tank Coverage. Michigan programs also provide access to general legal advice as well as consultation for members who need assistance with hospitality and alcoholic beverage laws.

Ohio members can take advantage of Liberty USA's Convenience Store Buying Program, which offers rebates through its c-store distribution program, and free legal consultation from Pepple & Waggoner Ltd.'s program. AFPD's CareWorks program provides money-saving opportunities to Ohio retailers on workers compensation and rebates for all Dairymen purchases through its milk buying program.

AFPD has also crafted a national rebate program for all members that covers a wide variety of products and services. National rebate participants include Nestle Ice Cream, Sherwood Foods, Monster Energy and more. The programs offer quarterly or annual rebates that are based on purchases.

"The programs are important," said Thomas Condor of Village Food Mart in North Kingsville, Ohio. "In this kind of business, every penny to the bottom line is how you survive. It's a tough market. We need all the advantages that we can get and focus on bringing more people on board to give us more buying power."

Retailers' supply needs can be filled through such national programs as Office Depot, UniFirst Uniforms and Supplies, Leanin' Tree Greeting Cards and Fisher Printing.

On the financial side, retailers can receive special pricing and extra commissions on money transfers, money orders and utility bill payments by using the MoneyGram International program. They also have access to credit-card processing rebates from the Worldpay program.

"The most important thing I believe our company has to offer is service," said Nenif Michael of Worldpay. "We have 24-7 service, and any time a customer has a problem and calls, they talk to a real person."

What really sets the national programs apart from the regional programs is the training offered to ensure members are operating according to law.

For example, Training for Intervention Procedures (TIPS) teaches retailers how to legally sell alcohol for off-premises consumption, and UST owner/operator training provide certification classes for retail stations and UST operations. The training satisfies U.S. EPA requirements for both Class A and Class B operators.



One of the most time-consuming tasks for retailers is coupon redemption, which is why it is also offered as a national program. AFPD's program saves members time and money without worry.

While AFPD's rebate programs have expanded greatly, efforts to help members save money and cuts costs are far from over. One program that's in the works focuses on service and repair for station owners.

"There will be a national auto repair program coming through," said Elhindi. "We are still putting things together, but that is something Auday wanted us to target and work on for 2015."

Michael said making sure AFPD offers the right programs takes time, but the process is crucial for selecting what is best for the members.

"AFPD is not going to pick up just any company, (especially) if the company does not have the reputation of supporting their members," Michael said. "AFPD is looking for their members to be satisfied and wants them to know that AFPD is standing behind them."

It's a cliché to say there's strength in numbers, but it's true in AFPD's case. The rebate programs gives AFPD members the strength to purchase in bulk, thus lowering their costs and increasing their profits. Membership really does have its benefits, especially when AFPD wields power to negotiate on behalf of independent retailers. ■

Kris Harris
is a writer for
Denha Media &
Communications.



What is Your Favorite AFD Membership Program?

"I like WorldPay, the credit card processing program, because they are the best credit card service out there and it saved me a lot of money."

JOHN DENHA
8 MILE FOODLAND // SOUTHFIELD, MI

"I really like the coupon redemption program. It's functional, not complicated and very effective. I like dealing with the national brands and this program really helps that cause."

JOHN ABBO
HARTLAND MOBIL // FENTON, MI

"We like the Coupon Rebate Program. We can send them directly to AFD instead of sending them to each of the manufacturers. It's easy to send them to one place and that really helps us a lot as far as saving time."

MARIO SHOMAN
HAYDEN FOOD PLUS // CLEVELAND, OH

"The Heeren Brothers Produce program is a favorite. It pays for my membership and then some, We appreciate the support from AFD."

GARY GERLACH
FRUITPORT ORCHARD MARKET // FRUITPORT, MI

"I like the Dairymens milk buying program because it gives me better pricing and great rebates."

UMESH PATEL
AUDREY'S DELI // PARMA, OH

"My favorite is the coupon redemption program. Having the ability to combine all of our stores and send it to one location is a huge time saver for us."

KARAM BAHNAM
USA 2 GO // NEW HUDSON, MI

"I like the Liberty USA convenience store buying program. It comes with a lot of support and one of the main programs that I use."

PAUL ELHINDI
LYNDHURST VALERO // LYNDHURST, OH

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Family Business Thrives in Detroit Without Incentives

■ BY AMANDA M.

Competition can be especially stiff when big companies with deep pockets come to town, but Joe Abro is up to the challenge.

“It’s hard for the small business owner in Detroit to compete with a new large corporation like Whole Foods, which takes from your customer base,” said Abro, the owner of Princess Superette, one of the many grocery and liquor stores he and his family have owned and operated in for almost 40 years.

“I am very happy and proud to have something and grow up from there, but now it’s very difficult for a small business owner to start a business. There are too many regulations,” Abro said.

“Banks now will not take you on as a client or will remove you as a client. They will not allow you to be a money service business. Banks do not want that type of customer. We’re left to go on our own using personal relationships with the bank. The choices are limited. This is not just Detroit – this is everywhere, all across the country.

“Big corporations receive big publicity and big tax credits,” he continued. “We’ve been here 40 years, and we receive no tax credits.”

Abro is especially proud of Princess Superette’s recent building renovation.

“The full remodel looks like a Grosse Pointe store, inside and out,” he said. “And we put our own money in for the project – no tax credits, no banks, no city money. The neighborhood appreciated it.”

Unfortunately, many Detroit retailers who endured the racial tensions of the 1970s and ‘80s and continued to do business in the city are not receiving state and city support that competing large corporations get. In 2011, for example, Whole Foods Detroit received \$4.2 million in city, state and federal incentives, reported Crain’s Detroit Business.



“You have to have a voice,” Abro said. “If you don’t have a voice, you will lose to people who will lobby.”

Providing small businesses with a voice is one reason why Abro is a member of the AFPD board, which is determined to make sure the concerns and needs of independent retailers are heard.

“We have to do something. This is a capitalistic society – if this organization (AFPD) grows, more things can be done, and we will have a stronger voice,” he said.

Abro is looking down the road to make sure the right legislation for retailers gets passed and bad legislation is stopped.

After spending years in retail, Joe Abro today is a certified public accountant who owns his firm, Abro & Company, CPA, in Farmington Hills. He primarily plays a support role for Princess Superette, as his brother, Ronnie Abro, runs the day-to-day operations.

Joe Abro said his retail experience is valuable in his career in accounting.

“I understand what my clients have gone through,” he said. “I am not speaking from theoretical schooling, so I can tell my clients that I have been in their shoes. When I have a long day, the work ethic is already instilled from when I was younger and worked long hours in family business.”

The renovated Princess Superette features a top of the line selection of high-end bourbon, whiskey and liquors, and the store is happy to fill customers’ requests for different brands. ■

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

RETAILER: PRINCESS SUPERETTE

Locations: Detroit, Michigan

Founded: 2005

Employees: 8

AFPD member since: 2009

Slogan: “Personal, Fast Service”



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'Kid' from New York Finds Success in Ohio

■ BY MICHAEL STETS

Mario Shoman, who started in the grocery business when he was a boy in New York City, has used his hard work and expertise to win success as the owner of two stores in Ohio.

Shoman, 44, has operated Hayden Food Plus at 1730 Hayden Avenue, East Cleveland, for nearly twenty years. The small convenience store in suburban Cuyahoga County has been offering a fine selection of food, drinks and snacks since 1985.

After his initial success, he purchased a second store last year. Food Deal, in Maple Heights, about a half-hour drive from Hayden Food Plus. Both stores are on the east side of the Cuyahoga River.

Shoman said one of the most popular items at Hayden Food Plus is its locally famous corned beef sandwich.

"We are known for our corned beef sandwiches," he said with pride. "We have had repeat customers for a very long time. No matter where people move, they always come back and get their corned beef sandwiches from us."

A member of AFPD for six years, Shoman said the "Voice of the Independent Retailers" has greatly aided both Hayden Food Plus and Food Deal.

"We get better deals thanks to AFPD," said Shoman. "We get the rebates with the coupons, and we can send them directly to the AFPD instead of sending to each manufacturer. It's easy to send them to one place, and that is it. That really helps us save a lot of time."



"They also help us with the Dairymens Milk Company, and we get the special price, too. That is very nice."

AFPD also hosts many events every year for members, including the Trade Dinner and Ball, AFPD Michigan Golf Open and West Michigan Food and Beverage Show. Shoman said he hasn't been able to participate in any of the outings yet, but he hopes to in the near future.

Between his two stores, Shoman employs six full-time workers and several part-timers. He is happy with all he has accomplished and believes his AFPD membership will add to his future success. Owning two stores is the culmination of a career that began when he was a 13-year-old working alongside family members in The Big Apple.

"I started working in supermarkets with other family members when I was a kid in New York," he said. "I've always been in the grocery business, and I love it." ■

Michael Stets is a writer for Denha Media & Communications.

RETAILER: HAYDEN FOOD PLUS

Locations: Hayden Food Plus – Cleveland, Ohio
Food Deal – Maple Heights, Ohio

Founded: 1995

Employees: 6

AFPD member since: 2008

Slogan: "Food and Beverage store that does not serve alcohol"



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Laughing Through the Years with Jack Bope

■ BY VANESSA RYCHLINSKI

After 43 years in business, Jack Bope has seen quite a few changes to the North American oil industry. Bope, a former Shell dealer who served several terms of leadership in the Ohio associations that became AFPD, has in-depth knowledge of the gasoline business and a proven record of effecting policy changes.

A native Ohioan, Bope joined the AFPD in 1969, when the organization was known as the Central Ohio Gasoline Dealers Association. He was elected to the group's Board of Directors in 1972. His span of service continued after the association merged to include dealers from Michigan, working to represent a cooperative nucleus of gasoline dealers affiliated with different franchises.

Bope's experience dates back to the days of full-service gas stations that employed workers trained to fulfill their customers' every need. Self-service stations didn't become common until the late 1970s.

"We prided ourselves on the service we gave on the driveway," Bope recalled. "We washed the windows, checked the oil, and checked the tires. We had two or three employees waiting on a car at one time."

After serving as the association's vice-president under Tracy Stanton, Bope became president himself from 1978 to 1983. During his tenure, the group lobbied Washington every year on policies regarding emissions and gas prices.

"We just wanted to be treated fairly by the oil companies," he said, noting that the gasoline companies at the time exercised virtually all control over their dealerships, regardless of ownership.

Bope's involvement with the AFPD allowed his business to gain security and independence. Divorcement and disinvestment policies enabled him and the rest of the industry dealers to run their businesses without facing recourse from big oil companies. He also helped secure rights for widows of oil dealers, allowing them to begin running the



BOPE (RIGHT) WITH TWO OTHER
ALADDIN SHRINE CIRCUS
CLOWN VOLUNTEERS



business; previously the franchisor would retake the station after an owner's death.

Bope turned over his Sunoco station to his son in 1999, which he helped to run part-time until 2012. He sold his own Shell business in 2004.

During his many years in the oil industry, Bope found comedic relief performing as a clown for the Masonic Aladdin Shrine Circus, which combines his dedication to charity with goodhearted fun. He has shared his skills with the Shriners for nearly four decades, a stretch of time almost as long as his run with the gasoline industry. While he and other Shrine clowns are volunteers, many regard their work as being on par with professional performers'. The circus raises funds for the Shriners Hospitals for Children that specialize in acute burns and orthopedics.

When he's not riding his unicycle under the big top, Bope enjoys activities ranging from visiting old colleagues to driving a school bus. He maintains regular contact with other AFPD members, including fellow former president and AFPD's Director of Ohio Operations, Ron Milburn.

"There's about three or four of us; and we all keep in touch with each other," said Bope. Of his work as a bus driver for Westerville City Schools in Westerville, Ohio, he said, "I love it. The hours are comfortable, and the work itself is relaxed and enjoyable. I love kids, so I'm right where I'm supposed to be." ■

Vanessa Rychlinski is a writer for Denha Media & Communications.



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Instant Games Help Drive Record Sales in 2014; Momentum Continues in 2015

Strong retailer support in 2014 helped the Michigan Lottery post record sales of nearly \$2.6 billion. The Lottery's strong sales in 2014 were due in large part to our lineup of instant games that boosted player interest and generated record sales of \$913.2 million, nearly an 11 percent increase from 2013.

With a wide range of price point offerings, Lottery instant games are designed to appeal to a broad spectrum of players. Games such as Cashword and Wild Time have built strong brand awareness among the most loyal Lottery players. Games such as Cash for Life appeal to both casual and loyal Lottery players. Creating innovative game offerings with broad player appeal, large cash prizes, and at various price points helps create excitement among players and drive repeat business for our retail partners.

INSTANT TICKETS

NEW INSTANT TICKETS:

On sale February 3rd:

- Four by 4 \$1 (IG # 694)
- Golden Ticket \$5 (IG # 695)
- \$300 Grand Cashword \$5 (IG # 711)
- \$1,000,000 Spectacular \$10 (IG # 716)

INSTANT GAMES SET TO EXPIRE:

Expiring February 2nd

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

Expiring March 2nd

- Cashword \$2 (IG # 620)

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

In 2014, the Lottery's instant game portfolio accounted for roughly 35 percent of overall ticket sales. The record instant game sales are further proof that players are attracted to games that offer the opportunity to win large cash prizes instantly. Retailers benefit from players' desire to win instantly as well. When a player wins a prize and cashes their ticket, many times they use their prize to purchase additional tickets or other items in the store.

The instant game momentum from 2014 has continued into the first quarter of the 2015 fiscal year with strong sales.

Lottery retailers experienced a record year in 2014 as well. Retailers across the state collected record total commissions in 2014: \$188.6 million, up from \$178.4 million in 2013, the previous record year.

To continue this momentum, the Lottery plans to continue introducing games that excite players and generate repeat purchases. Retailers can expect to see several new games in 2015, as well as the re-launch of games, such as Cash for Life and Wild Time, to keep the instant game business thriving.

DOUBLER DAYS RETURNS FOR CLUB KENO PLAYERS

March is sure to be an exciting month for Club Keno players and retailers. From March 1 through March 31, each Club Keno ticket purchased is eligible for the Doubler. The Doubler feature will be printed at random on Club Keno tickets and will double the base game and Kicker prizes for players!

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

When a player doubles their winnings with the Doubler, retailers benefit because that increases their redemption commissions.

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

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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!

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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 6,433; \$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.



Ohio Republicans Continue to Dominate

The 131st Ohio General Assembly was sworn in along with all statewide officer holders and members of the Ohio Supreme Court. A quick recap of last November's election in Ohio: Governor, Lt. Governor, Attorney General, Auditor, Secretary of State and State Treasurer are all Republicans. Two Republicans elected to Ohio Supreme Court bringing the total to 6-1 Republican. The Ohio Senate remains 23-10 Republican and the Ohio House 65-34 Republican. The Ohio Congressional Delegation stands at 1-1 in the U.S. Senate and 12-4 Republican in the Congress. These are record numbers for Republicans in Ohio.

On the Federal side, Ohio Republican Senator Rob Portman was the head of the Republican Senate Campaign for entire country and was successful in reclaiming a majority which makes him a power broker in the U.S. Senate, he also is being mentioned as a potential Vice President Candidate. Ohio Congressman John Boehner remains as Speaker of the U.S. House of Representatives. Needless to say Ohio is a strong voice in the Congress.

Ohio Republican Governor John Kasich was reelected in a landslide victory and is being mentioned as both a Presidential and Vice Presidential possibility. At the state level he gave a speech at the Ohio Chamber of Commerce where he reiterated his desire to eliminate the Income Tax in Ohio. To do this he's proposing raising severance tax on oil and gas development, raising taxes of tobacco products and a total tax reform package. However, with oil prices below \$50.00 a barrel and with surrounding states much lower on tobacco taxes, he



will have a rough road ahead of him, not to mention that the Ohio House is one of the most conservative in the country.

Outgoing Speaker of the House Bill Batchelder served for over 40 years in the Ohio House and is in his seventies. His replacement is two term, 33 year old Cliff Rosenberger; this is a result of term limits in Ohio. Speaker Rosenberger to date has made all the right moves and appears to have full support of the other 64 members of the Republican Caucus.

The Ohio Senate on the other hand remains almost exactly the same with just one new member Republican Jay Hottinger. Keith Faber returns for his second go round as Senate President. It will be interesting to see how he works with a very young Speaker and an outspoken Governor.

AFPD will be focusing on opposing sin taxes across the state and looking to change Ohio Lottery laws to be more favorable to agents. To that end AFPD already has a meeting set up with Representative Gary Scherer, a former service station owner, to discuss changes to the lottery.

Needless to say 2015 will be an interesting year; I would urge all Ohio AFPD members to recruit fellow service station, convenience store owners, fast food operations, and grocery stores to join with us to protect our businesses from government intrusions. You can also help by generously contributing to the AFPD PAC. ■



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Ohio Safety Congress & Expo Registration Now Open

Registration is now open for the Ohio Bureau of Workers' Compensation (BWC) 2015 Safety Congress and Expo (OSC15), the largest and longest-running occupational safety, health and workers' compensation conference in Ohio. The free, annual event will run March 31- April 2 at the Greater Columbus Convention Center and registration is available online at www.bwc.ohio.gov.

This year's theme is Imagine Innovate Inspire. Whether you are a small business owner, human resources professional, or interested in preventing workplace injuries and illnesses, you can customize OSC15 to fit your needs. Pick and choose what classes are applicable to your business and make the Safety

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For more information, call (800) 644-6292 or email SafetyCongress@bwc.state.oh.us.

To register go to www.bwc.ohio.gov/employer/programs/safety/SafetyCongress.asp. ■



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For employers who don't qualify for group rating, CareWorks Consultants can evaluate your best premium discount options. **To learn more, contact CareWorks Consultants' Theresa Passwater, toll free, at 1-800-837-3200, Ext. 7248 or email theresa.passwater@ccitpa.com.**



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ASK???



From the days of selling newspapers back in my youth, going door-to-door asking if they wanted a newspaper; cold calling selling shop equipment to auto repair businesses; selling TV's and stereos at Sears and Roebuck; working the streets of Detroit selling products of Brown & Williamson Tobacco; becoming VP of Jays potato chips; I learned one thing in my past 40 plus years of selling – You need to “ask” if you expect anything.

I guess things have changed? When asking the guys if they “asked” for a display for an upcoming ad, for the most part they would say no. When asked why, their responses range from “Displays don’t help sell product” to “I did before and they said no and I don’t want to look stupid”. When asked if they presented new products, the often reply would be, “It won’t sell”. Guess all the research, product development and consumer testing by manufacturers is done to produce an item that won’t sell. Or even asking “How can I better serve you?”.

With that being said, I’m asking you – as a retailer with more experience than these twenty and young thirty year olds have lived, if MoTown Snack Foods has any new products or to set up a display to help grow your sales and profits.

I only wish I could be there to see their face and bewildered look. It would be priceless....

Thanks in advance for asking,

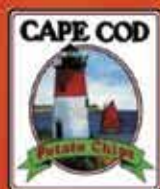
Jim O'Shea



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International Food Service Distributors Association (703) 532-9400
Local Business Network (248) 620-6320
National Association of Convenience Stores (NACS) (703) 684-3600
National Grocers Association (202) 624-5300
Neighborhood Market Association ... (619) 464-8485
Western Michigan University Food Marketing Program (269) 3887-2132

ATM

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

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Metropolitan Baking Co./Hearth Oven Bakers (313) 875-7246

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Capital Sales Company (248) 542-4400
H.T. Hackney-Grand Rapids 1-800-874-5550
S. Abraham & Sons, Inc. (616) 453-6358
Seaway Cash N' Carry (216) 361-5757
Select Distributors (844) 208-8097
Team Sledd (304) 243-1820
United Custom Distribution (248) 356-7300

CHECK CASHING SYSTEMS

Secure Check Cashing, Inc. 1-800-344-9915

CHICKEN SUPPLIERS

Taylor Freezer/Broaster Chicken (734) 525-2535

CHIPS, SNACKS & CANDY



Better Made Snack Foods **M** (313) 925-4774
Frito-Lay, Inc. 1-800-359-5914
Great Lakes Potato Chip Co. (231) 421-8040
Kar's Nut Products Company (248) 588-1903
Motown Snacks (*Jays, Cape Cod, Tom's, Archway, Stella D'oro*) ... (313) 931-3205
Nicks Chips (586) 619-7023
Snyder's-Lance, Inc. (616) 401-0258
Uncle Ray's Potato Chips & Snacks ... 1-800-800-3286

COFFEE DISTRIBUTORS



Folgers **M** (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

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 WHOLESALERS

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 WHOLESALERS & DISTRIBUTORS



D&B Grocers Wholesale (734) 513-1715
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

Petruzello'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



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



Hershey's Ice Cream (734) 449-0301



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

ICE PRODUCTS



U.S. Ice Corp. **M** (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

-  **Bassam & Associates/Village Insurance Group** (Conifer) (330) 342-0347
-  **Conifer Insurance Company** ... (248) 262-5988
-  **Cox Specialty Markets** (Conifer) ... 1-800-648-0357
-  **CareWorks**  ... 1-800-837-3200 ext. 7188
- Business Benefits Resource, LLC. (248) 381-5045
- 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
- Lynco Products (309) 787-2300
- Socks Galore Wholesale (248) 545-7625
- W3R Consulting (Business & IT consulting) .. (248) 358-1002

MOBILE MARKETING

- Mousetrap Group, LLC (248) 547-2800

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

PEST CONTROL

- ORKIN (614) 620-0566

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
- 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

REVERSE VENDING MACHINES

- TOMRA (248) 529-2371

SECURITY, SURVEILLANCE & MORE

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

SHELF TAGS/LABELS/MARKETING

- 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 (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

- Altira 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



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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. Tickets and sponsorship opportunities available.

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

SEPTEMBER 24, 2015

AFPD'S 17TH ANNUAL HOLIDAY FOOD & BEVERAGE BUYING SHOW

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

Shenandoah Country Club // West Bloomfield, MI

publishers statement

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