

# BottomLine



THE VOICE OF INDEPENDENT RETAILERS // VOL. 26, NO. 7 // JULY 2015

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Cards or be Prepared to  
Pay the Price**

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# BottomLine



THE VOICE OF INDEPENDENT RETAILERS  
VOL. 26, NO. 7 // JULY 2015

## features



### 2015 ACADEMIC SCHOLARSHIP PROGRAM

The 7th Annual Joseph D. Sarafa Scholarship luncheon was held at the Detroit Athletic Club (DAC) on Thursday, June 25th to congratulate this year's Michigan scholarship recipients. The event hosted students, parents, AFPD members and guest speakers to an afternoon celebration of the future leaders of tomorrow in the heart of the city. In total, 31 Michigan students received scholarships at the luncheon.



### COVER STORY //

### PREPARE FOR NEW EMV CARDS OR BE PREPARED TO PAY THE PRICE

The cloud is growing, and it's coming to your front counter. As society becomes more dependent on digital data, policy and structural changes are coming to retailing.



### DRESSING FOR RETAIL SUCCESS

In retail, store employees are often seen as a reflection of the brand. Customers will judge store employees within seconds, according to research. Looks and personality play an integral role in how customers view a business.



# president's message

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

## AFPD is Never Content

Even though AFPD has been around for 105 years, many people still do not understand what we do, while others fear us or even take our work out of context. Recently I have heard rumors such as AFPD allowing a retailer to secure a liquor license or AFPD should have stopped a major chain from entering the market. These kinds of statements have no merit or reason behind them. However, can we really answer every lie, myth and fallacy out there? Yes, I believe we can and I'm willing to try, but only if those people or organizations out there starting rumors are willing to listen and communicate with us.

Throughout our history, AFPD has not backed down or hid from a challenge or controversy. Our office doors are always open and our board members always step up to the plate to protect the interests of our members as well as the industries we represent. AFPD is a membership organization whose only reason for existence is to serve its members. AFPD will continue to grow in Michigan, Ohio, Illinois and surrounding states as long as retailers see a value in our service and what we offer. It pays to be an AFPD member.

Our exclusive membership programs continue to grow month after month. This month, we are proud to showcase the newly negotiated Lipari rebate program (pg 35) for grocery stores and convenience stores alike. In addition, we have introduced a Lipton Tea growth rebate program (pg 46) which is also available to grocery stores and convenience stores.

AFPD is never content and we never sit back on our laurels. In the next few months members will also be able to save money on a General Motors supplier auto discount (2% over dealer cost on purchases and leases) and an AFPD 10% Liberty Mutual auto and home insurance discount. Other programs which are sure to save you money are a workers' compensation group dividend program through Accident Fund along with discounts from LifeSecure Insurance Company on their portfolio of insurance offerings.

Moreover, AFPD will be introducing our own money orders, wire transfers and bill payment system which can be privately labeled. These programs will bring us to over forty (40) specially negotiated vendor rebate and discount programs for AFPD members.

We do such a good job with our programs, that many people forget how effective we are in Lansing and Columbus. Rest assured that our focus on one area of our association model is not weighted more heavily than another. The AFPD seven pillars of service (government relations, compliance, community outreach, publications, events, vendor programs and the AFPD Foundation) is the base of what we do day-in and day-out at AFPD and is a continuous balancing act. We have a great staff and consultants who are specialists in their own respective pillar and together we leverage our resources so one retailer can feel as though they are part of major chain.

At the end of the day, strength in numbers is important for independent retailers. We want to hear from you and no issue is too small. Please pay close attention to the EMV article (pg 26) so your business does not become liable for fraud. Take a look at our new monthly section featuring the mindset of a millennial (pg 17) and make sure you take advantage of every pillar AFPD has to offer! Happy 4th of July and May God always bless you and bless our great country! Yours in service. ■

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MICHIGAN //

## 2015 Academic Scholarship Program

The 7th Annual Joseph D. Sarafa Scholarship luncheon was held at the Detroit Athletic Club (DAC) on Thursday, June 25th to congratulate this year's Michigan scholarship recipients. The event hosted students, parents, AFPD members and guest speakers to an afternoon celebration of the future leaders of tomorrow in the heart of the city. In total, 31 Michigan students received scholarships at the luncheon.

Speaking at the event was Judy Jonna, sister of Joseph Sarafa, and the event's keynote speakers Earl Ishbia, owner of Sherwood Foods and Melvin Butch Hollowell, Corporation Council for the City of Detroit.

The luncheon was led by AFPD President and CEO, Auday Arabo who presented the scholarships to this year's winning students. The \$1,500 scholarship was awarded to extraordinary and deserving students who will attend or who are already attending an accredited public college, private college or university.

The event opened with a prayer from Political Consultant, Steve Hood, who reminded the attendees that, "Detroit has a lot of turmoil but our stores are signs of hope; customers walk into stores and are welcomed by a smiling face by the store owners who know their customers personally." Steve also wanted to send a personal message to the retailers in attendance. "I want to thank store owners who do what you do to keep Detroit going."

The first speaker was Judy Jonna whose advice to the award recipients was L.O.V.E., and that with love all things are possible. "L, love, honor and be grateful for those who have supported, sacrificed, encouraged, taught you and stood by you. O is for own your words and to be true to your word, V is for values that will help insure your future success and E is for education that stays with you for life," said Jonna.

Keynote speaker Earl Ishbia spoke about the importance of passion. He spoke to the scholarship recipients about why it's important to be passionate about whatever the students choose to pursue in life. "The single most important element to a successful career, and life, is passion. Once you have passion for what you are doing, hard work, drive and a commitment to succeed comes very easily," said Ishbia. "It's been said that if you are passionate about what you are doing, you'll feel you've never worked a day in your life," Ishbia continued.

Following Ishbia's speech, the students heard from Melvin Butch Hollowell, who found similarity between

the students and the city. "You're young and you're on your way and, in many respects, I feel like that is where we are in the City of Detroit," said Hollowell.

Auday Arabo, the afternoon's Master of Ceremonies, echoed Hollowell's message about how important the city is and how it's vital to remember your roots. "Detroit is very special to AFPD. This is where we were founded in 1910," said Arabo. "We will never forget where we came from and we will always be a part of Detroit."

Before the scholarships were awarded, Arabo reminded the attendees of the tragedy that struck scholarship recipient, Calvin Chao, who was in a boating accident earlier this month and passed away. AFPD extended its heartfelt condolences and sympathy to his family and dedicated the event in his memory.

This year's location was significant for the scholarship luncheon as the event's message reminded this year's award winners that the City of Detroit continues to move forward in step with the bright future that is shared by each of the scholarship winners.

In total, \$51,000 in scholarships were awarded this year to various students in Michigan and Ohio. With this year's scholarships, the AFPD Foundation has distributed over \$650,000 in scholarship funds to the employees and family members of member businesses, and their customers.

The Foundation scholarship program would not be possible without the support and contributions from generous sponsors around the State of Michigan. ■



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

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AUDAY ARABO & EARL ISHBIA



Meet the 2015

# Scholarship Winners

The AFPD Foundation is proud to award scholarships to these extraordinary and deserving students all throughout the State of Michigan and we are grateful to our sponsors for their generous support!



## Jessica DeClercq

Jessica is a freshman at Michigan State University studying chemistry and plans to go to medical school. She graduated valedictorian from Eisenhower High School where she was a member of the National Honor Society and the Macomb Area Conference All-Academic Team. Jessica was also a member of the varsity soccer team, Olympic Development Regional Soccer Team and she was captain of her travel soccer team for ten years.

**SPONSORED BY:** Kar's Nuts Products Co.

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## Gabrielle Dixon

Gabrielle is senior at Adrian College studying biology and environmental science. She graduated from Orchard View High School, where she participated in Student Council, yearbook, the National Honor Society and varsity soccer. While at Adrian College, she participates in Student Government, Alpha Phi Fraternity, Mortar Board, Track & Explore program and works as a Resident Assistant.

**SPONSORED BY:** Meijer, Inc.

**SUBMITTED THROUGH:** Meijer, Inc.



## Stephen Esiline

Stephen is a freshman at Northwood University studying entertainment sports promotion management. He graduated from Gladwin High School where he was an all-state wrestler and was captain of the varsity football and track & field teams. Outside of school, Stephen hunts and snowboards because he enjoys sports above all things during his free time.

**SPONSORED BY:** Blue Cross Blue Shield Of Michigan

**SUBMITTED THROUGH:** Sugar Shack



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## Hannah Gardner

Hannah is a junior at Grand Valley State University studying economics and finance to earn her Bachelor of Business Administration degree at the Seidman College of Business. Currently, she is enjoying her internship at Gordon Food Service on the Margin and Cost teams. Hannah is involved in Campus Ministry, an on-campus Christian organization dedicated to supporting students, serving the Lord, and building community. She will be leading a Life Group this year and is also very involved in attacking childhood hunger by supporting Kid's Food Basket.



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In Memory Of Michael H. Hesano**  
SUBMITTED THROUGH: SpartanNash



## Lindsaymae Gilson

Lindsaymae is a sophomore at Cornerstone University studying history. She graduated from McBain Public High School where she was a member of the National Honor society. Lindsay studied the clarinet for seven years and the piano for five years. She was active in her church youth group and Young Life throughout high school. Lindsaymae also volunteered for various activities with Life Resources of Northern Michigan, and summer mission trips with her church youth group.



**SPONSORED BY: Blue Cross Blue Shield Of Michigan**  
SUBMITTED THROUGH: Ebels General Store



## Britanny Hamama

Britanny is a freshman at the University of Michigan studying pharmacology. Britanny graduated from Walled Lake Central High School where she was President of both the National Honor Society and the French Club, the captain of the varsity basketball team, and also a member of Student Council. She has also volunteered for Rebuilding Together, Henry Ford Hospital, and was also a Catechism teacher at St. Thomas Chaldean Catholic Church. Britanny was voted Walled Lake Central's most outstanding female student for the Class of 2015.

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SUBMITTED THROUGH: Family Foods Market



## Leslie Hicks

Leslie is a freshman at the University of Pennsylvania studying international studies and business in the Huntsman Dual Degree Program. She graduated from Cranbrook Kingswood High School where she participated in yearbook, Gold Key student tours, junior varsity volleyball, varsity golf and served as the captain of the varsity figure skating team. For the past four years, Leslie has been a member of the Co-Ette Club, Inc., a community service and leadership organization for high school girls, in which they fundraise and volunteer at local charities. She has been heavily involved in volunteering with the American Red Cross, the Detroit Public Library, Summer in the City and Horizons-Upward Bound at Cranbrook, with a deep interest in the growth and development of her hometown of Detroit.



**SPONSORED BY: DTE Energy**  
SUBMITTED THROUGH: DTE Energy





## Taylor Joseph

Taylor is a junior at Michigan State University studying mathematics. She is a graduate of Pottsville High School, where she was valedictorian and a dedicated member of the National Honor Society, Peer Assistance Leaders, and the softball team. Since beginning college, Taylor has been active in political science research at MSU, and has been a summer intern as a student researcher in mathematical biology at several institutions. She is also a tutor and teaching assistant for the Department of Mathematics at MSU, and she serves as one of the Vice Presidents of MSU's Honors College Service Club.

**SPONSORED BY: Pepsi Beverages Company**  
SUBMITTED THROUGH: Carl's of Dimondale



## Jonathan Kabban

Jonathan is a freshman at Eastern Michigan University studying Nursing. He graduated from Harbor Beach Community High School where he was a member of the National Honor Society, freshman class Vice President, sophomore class Treasurer and President of Health Occupations Students of America. Jonathan was also on the junior varsity football team and ran cross country on the track & field team. He has volunteered his time at the Harbor Beach Maritime Festival and tutored middle school students at Harbor Beach Community Schools.

**SPONSORED BY: Arab American/Chaldean Council (ACC)**  
SUBMITTED THROUGH: McDonald's Food & Family Center



Arab American and  
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## Angelica Kalogeridis

Angelica is a freshman at the University of Michigan studying business and Chinese. She graduated Phi Beta Kappa with high honors from Grosse Pointe South High School, where she competed on the Varsity Tennis team and won the Division 1 State Championship in 2014. Angelica is also an avid equestrian. She was an editor for the national award-winning Grosse Pointe South Tower Newspaper and was selected for the Link Crew, a group of upperclassmen who dedicate time all year to helping freshmen acclimate to high school. Angelica was also a volunteer coach for Eagle Sports soccer team for underprivileged kids.

**SPONSORED BY: Kar's Nuts Products Co.**  
SUBMITTED THROUGH: Village Food Market



## Sarah Kane

Sarah is a sophomore at the University of Dayton studying biology, and plans to attend health professional school after receiving her undergraduate degree. She graduated from Mercy High School where she was a member of the varsity swim team, Spanish Honor Society and the National Honor Society. Sarah was an active member of the St. Fabian Youth Group and participated in three Appalachian mission trips. She volunteered at Providence Hospital and since moving to Dayton has begun volunteering at another local hospital. Sarah was recently inducted in Beta Beta Beta, a biology honor's fraternity and hopes to get involved in more organizations on campus next year.

**SPONSORED BY: Sherwood Food Distributors**  
SUBMITTED THROUGH: Parkway Foods





## Deion Kathawa

Deion is a junior at the University of Michigan studying political science and philosophy. He graduated from De La Salle Collegiate High School in 2013, fifth in his class, summa cum laude. Deion is currently Arts & Culture Editor at the Michigan Review (the leading conservative publication on campus), a regular Contributor at Conciliar Post (a site that hosts an inter-denominational dialogue on issues about, affecting, and stemming from the Christian faith), a Resident Advisor, and plans to start an Anscombe Society (a group dedicated to affirming the natural family, conjugal marriage, and Christian-based ethics).



**SPONSORED BY: Midwest Recycling**  
SUBMITTED THROUGH: United Liquor Shoppe



## Navin Kathawa

Navin is a freshman at the University of Michigan studying computer science engineering. He graduated Salutatorian of De La Salle Collegiate High School, where he was involved in a variety of clubs and activities, including the National Honor Society and Science Olympiad. Navin was also a National Merit Commended student and an AP Scholar with Honor. He is currently a member of the Michigan Research Community, through which he participated in a yearlong research project focused on the biomechanics of human walking with an aim toward developing more advanced prosthetic limbs. Navin will return to the Michigan Research Community in the fall as a Peer Mentor to assist incoming freshman in their transition to university and in their own research endeavors.



**SPONSORED BY: U.S. Ice – In Memory Of Foad Abbo**  
SUBMITTED THROUGH: Miller's Party Store



## Mary Jo Koster

Mary Jo is a sophomore at Grand Valley State University majoring in psychology, with an emphasis in abnormal psychology. She graduated from Spring Lake High School, where she received honors for her grades, was a member of the National Honor Society, and was involved in colorguard all four years but served as captain during her junior and senior years. For the past two years Mary Jo has been a member of Living Proof Winterguard, an independent colorguard team based in Michigan. All together she has been involved with colorguard for six years and considers it to be a true passion of hers. Mary Jo spends her free time volunteering in her community.



**SPONSORED BY: Lipari Foods**  
SUBMITTED THROUGH: Spring Lake Orchard Market



## Michele Laarman

Michele is a freshman at the University of Michigan studying sociology. She graduated Summa Cum Laude from City High School where she was a member of the National Honor Society and achieved academic excellence. While in school, she was an active participant in the school Gay/Straight Alliance, founded the Recycled Art Club, sat second chair in orchestra and was a member of the Principal's Advisory Committee, Environmental Club and Chinese Club. Michele is also a tutor for disadvantaged youth, Assistant Leader at an inner-city summer camp and volunteers with Eastern Avenue Christian Reformed Church.



**SPONSORED BY: Frank G. Arcori Foundation**  
SUBMITTED THROUGH: Ken's Fruit Market





## Shelby Lawson

Shelby is a freshman at Schoolcraft College. She graduated from Wayne Memorial High School where she was president of 3 clubs. Her love of music has helped her achieve a high position in a Masonic Youth Organization called The International Order of the Rainbow for Girls. Shelby also spends many hours heading committees to fundraise for charitable organizations such as Angels from Above, Michigan Rainbow Connection and Special Olympics. She hopes to further her education and continue helping with community awareness and charitable organizations.

**SPONSORED BY:** Meijer, Inc.  
**SUBMITTED THROUGH:** Meijer, Inc.



## Brittany Lee

Brittany is a sophomore studying public policy at the University of Chicago, where she participated in the Model UN team and the Symphony Orchestra. During this past school year, she was also a fellow in the Sargent Shriver Program for Leadership in Public Service, and will be continuing her fellowship in Chicago during the summer. Brittany graduated from Milton Academy in 2013, where she played ice hockey and played the viola in the Chamber Orchestra.

**SPONSORED BY:** Republic National Distributing Company of Michigan  
**SUBMITTED THROUGH:** Plum Market



## Matthew Lillie

Matthew is a freshman at the University of Notre Dame studying mechanical engineering. He graduated from Rochester Adams High School where he was a member of the National Honor Society and earned a Scholar of Highest Distinction award. Matthew participated on the varsity wrestling and varsity tennis teams and was named MVP of his tennis team. Outside of school, Matthew coaches Special Olympics soccer and the Rochester Youth Wrestling Club.

**SPONSORED BY:** Pepsi Beverages Company  
**SUBMITTED THROUGH:** Pepsi Beverages Company



## Amanda Lovejoy

Amanda is a sophomore at Saginaw Valley State University. She graduated valedictorian from Coleman High School where she was involved in cheerleading, basketball, softball, the National Honor Society, the anti-bully club, Future Farmers of America, and Student Council. Amanda is currently pursuing a degree in nursing, and is involved on campus in the Residents Housing Association, and the National Society of Leadership and Success where she will be serving as the 2015-2016 secretary.

**SPONSORED BY:** Conifer Insurance Company  
**SUBMITTED THROUGH:** Steve's Country Corner



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## Emily Maynard

Emily is a sophomore at the University of Detroit Mercy studying biology in the seven year DDS BS/BA program. She graduated from International Academy of Macomb where she was involved in the National Honor Society, the National Art Honor Society, Link Crew, the varsity tennis team, ecology club, and diversity club. Emily is heavily involved in campus life. She is a member of Alpha Phi Omega Service Fraternity, Sigma Sigma Sigma Sorority, The Pre-Dental Students' Association, secretary and treasurer for Residence Life Council, a representative on Greek Council, and a member of the biology club. Emily frequently volunteers for Sandwich Bus, Gleaners Community Food Bank, fire prevention program through Children's Hospital, Habitat for Humanity, and Vista Maria – home for girls.

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SUBMITTED THROUGH: Bellanca LaBarge, P.C.



## Chantel McGill

Chantel is a freshman at Martin Luther College where she will be double majoring in Elementary Education and Secondary Education in English with a Minor in Urban Ministry. She graduated from Michigan Lutheran Seminary in Saginaw. Chantel played on the softball team for four years and was a member of varsity poms and varsity cross country for two years. She studied the piano for eight years and the organ for six and she will continue her study of organ at MLC as well. Chantel currently plays organ at her church and teaches Sunday School.



**SPONSORED BY: Coca-Cola Refreshments**  
SUBMITTED THROUGH: Ric's Food Center



## Preston Rabban

Preston is a freshman at the University of Michigan studying business. He graduated as Valedictorian at Orchard Lake St. Mary's High School where he was a member of the National Honor Society and played basketball and football. Preston was the football starting center his senior year and was voted All League Center by the Catholic League Coaches Association when his team won the Division III State Championship. He is also a Eucharistic Minister at St. Mary's Church and was the Vice President of the Student Council.



The Michael J. George Charity

**SPONSORED BY: Michael J. George Charity**  
SUBMITTED THROUGH: Jackson Sav-A-Lot



## Rachel Richardson

Rachel is a junior at Oakland Community College studying sonography. She graduated from Howell High School with honors. Rachel skated for her school's varsity figure skating team. She also volunteers for various events through Gap Corporation's volunteer program.

**SPONSORED BY: Blue Cross Blue Shield Of Michigan**  
SUBMITTED THROUGH: LifeSecure Insurance Company



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## Erin Rogalla

Erin is a freshman at Taylor University studying elementary education. She graduated from Western Michigan Christian High School where she was a small group leader, ran varsity track & field, participated and toured with band, and graduated with academic excellence. Erin was also involved in equestrian for six years and volunteered with Love INC throughout the summers. Volunteering at her church in the children's ministry and student teaching has allowed her to grow in her relationship with God and gain experience in teaching.

**SPONSORED BY: Republic National Distributing Company of Michigan**

SUBMITTED THROUGH: Fruitport Orchard Market



## Nigel Arthur Sadek

Nigel is a freshman at Michigan State University School of Engineering studying mechanical engineering. He graduated from St. Mary's Preparatory High School Orchard Lake where he participated in the varsity rowing team, golf team, clay shooting team, robotics club, and was a member of the St. Mary's Jazz Band. During his senior year he was lead percussionist for the Detroit Symphony Orchestra Civic Jazz Ensemble. He also traveled and performed at the Latos International Jazz festival in Poland as a student ambassador. Nigel volunteered as a peer counselor for Judson Center Autism Connections, was a faith formation substitute and Gleaners Community Food Bank.

**SPONSORED BY: Lee & Maxine Peck Foundation**

SUBMITTED THROUGH: Belleville BP & Liquor Shop



## Farah Safieddine

Farah is a freshman at Henry Ford College and plans to transfer to the University of Detroit Mercy. She will be majoring in chemistry as she hopes to achieve her goal of becoming an orthodontist. Farah graduated from Dearborn High School where she was involved in clubs such as the National Honor Society, Key Club, Cancer Awareness Club, Arabic Club, Discover Islam, and Business Professionals of America. She also played on the tennis team throughout high school on both Junior Varsity and Varsity teams.

**SPONSORED BY: Faygo Beverages**

SUBMITTED THROUGH: Faygo Beverages



## Jonathan Schwarcz

Jonathan is a junior at the Raphael Recanati International School, Interdisciplinary Center in Herzliya, Israel, studying psychology. During his first two years at IDC, Jonathan received the award for High Distinction, as the #1 student in the University's School of Psychology. He graduated from Eton Academy High School where he was a member of the National Honor Society. While in high school, Jonathan attended Lawrence Technological University in the evening achieving a 3.62 GPA. He has volunteered at the Detroit Children's Hospital, O.A.T.S. (horseback riding academy for autistic children), at an animal shelter in Tel Aviv, and in a Soup Kitchen in Jerusalem.

**SPONSORED BY: Blue Cross Blue Shield Of Michigan**

SUBMITTED THROUGH: Meijer, Inc.





## Olivia Tubaro

Olivia is a sophomore at Central Michigan University where she is majoring in special education and English and minoring in Spanish. She graduated from Canton High School in 2014. While at CMU, Olivia is involved in Colleges Against Cancer, Student Council for Exceptional Children, Organization of Women Leaders, and Best Buddies. She volunteers for Special Olympics Michigan and is a Therapeutic Recreation Program Leader for Camp Leisure Club, a summer camp for individuals with disabilities.



**SPONSORED BY: AFPD – In Memory Of Fred Dally**  
SUBMITTED THROUGH: Eastown Distributors



## Chante Wiggins

Chante is a sophomore at Western Michigan University studying Communication with a focus in Public Relations and Business Management. She graduated from Marvin L. Winans Academy High School where she was a member of the National Honor Society. Chante served as co-captain of the Winans Academy advanced dance team and studied piano for four years at Wayne State University. She has volunteered with the Motor City Makeover, Detroit Neighborhood Projects, and Gleaners Food Drive. Chante currently serves as the spoke person with The Youth Connection organization.

**SPONSORED BY: Zia Mansour Oram Memorial Scholarship**  
SUBMITTED THROUGH: Prairie Farms Dairy



## Samantha Wirt

Samantha is a freshman at Grand Valley State University studying physical therapy. She graduated with high honors from Chesaning Union High School where she was the Vice President of the National Honor Society, Class Treasurer, and a member of Key Club. Samantha played basketball for two years, golf for three years, and softball for all four years of high school. She has volunteered at various organizations such as Guardian Angels at St. Mary's of Michigan and the Ronald McDonald House in Lansing while working part-time at Frank's Supermarket in Chesaning.



**SPONSORED BY: Lincoln Financial Advisors**  
SUBMITTED THROUGH: Frank's Super Market



## Sharon Yousif-Dickow

Sharon is a junior at Wayne State University studying near Eastern languages with a concentration in Arabic. She plans on continuing her education in pharmacy school, where she will obtain a PharmD degree. Sharon graduated from North Farmington High School where she was president of the Chaldean American Student Association, and an active member of Student Senate, the National Honor Society, Model United Nations, and Link Crew. At Wayne State, she launched a program for high school students called Day in the Life of a Warrior and works as a student assistant in the Dean of Students office. Sharon also volunteers for the oncology pharmacists and Parenting Program at William Beaumont Hospital in Royal Oak, and led a middle school youth group at St. Thomas Chaldean Catholic Church.

**SPONSORED BY: Aziz H. Shallal Memorial Scholarship**  
SUBMITTED THROUGH: Mike's Party Store





## “What does receiving the AFPD Foundation Scholarship mean to you?”

“I am very honored to be chosen as a recipient of the AFPD Foundation Scholarship. This means a lot to me because I am very passionate about my studies and the field of medicine. This gift will really help me to achieve my dream of attending medical school. I am very appreciative to the board of directors for this opportunity. Thank you.”

JESSICA DECLERCQ  
MICHIGAN STATE UNIVERSITY

“The AFPD Foundation Scholarship means assistance in attending Adrian College for my senior year. This means continuing in all the wonderful experiences that the college has to offer such as residence life, the Track & Explore program, and my degree in biology and environmental science. I'm so grateful for this assistance as I finish out my time at Adrian College.”

GABRIELLE DIXON  
ADRIAN COLLEGE

“Winning the AFPD Foundation Scholarship, to me, means accomplishment. Being chosen as the winner for a scholarship against all the unfavorable odds due to the hundreds of future college students that applied for the scholarship is simply a great accomplishment for myself.”

STEPHEN ESILINE  
NORTHWOOD UNIVERSITY

“As a second year recipient of the AFPD Foundation Scholarship, I cannot express how grateful I am to AFPD and to my corporate sponsor. To me, this award means recognition for years of dedication to academics and service to the community. I am blessed to have a sponsor who believes in me and supports me as I pursue my degree.”

HANNAH GARDNER  
GRAND VALLEY STATE UNIVERSITY

Receiving this scholarship has allowed me to continue in my pursuit of a degree. I am passionate about my education, and this award has helped me finance it. For that I am thankful.

LINDSAYMAE GILSON  
CORNERSTONE UNIVERSITY

“Receiving the AFPD Foundation Scholarship truly motivates me. This scholarship shows me that all the hard work I put into my education has really paid off and that I should only continue to achieve academic and leadership success. I sincerely appreciate the opportunity the AFPD has given me to aide me in my new academic venture.”

BRITTANY HAMAMA  
UNIVERSITY OF MICHIGAN

“Receiving the AFPD Foundation Scholarship alleviates some of the burden of paying for college for me and my family. College tuition and fees add up to an exorbitant amount of money. I am extremely grateful to have received this scholarship to help defray the cost of my education, so that I can focus more on my studies and not have to worry about paying for it all.

LESLIE HICKS  
UNIVERSITY OF PENNSYLVANIA

“Receiving the AFPD Foundation Scholarship means very much to me. This scholarship provides me with the opportunity to shift my focus from worrying about the cost of attending school to concentrating more on my studies and pursuing a career, and for that I am eternally grateful.”

TAYLOR JOSEPH  
MICHIGAN STATE UNIVERSITY

“It is a great honor to receive the AFPD Foundation Scholarship because I know that there are many worthy applicants, and I am so grateful to AFPD and the sponsors who support the program. It is so wonderful to be included among the 2015 winners, and I promise to work very hard and honor their investment in my future.”

ANGELICA KALOGERIDIS  
UNIVERSITY OF MICHIGAN

“Receiving the AFPD Foundation Scholarship is a great honor. It means that leaders in the business community have recognized my hard work and dedication to my studies and to my future. I, in turn, will use the award in order to further maximize my activities and academic pursuits while at the University of Michigan. This award means security and trust, for me and in me: two things that I value deeply.”

DEION KATHAWA  
UNIVERSITY OF MICHIGAN

“Receiving the AFPD Foundation Scholarship affords me the opportunity to focus all of my energy on my academic pursuits rather than on financial concerns. Paying for college is a massive burden, and finding a way to manage the many expenses is quite difficult; thanks to the AFPD Foundation, some of that concern is washed away by the very generous scholarship. I have received so much help along my academic path, and I will ensure that when I achieve my goals, I will give back to the community in the same way that the AFPD Foundation does for many aspiring students.”

NAVIN KATHAWA  
UNIVERSITY OF MICHIGAN





"First, I would like to thank the AFPD Foundation for selecting me to receive this scholarship for a second time. This scholarship is tremendously appreciated, but will also help me greatly with my schooling. By receiving this scholarship again this year, I will now be able to work a little bit less this summer and focus more on my major and what I would like to do with my career. The AFPD Foundation Scholarship is more than just money for me; it's a step closer to finishing my schooling, reaching my dream profession, and being able to help others along the way. Thank you so much again to those at the AFPD Foundation!"

MARY JO KOSTER

GRAND VALLEY STATE UNIVERSITY

"Receiving this AFPD Foundation Scholarship means that I can pursue my college degree. It means that I am able to get the best education that I can without having to worry so much about cost."

AMANDA LOVEJOY

SAGINAW VALLEY STATE UNIVERSITY

"Receiving the AFPD Foundation Scholarship gives me a vehicle to reach my goal of becoming a dentist, and I am so thankful for that. As it is already known, earning a bachelor's degree and continuing on to a professional school is very costly, and any amount of money to bring that cost down is appreciated greatly. In the future, I hope to help students, financially with school, just as the AFPD Foundation has helped me get one step closer to achieving my academic aspirations."

EMILY MAYNARD

UNIVERSITY OF DETROIT MERCY

Receiving this scholarship means the world to me. I wasn't expecting much help in the form of scholarships for college next year and it was personally going to be a struggle. I am getting no help from my parents and don't really have anything saved up for college at all and so having this scholarship lifts a weight off my shoulders because including this, I have almost \$5,000 in scholarships which is about a fourth of my college expenses for next year. Receiving this scholarship is a true blessing!

CHANTEL MCGILL

MARTIN LUTHER COLLEGE

"Receiving this AFPD Foundation Scholarship means a great deal to me. Knowing that I am one of the winners, motivates me to keep striving to accomplish my goals I create for myself. It is also an honor to receive this award from the industry my father has been in his whole life. Winning it shows me that hard work does start to pay off, and that I am blessed and thankful to receive this award."

PRESTON RABBAN

UNIVERSITY OF MICHIGAN

"Receiving this scholarship is not only an honor, it is a blessing. It opens doors to a new horizon of educational prospects. It feels nice to know there is help out there and that I can look back and thank people for assisting to my financial needs."

RACHEL RICHARDSON

OAKLAND COMMUNITY COLLEGE

"I am so grateful for this award and as it is such a blessing for our family. Getting a college education these days can be a financial challenge and place an unwanted debt load onto a student that desires to serve the community with his/her talents in their field. However, this scholarship allows my transition into college to be more focused on learning and education, which is where it should be. With the large pool of applicants, it was a wonderful surprise when I received the email stating that I was one amongst those who were chosen for the scholarship."

ERIN ROGALLA

TAYLOR UNIVERSITY

"I feel very honored and privileged to be chosen for the AFPD Foundation Scholarship. Working for Belleville BP has reinforced the value of discipline, hard work and time management. These are skills that are essential for succeeding in college. Working has taught me that singular focus on the customer is absolutely critical to the business's success. I have tremendous respect for the entrepreneurial skills needed to succeed and win in running a small business. I am very grateful to be chosen to receive the AFPD scholarship."

NIGEL ARTHUR SADEK

MICHIGAN STATE UNIVERSITY

"Winning the AFPD Foundation Scholarship is amazing because it meant that I can relieve some weight off of my parents' shoulders. With the money won, I can buy a laptop and books for college without emptying my wallet. Winning this scholarship means putting a smile on my dad's face, knowing he is proud of me, for his company is a sponsor of this foundation."

FARRAH SAFFIEDDINE

HENRY FORD COLLEGE

"My education is very important to me and I am incredibly grateful that the AFPD Foundation is supporting my journey through college. Receiving a tertiary education is a privilege that many people throughout the world do not have, and I am honored that the AFPD Foundation is helping me receive a college education."

OLIVIA TUBARO

CENTRAL MICHIGAN UNIVERSITY

"Receiving the AFPD Foundation Scholarship means that I am able to continue to reach my academic goals and everything I want to accomplish in my future. Receiving the scholarship is not just receiving financial support; it tells me I am seen as having potential. I have higher goals to achieve and I look forward to striving for them."

CHANTE WIGGINS

WESTERN MICHIGAN UNIVERSITY

"Receiving the AFPD Foundation Scholarship means a great deal to me. It allows me to take less student loans out due to the fact that I am the one who is paying for my schooling. Receiving this scholarship was a nice reward that I appreciate very much. It shows me that my hard work throughout high school has been noticed."

SAMANTHA WIRT

GRAND VALLEY STATE UNIVERSITY



# petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

## Training is Your Job, Too

In addition to all the other hats you wear, employee training needs to be on your list. Furthermore, you can't neglect your own personal training obligations.

I'm sure you use a plan to train your new employees, addressing such issues as safety and customer service. Updating your present employees regarding changes in your operation deserve attention also.

One of the Pillars of Service provided by AFPD is "Compliance". The members of AFPD, proud of their profession, want to be responsible members of their community, and comply with all the rules and regulations that apply to their business.

We want you to know that AFPD offers training in many different areas:

### UST OWNER/OPERATOR TRAINING

Underground Storage Tank (UST) Class "A" & "B" Certification training in Michigan and Ohio is offered by AFPD. The UST inspectors in both states are beginning to "close the noose" on non-compliant UST owner/operators. If you are a Class "A" or "B" certified owner/operator you can train your Class "C" employees. But, you need to be a Class "A" and "B" or have hired a company to perform those quarterly inspections. Check the AFPD website to access dates and places of training.

### TIPS TRAINING FOR INTERVENTION PROCEDURES

AFPD offers TiPS training for both On-Premises and Off-Premises alcohol licensees. Responsible selling of alcohol is taught in each of the On and Off Premises classes, with emphasis on the appropriate responses to challenging situations by the clerk or server in the retail establishment. A section on checking ID's is taught as well. TiPS training can help prevent you from getting a violation notice for selling to "underage" or "over-served" customers.



### FOOD SAFETY & SANITATION TRAINING

Safe-Mark or ServSafe food safety and sanitation training is also made available through AFPD. As more and more retail businesses expand their food service offerings, food safety and compliance becomes an addressable issue. You don't want your customer to get sick from food purchased at your store, and you surely don't want to get a notice of violation that pinpoints your store as a food safety scofflaw. That kind of reputation is hard to reverse. Consider signing up managers and employees for a food safety course.

### GHS HAZARDOUS CHEMICAL LABELING REQUIREMENT TRAINING

A newly designed package of regulations that is being enforced by OSHA is called the "Globally Harmonized System of Labeling" which applies to chemicals produced, packaged, sold, or used by any business. Labeling of chemicals is being standardized worldwide, you and your employees need to be informed and trained regarding the interpretation of these revised symbols and language.

Information regarding all of these training opportunities, times and places for classes can be found at the AFPD website at [www.AFPDOnline.org](http://www.AFPDOnline.org). ■





## Game Changer: Food Service

Adapt the concept of food service, bring it into your stores and give customers more options while increasing revenue and profits

**A** thing to consider for this month hits the taste buds and stomachs of your everyday customers, and the customers that you are missing out on currently. During lunch time, people flock to the streets to find a spot that suppresses their hunger and quenches their thirst. Customers will fill their stomachs while the owners and operators fill their pockets. Fast-casual food service is a growing trend in America and only brings upward potential to your business. While these restaurants are grasping the business of the hungry customers every day, the same customers still visit their local c-store, gas station, or supermarket for their everyday needs. It is vital for the future success of these stores to adapt the concept of food service, bring them into the stores, and give customers another option while increasing revenue and profits. Food service accounts for a large portion of sales and profit for any situation that it is placed in. As times are changing, customers are changing, so our retailers need to adapt to these changes and entice more foot traffic in their stores to keep their livelihood intact. The process could be rather tedious while you try to continue your operation at the store. To make it simple, here are some steps to follow to get started on your journey:

### LOOK LEFT, THEN RIGHT

Where is your store located? What are the demographics of the region? Take it to the white board and figure out whom and what holds the most concentration in your area. This will be called your

target market. Once you compile that list, figure out the niche for your food service that best fits your target market. For example, if my store is in predominantly Mexican area, I will not be trying to sell grandmas Pierogi recipe!

### BRANDING YOUR IDENTITY

“Your brand is what other people say about you when you are not in the room” - Jeff Bezos, CEO of Amazon. Once your niche is discovered, it is critical to find or build a brand that speaks to consumers through their hearts and taste buds. Loyalty is an important factor in customer retention and satisfaction. Packaging and utensils with your brand (like take out bags or fountain drink cups) keep your brand and business in the minds of the consumer. A good example of a well-known brand is Buscemi's. Buscemi's, the name alone, brings in foot traffic due to their history of success in branding.

### PREP TIME

Follow all of the procedures according to state and municipal law. Compliance is also key to ensuring a lasting operation. Take the time to consult with industry professionals that will guide you through the process and get you set up for success. Remember, as a member of AFPD, we are here for your service and transition into this avenue of the business. From government relations, vendor programs & knowledge to get you set up with the right people while saving money. We'll even help with TiPS alcohol training and/or ServSafe Food Safety Certification. Before you embrace this journey, please contact our office at 1-800-666-6233 to consult with us today.

### EXECUTION

You are ready for your journey toward continuing your success. I can smell and taste the fresh cut veggies and chicken on the grill already. With honor, integrity, and hard work, your store will become a neighborhood spot for years to come. Do not forget to execute and keep the consumers happy! ■



# michigan lobby

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

## Michigan Legislative Issues

### PROHIBIT POWDERED ALCOHOL – SB 240 & HB 4416

The Senate has passed a prohibition on powdered alcohol. SB 240 sponsored by Senator Rick Jones (R-Grand Ledge) passed on May 20, 2015 by a vote of 37 to 0. Now, the House Regulatory Reform Committee will consider both SB 240 and HB 4416, the same bill sponsored by Representative Scott Dianda (D-Marquette) on Wednesday, June 17th. Proponents of the prohibition claim that alcohol in powdered form is subject to a great deal of potential abuse. The manufacturer of these products maintains that it is just a convenience.

### FOOD ESTABLISHMENT LICENSE FEE INCREASES – HB 4470

Legislation to increase the license fees for food establishments has passed the Legislature and been signed by Governor Snyder. HB 4470 passed the House on May 21st on a vote of 79-30 and the Senate on June 3rd on a close vote of 21-17. Senator Geoff Hansen, a grocery store owner from Hart, Michigan, argued vehemently against the increases stating that they were too steep for modest store owners operating on a slim profit margin. The Governor signed the

bill on June 9th. It is now law and is a part of the Governor's 2015-16 budget proposal. The fees go from the current \$67 annually to \$106 in 2016; \$145 in 2017; and \$183 after 2017. This represents a 173% increase over the next three years.

### ROAD FUNDING

The House has passed a package of bills aimed at funding road improvements. The package provides \$400 million from the current general fund, \$400 million in cuts to economic development, and the Earned Income Tax Credit for the working poor, and the remainder from "projected economic growth."

The consensus opinion of experts is that this plan is neither viable nor sustainable, and that changes will be made in the Senate. There is some discussion that the Senate may entertain an increase in the gas tax of 5¢ per year for three years, with parallel increases in the diesel fuel tax. The Senate is prepared to meet during the course of the summer to resolve this issue.

### 2015-16 BUDGET

The budget for fiscal years 2015-16 has passed both Houses, and must only be reconciled to resolve differences between the House and the Senate in conference committees before being sent to Governor Snyder for approval. ■

## Distillers Take a Shot at Lower Liquor Taxes

■ WASHINGTON BUSINESS JOURNAL

Large and small distillers have united in a push to lower federal excise taxes on distilled spirits, which could increase their profits and make liquor cheaper for consumers.

The Distillery Innovation and Excise Tax Reform Act, which was introduced last week, would reduce the federal excise tax on distilled spirits from the current \$13.50 per proof gallon to \$2.70 on the first 100,000 gallons for all distillers. Once the 100,000 gallon threshold is reached, the bill would reduce the excise tax to \$9 per proof gallon.

The federal government imposes much steeper excise taxes on distilled spirits than it does on beer or wine, when taxes are standardized for alcohol content. Federal, state and local taxes account for more than half the price of a typical bottle of liquor, according to the Distilled Spirits Council.

Despite this tax burden, distillers are doing well. Supplier revenue has increased from \$11.7 billion in 2000 to \$23.1 billion in 2014,

according to the council. Plus, there's been a boom in small distillers, which have grown from 92 in 2010 to over 700 in 2014.

Reducing the federal excise tax would encourage even more growth, distillers contend.

"This bill would help create jobs across America for the rapidly growing distilling industry," said Tom Money, president of the American Craft Spirits Association and CEO of House Spirits Distillery in Portland, Ore. "It will translate into real economic benefits and jobs for hundreds of small distillers and their surrounding communities."

For a small distillery producing 30,000 proof gallons a year, reducing the excise tax to \$2.70 per proof gallon would mean a savings of \$324,000.

Brewers also are seeking lower federal excise taxes, but they're fighting over whether tax cuts should go only to small craft brewers or to multinational beer giants as well. ■





*"From our shelves to yours,  
for over 21 years!"*



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

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# michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

## Lucky for Life ‘Lucky Play’ Promotion Expected to Create Game Awareness; Increase Sales

**S**ummer is in full swing, and Lottery players across the state are looking to cool down with cold, hard cash.

The Lottery’s newest draw game, Lucky for Life, has been attracting players since its launch in January, and the Lottery plans to build on that momentum with the Lucky Play promotion. Beginning July 10th and running through July 30th, each time a player purchases three panels of the Lucky for Life game, they will get one free Lucky for Life easy pick panel for the same draw.

Lottery research consistently finds promotions that offer free play opportunities are strong draws for players. We expect the Lucky Play promotion to increase sales for retailers and generate player excitement and interest in our newest draw game. To

help increase awareness of the Lucky Play promotion, the Lottery will provide in-store point-of-sale materials and offer support through a robust advertising effort that will include radio, print and digital spots.

Another positive: Lucky Play doesn’t require any additional work from retailers’ staff. One free easy pick will be generated automatically for every three panels purchased on a single Lucky for Life ticket. The qualifying ticket will include a special message alerting players of their free ticket. The free panel or panels will print on a separate ticket immediately after the qualifying ticket. The free ticket will be marked “Not for Resale” and should be given to players immediately.

Each Lucky for Life ticket gives players a chance to win up to \$1,000 a day for life. Since the game launched on Jan. 29, it has been lucrative for Michigan players. Through the game’s first 37 draws, Michigan players won nearly \$4.8 million playing Lucky for Life, including three \$25,000 a year for life winners, and 25 \$5,000 winners. Each Lucky For Life drawing is producing more than 15,000 winners on average in Michigan.

### \$200 A WEEK FOR LIFE PULL TABS GAME LAUNCHES JULY 7TH

A new and exciting Cash For Life pull tabs game is coming to retailers and is expected to create players excitement and interest.

The Lottery’s newest Cash For Life themed pull tabs game offers more than \$3 million in total cash prizes. It also has a larger top prize and better odds than previous versions of the game. The new pull tabs game has a top prize of \$200 a week for life, compared to last year’s \$100 a week for life top prize. Even with improved odds and a higher top prize, the price of the popular game remains the same, \$1 per ticket.

All pull tabs game retailers will receive at least one deal at the game’s launch. In addition to being featured on the Lottery’s website at MichiganLottery.com, the game also will be supported through advertising coverage at more than 2,500 Club Keno retailers. ■

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

## INSTANT TICKETS / PULL TAB TICKETS

### NEW INSTANT TICKETS:

#### On sale July 7th

- \$30 Grand Cashword \$2 (IG # 730)
- 100X The Cash \$20 (IG # 732)
- \$100 Frenzy \$2 (IG # 734)
- Win Big \$5 (IG # 736)

### INSTANT GAMES SET TO EXPIRE:

#### Expiring July 6th

- Snow Me The Money \$2 (IG # 670)

#### Expiring August 3rd

- Cherry Blast Tripler \$2 (IG # 638)
- Fire & Ice \$5 (IG # 657)
- Monopoly Jackpot \$5 (IG # 676)

### NEW PULL TABS TICKETS:

#### On sale July 7th

- Dice Night 50¢ (MI # 546)
- \$200 A Week For Life \$1 (MI # 550)

### PULL TABS GAMES SET TO EXPIRE:

#### Expiring August 17th

- Lucky Bars 50¢ (MI # 515)

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





# LUCKY PLAY™

Now thru July 30

## BUY 3 GET 1 FREE!

### Lucky for Retailers!

Watch your Lucky For Life sales and commissions increase as players buy up for the **FREE** wagers!

From July 10-30, for every 3 panels purchased, players will receive one free Easy Pick panel eligible for the same draw(s). The Easy Pick is automatically generated for every 3 panels purchased on a single ticket. The free panel(s) will print on a separate ticket immediately following the qualifying ticket and be clearly marked "Not For Resale."

### Lucky for Players!

Players will love the **FREE** chances to win \$1,000 a day for life or \$25,000 a year for life!



Player Purchases (on qualifying ticket)	Player Receives (on separate ticket)
3-5 panels	1 FREE panel
6-8 panels	2 FREE panels
9-10 panels	3 FREE panels



3-5 panel purchases on a single ticket will qualify for 1 free panel. 6-8 panel purchases on a single ticket will qualify for 2 free panels. 9-10 panel purchases on a single ticket will qualify for 3 free panels. The free panel(s) will print on a separate ticket immediately following the qualifying wager. \$1,000/Day for Life and \$25,000/Year for Life winners will receive their prize payments for lifetime or 20 years, whichever is greater, unless within 60 days from the date they claim their prize, they request the cash option method of payment. Odds of winning: \$3: 1 in 15; \$4: 1 in 33; \$6: 1 in 50; \$20: 1 in 201; \$25: 1 in 250; \$150: 1 in 3,414; \$200: 1 in 8,433; \$5,000: 1 in 143,356; \$25,000/Year for Life: 1 in 1,813,028; \$1,000/Day for Life: 1 in 30,821,472. Overall odds: 1 in 8. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.



## Lots of Activity in Developing the Ohio Budget

**H**B 64, the two year general operating budget for Ohio underwent major changes as the Ohio Senate unveiled their version as opposed to the House passed version. The budget as introduced by Governor Kasich contained a number of tax increases, including a \$1 a pack tax on cigarettes and a like tax on other tobacco products (OTP). His version also increased sales tax and CATax rates and extended sales tax to many services not subject to sales tax currently. All that was done because the Governor is adamant about eliminating the state income tax. The Ohio House, after several weeks of hearings, stripped the bill of all tax increases, yet lowered the income tax, and sent the bill to the Senate.

These are the changes the Senate made to both the Governors version and the House version:

- Beginning in tax year 2015, small businesses will be 100% tax exempt from their first \$250,000.00 when return is filed jointly. Individual returns will be 100% exempt from their first \$125,000.00. Income after the exemptions would then be taxed at a flat 3%.
- Restored the tax exemptions for Social Security regardless of income level.
- Would increase cigarette tax by 45 cents per pack and increase tax on OTP from 17% to 22.5% as of July 1, 2015. Liquid OTP's would not be subject to tax.
- Allowed towing cost to be deducted from value of abandoned vehicles but not storage.
- Eliminated the House language that would have allowed Stark County to levy a tobacco and liquor tax for arts.
- Would allow Public Utilities Commission of Ohio (PUCO) to adopt rules that wouldn't require PUCO # to be located only on vehicles side doors subject to PUCO jurisdiction.
- The Senate also changed school funding and many other changes from House version.

The House did not concur with Senate amendments so a conference committee met and made changes which were:

- The final bill increased cigarette tax by 35 cents a pack so that it wouldn't be higher than Pennsylvania but eliminated all tax increases on OTP's including liquid products.
- Eliminated the proposed alcohol tax for certain counties for arts purposes
- The small business income tax for joint filings gives a 75% break on first \$250,000.00 for this year and 100% thereafter. For single filers it is on the first \$125,000.00 and for all income over \$250,000.00, small businesses will pay a flat 3%.
- There is also a 6.3% across the board income tax cut. The State tax cut on Social Security remains the same for all income levels.

The legislation requires that the State Lottery issue 3,000 new machines to businesses with a liquor license, including venues like the American Legion.

Separately, AFPD testified in support of SB 150, a bill that would provide service station owners with immunity from motorists who put the wrong fuel in their car.

Once the bill is sent to the Governor he can line item veto anything in the legislation. He can also veto the entire bill or let the bill become law without his signature but the most likely scenario is he will veto some items and sign the bill.

On the regulatory side there were some changes made to UST and the petroleum activities tax (PAT). Contact AFPD for details. The PUCO has still not publically released rules on towing industry; those should be coming soon. All rules in Ohio must be approved by the Common Sense Initiative (CSI) which is run by Lt. Governor Mary Taylor and the Joint Committee on Agency Rule Review.

On the political front Governor Kasich has inched ever so close to announcing a run for President as he's hired a number of national consultants and continues to travel to key primary states such as New Hampshire, South Carolina, Iowa, Nevada and California. He also is raising funds through a 527 program. I'd look for him to announce shortly after the Ohio Budget is signed.

AFPD has been heavily involved in all issues before the General Assembly so be assured your voice is being heard. AFPD needs your continued support both in membership and PAC donations. Reach out to those who don't belong and encourage them to join. ■



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# ohio liquor

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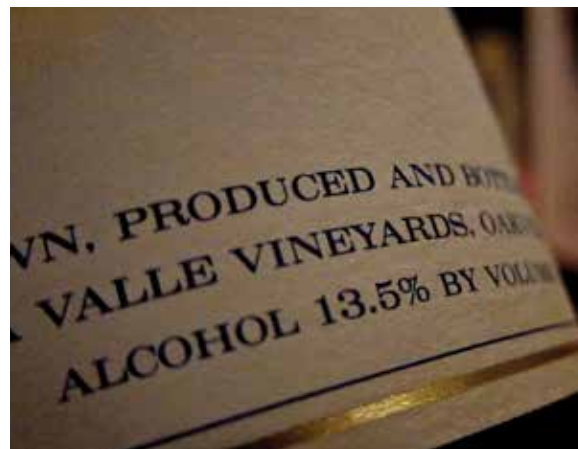
## Buying from an Authorized Source

**H**aving a license to sell alcohol in Ohio is a privilege that comes with many responsibilities. One of those is to understand and comply with the regulations that deal with the three-tier system and what is an authorized source for products.

Ohio's three-tier system has proven over the years to be a fair and effective way of controlling and providing for the safe, legal and responsible sale of alcoholic beverages. Retail permit holders who think they might save a few dollars by purchasing from an unauthorized source and fail to comply with all of Ohio's liquor laws risk much more than they could ever save. It is important for all permit holders to remember that going to an unauthorized source to find a better price is never the best deal for your business.

Retail permit holders must also pay close attention to which products are purchased and from whom. We continue to see instances where on-premises retail permit holders are purchasing beer, wine and low-proof mixed beverage products (21% alcohol or less by volume) from the Contract Liquor Agencies that service their spirituous liquor accounts. This practice is a violation of administrative rule for both the seller and buyer. It is also a violation of the Agency's contract to sell spirituous liquor (intoxicating liquor containing more than 21% alcohol by volume).

This simply means that retail permit holders may purchase wine for resale only from a licensed wholesale distributor or the holder of a B2A permit, and beer only from a licensed wholesale distributor or an A1 or A1C permit holder. Low-proof mixed beverages may only be purchased from a licensed wholesale distributor. In addition, no retail permit holder authorized to sell spirituous liquor for on-premises consumption may purchase those products for resale from any source



other than an Ohio wholesale Contract Liquor Agency (see Ohio Administrative Code section 4301-3-01). It is important to note that retail permit holders receive a six percent discount on wholesale purchases of spirituous liquor from Ohio wholesale Contract Liquor Agencies.

Another issue to be aware of is that retail permit holders may not purchase items that they are not authorized to sell. The sale of low-proof mixed beverages requires the same class of permit as the one required for the sale of wine. Many times this gets confused with the classes of permits authorizing the sale of spirituous liquor. Also, flavored malt beverage coolers can only be sold with a permit class that authorizes beer products. Many people confuse these with mixed beverages since many of them contain a name of a spirits manufacturer. They are beer products. Another confusing item is cider. While cider products are under six percent alcohol by weight, they do not have a minimum markup assigned like wine, but they are considered wine products.

The Division of Liquor Control prides itself on providing excellent customer service and being a resource for permit holders. Please contact the Division if you have any questions about your permit or need clarification on any of the various issues that affect the alcohol beverage industry. We are here to help ensure Ohio businesses are in compliance so you'll have the best opportunity to grow and create jobs. ■





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# Prepare for New EMV Cards or be Prepared to Pay the Price

■ BY VANESSA RYCHLINSKI

**T**he cloud is growing, and it's coming to your front counter. As society becomes more dependent on digital data, policy and structural changes are coming to retailing.

The often-problematic magnetic stripe on credit and debit cards soon will be replaced with chip and pin identification at some of the biggest cardholder services. This shift to "smart" or EMV cards is a huge step towards increased efficiency, and requires compliance on the part of acquirers, merchants and processors.

The new regulations will have a significant impact on convenience stores that perform front counter, or point-of-sale (POS) purchasing. Steven Casco of the online news periodical Card Not Present calls the switch "the biggest change in how we pay for things the world has ever seen."

The technological advances wrought by greater cloud storage capabilities—coupled with increased commercial confidence in saving and backing up data to digital networks—are opening up more digital possibilities for consumers by giving them greater accessibility and on-the-go application.

If you've ever been in a hurry in the grocery store or at the pharmacy, you know the frustration of having to swipe your credit card several times due to a worn-out strip or a faulty card reader. Not only are the chips embedded in EMV cards thought to be more accurate at point of sale, but they also are more secure against sales conducted with counterfeit, lost or stolen cards.

## THE NEW STANDARD

New POS systems or terminals will allow for faster processing on the part of the merchant. Smart cards still work with a two-step process consisting of a PIN number or customer signature along with digital authentication. But now instead of the customer's information being included on a magnetic stripe, which has been around since the 1960s, a tiny chip will be doing the job.

In addition to faster processing, the change aims to make all credit card transactions more secure against fraud and identity theft. The chip generates a unique encrypted signature at the time of each transaction and sends the data to a cloud-based NFC credit card processing site. You already may be familiar with this capture method if you make purchases through mobile devices.

The stricter security features are due in part to innovations made by the payment card industry involving a new data security standard and more efficient cardholder information security. While chip cards were partially implemented several years ago, the shift this time is more complete. The smart cards are markedly



different from contactless cards, which only require waving a card over a reader or fob without using PIN or signature identification. Although contactless cards work along the same networks, they can only be used for small purchases.

Europay, MasterCard and Visa—the card issuers from which EMV cards derive their name—already have issued about a billion EMV cards and are implementing new smart cards for all their customers. American Express, Bank of America, Chase, Citibank and US Bank will follow suit with chip and signature programs, while smaller banks and credit unions will offer chip and PIN cards. This industry-wide action puts the onus onto retailers to keep up with the change in technology.

### SHIFTING LIABILITY

The rapid changes in commercial use and payment industry policy mean a flip in regulations. Starting October 1st, in order to incentivize EMV adoption, the responsibility for fraudulent purchases, which now rests with banks, will fall on the merchant who approves the sale. However, this responsibility will still fall on the card issuer if the sale was performed on an EMV-capable device. Thus, the newest PCI requirements encourage the use of terminals that can read the new EMV chip cards.

Although compliance is mandatory for acquirers and processors, merchants are exempt. However, due to the liability shift, merchants will need updated POS systems to avoid fines and kickback fees associated with fraud and stolen cards.

“This liability is in the form of fines that can run in the thousands of dollars,” says Mike Duggan of Heartland Payment Services. “That kind of money in, say, a month of operation is going to really affect the bottom line of a smaller business.”

Transitioning to chip-enabled terminals is the first step in complying with the new regulations. You also should communicate with your processor to ensure secure networks with controls over data access points. The PCI Data Security Standards and Customer Information Security Program require retailers to address information security and control data collection. With the new standards and regulations, it's important to have strong technology in place so that liability does not fall to you in the event of fraudulent activity.

The AFPD suggests you have third-party assessments, network scanning and forensics investigation to evaluate compliance, search for network breaches or vulnerability, and assure your POS operation is in line with PIN Transaction Security Standards.

### FUTURE TRANSACTIONS

While it seems we're hurtling toward tectonic shifts in the way we do business, it's still too early to say how the new technology will affect independent retailers. Convenience stores, gas stations, liquor stores and other small businesses may have difficulty making the change in time, and there may be operational kinks to work out even after the new terminals, networks and protocols are in place.

Despite the improved security and other benefits promised under the new regulations, some critics have voiced concerns over the potential vulnerability of the new system and the sophistication of the technology itself.

According to the National Association for Convenience and Fuel Rating, logistical concerns related to safety and a smooth transition abound. Before the new rules take effect in October, some experts are worried a data breach may occur as merchants prepare for the switchover.

Concerns also remain over the total safety of cardholder information. Because banks heretofore have had responsibility for security, POS merchants must quickly adapt to address new issues of information security and data collection. This will be an entirely new realm for many merchants, especially small to mid-sized retailers.

A March report by the Reuters news agency says chip data may still be subject to cybersecurity issues when it first enters retail information systems and when it is transmitted to the card processor. Because of shifting liability, these concerns require the retail industry to either update or put in place greater data security standards and cardholder information security.

However, groups like the Smart Card Alliance believe the greater overall security afforded by smart chips will relegate most fraudulent activity to online, card-not-present transactions where chip identification isn't required.

Despite the potential problems of the new standard and adapting equipment and processes at the counter, it is undeniable that the culture of payment processing is shifting to chip identification and the cloud. For now, consumers and convenience stores alike are rushing to switch to the new standard.

Credit card issuers are rushing to keep up with demand for the new chip cards in order to comply by October 1st. As the recent popularity of mobile money indicates, smart cards may allow easier, faster sales than ever before, leading to more profits for convenience store owners, gas station operators and other independent retailers. ■

*Vanessa Rychlinski  
is a writer for  
Denha Media &  
Communications.*



## Garden City Store is a Recipe for Success

■ BY KRIS HARRIS

**W**e've all heard the saying that good things come in small packages and no truer words could be said for the Handy Mart in Garden City. Sitting at the intersection of Warren and Merriman, this little store's kitchen is packing a big punch. Handy Mart opened in 1996 after the previous store has been closed for a few years. "We've been here for about 20 years. It's a real small store, about 1,800 square feet, that was closed down for about three years before we opened it," said Kassab.

Like most businesses first starting off, the store started small and then slowly grew over time "We were a one man operation, but we didn't want to be, so we added a kitchen. We wanted it to be two people, so we wouldn't have to be here alone all day long," explained Kassab. The extra hand in the kitchen gave them a niche that eventually turned into something much greater.

Due to its limited space, Kassab knew that Handy Mart couldn't out stock other stores. As a result, Handy Mart found that the best way to separate them from the competition was to utilize their kitchen. "Everybody's got liquor, beer and wine in the area. It's really our food that separates us from everybody," said Kassab. "We even have catering trucks that pick up food here and then sell it at the local factories around here," Kassab continued.

It's the recipes that he brought with him that have now made the store famous. "I'm known for my famous pepperoni rolls. I sell about two to three



hundred a day and deliver thousands of them a week," explained Kassab. "People even get them here on the way to the airport and take them to New York, Chicago and Minnesota," Kassab said.

Even though the pepperoni rolls might be what bring customers in the door, it's most likely the store's revolving menu that keeps them coming back. "We have dinners every day and every day we have something different. It's whatever I feel like making," said Kassab. "Today I've got Pigs in a blanket, rolled up Italian sausage, bratwursts, and stuffed chicken breasts. Tomorrow is rib dinner day and yesterday was baked chicken," Kassab continued.

The store's location has also helped with business. Handy Mart's traffic is due to the store being located on the corner of two main crossroads. "I have a steady flow of regulars and a lot of new people every day because we are on a major road," explained Kassab.

Even though Handy Mart may not need any help in the kitchen, they have found the support and help APFD provides on the business side to be invaluable. "We've been a member of APFD for years and take advantage of many of the programs," said Kassab. "From the Rebate program to the Insurance program, we take advantage of everything. I look to APFD first for anything we need," Kassab continued.

Handy Mart is a best kept secret in Garden City, but its kitchen is doing all it can to make sure the secret doesn't last long. ■

*Kris Harris is a writer for Denha Media & Communications.*

### RETAILER: HANDY MART

**Locations:** Garden City, Michigan

**Founded:** 1996

**Employees:** 6

**APFD member since:** 1996

**Quote:** "Garden's City Best Kept Secret"





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## Location and Service: Ohio Retailer is One-Stop Shop

■ BY KRIS HARRIS

In the retail industry, location can be key in the success of the store. Having a location next to a main road or highway is a prime spot for steady traffic, while being close to residential area can also provide store regular customers that you get to know and develop a relationship with over time. For Shilpa Patel, owner of Shell Alum Creek, it's a best of both worlds. The store is located just off of 270, a major highway in the Columbus area, and also right next to a residential area that sits near the exit. Because of the good location, Patel is able to benefit from both highway and city traffic. "We're a neighborhood store, plus a highway store, so we get both people" explained Patel.

A sense of community comes from the neighborhood that sits behind the store. Patel has seen many of the store's customers grow up over the years. "I have a number of people from the neighborhood that I've known for 12 years," said Patel. "They come in our store almost every single day."

The steady stream of regular customers has allowed the store to develop relationships and Patel feels it's important to have those types of connections. "It's really important for us. Since we've been here, we've seen kids grow up. They know my name and any time they want us to order something, we get it for them right away," said Patel.

Customer service is always at the forefront for Patel, which is why you can expect more from the store. "If someone says they need four cases of water or 25 bags of ice, I go outside to help or I have one of my co-



workers help them," Patel explains. "The corporate people, they don't care, but I do," continued Patel.

The support AFPD has provided over the years has been a huge help for the store. Patel is very appreciative of the work of AFPD'S Director of Ohio Operations, Ron Milburn. "AFPD has been helpful, especially Mr. Ron Milburn. He comes by about once a month to the store to see how things are going and to see if we're doing good," said Patel. "He talks with us and we can ask any questions that we have," Patel continued.

The rebates that AFPD's programs offer are also helpful. "We use the CareWorks Workers Comp, which is really good and really helps. We also use the Monster program too," said Patel.

A good location is a great starting point when opening a business, but what you do with that location can mean even more. As much as we hear about the importance of location, location, location, a lot can also be said for service, service, service. "I know what the customer's want when they walk in, so I'll have it ready for them on the counter. They don't even have to ask for it. They just pay for it and go," said Patel. Reaching out, listening to your customer's needs and going the extra mile is a great way to becoming a go-to store, and Patel's Shell Alum Creek is proof that it works. ■

*Kris Harris is a writer for Denha Media & Communications.*

### RETAILER: SHELL ALUM CREEK

**Locations:** Columbus, Ohio

**Founded:** 2003

**Employees:** 6

**AFPD Member Since:** 2005

**Quote:** "The Neighborhood store with personal touch"





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## Continued Conversations with Chief Craig

**A** FPD President & CEO Auday Arabo, AFPD Consultant Steve Hood and a number of Detroit store owners met with Detroit Police Chief James Craig last month to discuss strengthening the relationship between AFPD members and DPD.

Chief Craig has promised to highlight the great work of many of the AFPD retailers in the city and thanked those at the meeting for setting such a great example for other Detroit retailers to follow. A number of issues were discussed including the recent break-ins at several retail locations, better response times as well as the unsolved murder of former AFPD Chairman Fred Dally.

AFPD looks forward to partnering with Chief Craig and DPD to help fight crime and make Detroit a safer place to live and do business.

Auday then followed up with a series of questions for this segment of 7 with the CEO.

**Q:** How would you rate overall crime in the City of Detroit and in particular at retail businesses and against store owners?

**A:** The overall crime rate in the city is down by 13% which is a 27% drop from 2013. When I first arrived in Detroit I realized that citizens were afraid to stop at traffic lights and certainly at gas stations for fear of being carjacked; carjacking is down by 15% this year and that's a 38% drop from where it was when I arrived here two years ago. So we continue to strive to reduce crime citywide and make our stakeholders as well as citizens feel safe while shopping and living in the City of Detroit.

**Q:** What is expected of retail owners in terms of deterring crime inside their businesses?

**A:** One way to reduce some incidents of crime would be to place ATM machines in the back of the businesses. The lack of access helps deter incidents of theft. We would expect them to continue to work with police to provide information about crimes that are occurring in the area of their business. We would encourage businesses to invest in surveillance equipment that has video which is easily accessible to assist in police investigations when







necessary. We expect the lines of communication to remain open between the store owners, officers and citizens, which is why we have established programs with Wayne State University to coordinate mediators to assist with conflict resolution.

**Q: How can store owners work better with the Detroit Police Department and city administrators to fight crime in the city?**

**A:** Get to know your Neighborhood Police Officer. Continue to build a healthy relationship with these officers because they work closely with the community to resolve many of the quality of life issues that plague the citizens. Store owners can show commitment to the city by keeping the areas around their businesses clean and well maintained, refrain from selling products that promote illegal activity, continue to require identification as required by state law for certain products as well as deter loitering especially during school hours.

**Q: It has been more than two years since former AFPD Chairman Fred Dally was shot and killed inside his store, the Medicine Chest, and despite a \$50,000 reward, the killer(s) is at large, what is the department doing to solve this crime? Is it a priority?**

**A:** All of cases that result in a family member or community member losing their life is a priority. We would love to immediately solve every murder case that we have, however the reality is that's not always possible. We continue to follow every tip, lead and shred of evidence connected to this senseless crime. Our investigators continue to work tirelessly to solve this case. This case is being handled by the Cold Case investigators and we can refer it back to CrimeStoppers to elicit any additional information from the public.

**Q: What are the city's top priorities this year to reduce crime including violent crime in the city?**

**A:** The goal is to reduce crime throughout the city by 10% . We are working toward that goal and are very close to reaching it. We want to reduce the non-fatal shootings that involve our youth. The Department will continue the hard work of reducing the number of home invasions and carjackings. Citizens should be able to go to work and return



home with their valuables still intact. Gas stations and party stores should be locations that everyone feels safe to patronize without the fear of their vehicle being taken. We won't be satisfied until every little boy and girl in the city can safely play in their neighborhood without fear.

**Q: What is your position on having a larger police presence at local businesses in the city?**

**A:** The police department's goal is to create a safe city for all citizens. With the mandates we have to serve the public we have instituted the Secondary Employment Program which allows businesses to hire certified Police Officers to work off duty at local businesses for security.

**Q: What is your overall message to people wanting to do business in the city but who worry about the crime statistics?**

**A:** The police department continues to reduce crime at record numbers. We recognize that the feeling of safety is a perception, with that said we want our stakeholders and community to feel safe when they visit and play in the city. We have launched a very successful NPO (neighborhood policing) program that pushes community involvement. We have bolstered the Lighthouse project which places businesses in the community that assist citizens during times of distress to allow them to use the phone or seek assistance. Our Compstat meetings are very successful when conducted within the community. The Detroit Police Department will continue to strive to reduce crime utilizing technology and national best practices. ■



## Dressing for Retail Success

In retail, store employees are often seen as a reflection of the brand. Customers will judge store employees within seconds, according research. Looks and personality play an integral role in how customers view a business.

At one time, street clothes were acceptable attire at certain retail establishments; now, in the supermarket, convenience stores and gas stations, there is a trend moving towards uniforms.

According to a JD Power and Associates report, customers see uniformed employees as more “trustworthy”; customers believe employees in uniform are more capable and competent; “and all things being equal, customers prefer to buy from a company whose employees are in uniform,” said Rick Shaw, senior national account executive UniFirst Corporation.

A well designed, coordinated uniform program delivers the business image and could help build team spirit at the same time. “Plus, it’s the best way to clearly establish employee identity, help promote company recognition, and generate greater customer confidence,” said Shaw.

Whether you are behind the counter, working with a customer or just returning from a break, your appearance is imperative and that is why many retail outlets are

adopting a dress code.

“Quality, job-fit work clothing produces a tangible competitive advantage through improved appearance, better company image, and the kind of unified team look that boosts employee pride and confidence,” said Shaw.

At Heartland Marketplace and Saturn marketplace, the Kassa family has been requiring employees to wear store shirts with the logo imprinted since 1988.

“Our store managers, and we, as owners wear a dress shirt with a tie,” said Philip Kassa, president and vice-president. “All employees wear the same shirt with company logo as well as the employee name badge.”

“We have the dress code so our customers can recognize who works at the store,” said Kassa. “We require name badges, so if there are any customer complaints or praising of an employee, the customer will know their name.”

It is not just the retailers who promote a dress code; many suppliers have designated company shirts. “It shows unity,” said Bobby Hesano, owner of D&B Grocers Wholesale & Distributor. “Administering a dress code seems as though it gives the employees a sense of belonging.”

The shirts are in the company colors red and blue and have

been part of the policy since D&B was founded.

There are ways to transition into becoming a business with a dress code.

For instance, UniFirst conducts a “Needs Analysis” that reviews things such as the number and type(s) of all garments that are needed for all employees, the type of program – direct purchase, full service rental, value lease – that is most appropriate, as well as identify any special needs, service requirements or concerns depending on the business. ■

### AFPD/UNIFIRST REBATES: CALL (800) 666-6233

Grocery stores may choose a specialized uniform program for food handlers or a retail image apparel program for non-food handlers. UniFirst outlined a typical supermarket-related work wear includes:

- Butcher coats and shop coats
- Aprons and smocks
- Manager dress shirts & pants
- Polo shirts
- Chef wear
- Food prep shirts and pants (HACCP)
- Outerwear (i.e. freezer jackets, rain jackets, coveralls, etc.)
- Caps and visors

Typical uniforms for convenience stores and gas stations include:

- Store uniforms
- Polos and khakis
- Dress shirts and pants
- Denim jeans and shirts
- Aprons, vests and smocks
- Cashier uniforms
- Security uniforms
- High visibility vests
- Jackets and gloves
- Caps & visors





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CONTACT NAME: \_\_\_\_\_ PHONE: \_\_\_\_\_

NAME OF STORE: \_\_\_\_\_

STORE LOCATION: (If you have multiple locations, attach store list)

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_



## Grocery stores find productivity and service improve when employees become owners

■ BY SAMANTHA CHRISTMANN // FMI NEWS STAFF REPORTER

Frank Budwey was halfway up the stairs to City Hall when someone stopped his car, rolled down the window and honked the horn, hollering kudos. He gets pats on the back at the Post Office. Passers-by shout thanks. At a recent Frankie Valli concert, two women made their way to Budwey's seat to let him know they had begun traveling from Niagara Falls just to shop at his grocery store.

When Budwey announced he would grant ownership of his North Tonawanda supermarket to his full-time employees, his generosity prompted an outpouring of praise and support in the community and across the country. But if the success of other employee-owned grocery stores is any indication, his gesture of goodwill also could turn out to be a very successful business move. Other employee-owned companies have found that when employees own the store, efficiency and profits increase, as do customer service and consumer satisfaction.

Four grocery stores – Iowa-based Hy-Vee, Idaho-based WinCo Foods, Florida-based Publix and Minnesota-based Coborn's – have seen greatly increased profits and vast expansion since their employees took over. What's more, consumers' growing desire to support locally owned and socially responsible companies could give Budwey's customer base a hefty boost.

Of course, no leadership transfer is ever without its troubles, and there's no telling how such a unique arrangement might shake

out, but for now, experts are bullish on the Budwey way.

After the untimely death of his son Justin in 2009, Budwey was left without an heir to the grocery business his family had run since 1922. He had planned to cash out and retire, but customers urged him to stay. They needed a small store with good prices, plus they'd shopped Budwey's for generations.

So Budwey came up with the idea to put ownership in the hands of his employees – people with the expert knowledge necessary to keep the store running for generations to come.

Budwey is staying on for another 10 years, retaining just over half of the company's shares. He's investing \$1 million in the store to get employees off to a solid start. The store's 33 full-time employees will get the remaining shares, pocketing profits in proportion to the amount of stock each holds. Workers will sell their shares back to the company when they leave, benefitting from any accrued value.

### WORKING ELSEWHERE

Though he is the first known grocer to outright make a gift of a store to workers, other supermarkets have divvied up company shares using an Employee Stock Ownership Plan. That employee ownership structure has brought excellent results for companies, employees and customers alike.

WinCo Foods went to employee ownership in 1985, allowing hundreds of cashiers and shelf stockers to retire with pensions worth more than \$1 million apiece. The company has become known

as "Walmart's worst nightmare," outselling the behemoth retailer in key shared markets despite stores several times smaller than Walmart's supercenters. WinCo has 98 stores with \$5.6 billion in sales. Employee stocks regularly outperform other growth stocks, rising at a compounded annual rate of about 20 percent since 1986.

Under employee ownership, Minnesota-based Coborn's has grown from a single store to a 120-store retail chain across the Midwest with revenues of \$1.2 billion.

Hy-Vee had 37 stores and 1,200 workers before establishing its Employee Trust Fund in 1960. Soon after employees gained ownership, the company implemented several new ideas, such as express checkout lanes and in-store delicatessens. Today, it has 235 stores in Iowa, Illinois, Kansas, Minnesota, Missouri, Nebraska, South Dakota and Wisconsin. It is the largest employer in the state of Iowa and employs 60,000 people overall.

Publix Super Markets has been employee owned since its start in 1930. It was among the first to offer innovations such as air conditioning, automatic doors and fluorescent lighting. It now has 1,098 locations in six states and is the seventh largest private company in the country, with \$30.6 billion in sales last year. It's also one of the most profitable grocery stores, if not the most profitable: Its net profit margins were at 6.52 percent last quarter, compared to Walmart's 2.86 percent and Whole Foods' 4.33 percent, for example.

Publix, WinCo and HyVee are regularly ranked among the





country's best supermarkets in the country by Consumer Reports magazine. Last year, they landed in the No. 2, 11 and 12 spots, respectively.

### THE 'UNWALMART'

Retail expert Burt Flickinger III, managing director of Strategic Resource Group, calls Budwey's "the anti-Walmart," in reference to the retailer that has come under fire for paying such meager wages and benefits that some employees qualify for food stamps. In his autobiography, Walmart founder Sam Walton said his greatest regret was his "chintzy" behavior toward employees, and said his proudest legacy was the profit-sharing program he instituted for his workers. But in 2010, on the 40th anniversary of the program's debut, Walton's heirs ended the profit-sharing program to trim expenses.

"So you have the Goliath Waltons, the wealthiest family America has ever seen, taking away profit sharing, and then you have the proverbial David in Frank Budwey, who came up the hard way but always took care of the community and the team members that took care of him and his family," Flickinger said.

It's that "unWalmart" attitude that could spell Budwey's greatest success. It is an odd twist, considering Budwey has attributed a 15 percent loss of business to Walmart in the past. The first chunk of sales disappeared when he joined a group of residents to fight the big box's arrival in North Tonawanda. His involvement angered some shoppers who wanted the store in town, prompting them to boycott. The second wave of losses came after the Supercenter opened and customers migrated there, just as he

feared they would.

But Budwey already has begun to reap the benefits of his latest benevolent business practice. Sales have increased about 6 percent since he announced his exit plan last month. A one-day sale held during Mother's Day weekend broke all previous single-day sales records, and Budwey's ended the week with 20 percent higher sales than it had the same week the year before.

"They were telling me the numbers, and I couldn't believe it," Budwey said. "I thought they were pulling my leg."

Employee morale is through the roof. New customers have come in from as far as Clarence saying they want to support what they see as the ultimate local business.

"It's beautiful. We've been really blessed," Budwey said. "We're all tickled pink to see the changes happening so quickly."

### FUTURE EXPANSION?

Flickinger believes Budwey's is ripe for profitable expansion across the Buffalo Niagara region, and thinks it could expand successfully throughout the Great Lakes region and into Pittsburgh, Cleveland and Chicago. Budwey's supplier, Olean Wholesale, would be a good ally in identifying the right locations and markets, he said.

"By working together, the employees can get tremendous financial returns from one store," Flickinger said. "If they decide to grow on it like WinCo did, they can get exponential returns on the value of their stock."

It's common for companies to see "dramatic transformation" upon becoming employee owned, said Loren Rodgers, executive director of the National Center for Employee Ownership.

Workers are more invested in their jobs and work harder toward the success of the company. Employee-owned companies go bankrupt less and survive longer than traditionally owned companies, and their employees retire with 2.5 times more wealth, the NCEO found.

"I think work is a pretty frustrating experience for a lot of people and employee ownership can be something that makes it feel like we're all working together toward a common goal," Rodgers said. "It's profoundly transformative. It makes people feel like they've got agency in the economy instead of being tools of the economy."

### JOB EXPERTISE

Workers' ground-level expertise leads to better operations and efficiencies. For example, a production line employee-owner of one NCEO member found a simple way to replace a machine's \$1.25 cotton applicators with 2-cent Q-Tips, saving the company thousands of dollars per day.

But such advances don't come automatically.

"Its companies that make an effort to act employee-owned that see the changes," Rodgers said.

Budwey's, which gives full- and part-time employees sick days, personal days and vacation time, as well as retirement and health care benefits, has been doing things that way all along, Budwey said. And as he has eased away from daily operations at the store over the past five years, employees have stepped up without missing a beat.

"These people have grown into the business and know what they're doing," he said. "The people I have lined up to run the store don't need Frank Budwey." ■



## Poll: Most Voters OK With Current Alcohol Regs, Access

Results from a poll commissioned by the Michigan Beer and Wine Wholesalers Association (MBWWA) show most respondents are just fine with how much alcohol they can get their hands on in Michigan right now.

The poll, conducted by Greenberg Quinlan Rosner Research and Public Opinion Strategies, is a follow-up to a similar 2012 poll that sampled voters' thoughts and feelings about state alcohol regulations.

The polling firms interviewed 500 likely November 2016 voters between March 25 and 29. The margin of error was 4.4 percent and 36 percent of responses came from cell phones.

On a press call today, the pollsters said the results show most voters are OK with how the state regulates alcohol and seemed reluctant to expand alcohol choices. They also said the responses were consistent across partisan and geographic divides.

"Voters are pretty darn happy with how things are now," said Lori Weigel, a partner at Public Opinion Strategies. "They feel like they have plenty of availability, they reject opening this up to more outlets, no matter what type they are, and that's in large part because they just think alcohol ought to be treated differently than other products."

Exactly 69 percent of respondents said they believe the amount of places to buy or drink alcohol in Michigan is "about right." There were 28 percent of people who thought there were too many places to buy or drink

alcohol, according to data shared on the press call and in a press release today.

The full poll results, with questions asked and cross tabs, was requested by MIRS but not provided by deadline today.

There were 90 percent of respondents that said there are a wide variety of places to find beer, wine and liquor. And 62 percent said beer and wine are "affordably priced" in the state, compared to other states.

The poll also asked respondents about a number of ideas that would essentially expand choices to buy alcohol in Michigan. According to the results, a majority usually shot down creating more avenues of access to alcohol.

There were 73 percent that said beer and wine should not be "readily available" for purchase in gas stations and farmers' markets.

There is a bill floating in the Legislature to expand alcohol sales at gas stations, by lowering the minimum inventory amount gas stations have to keep on their premises to keep a liquor license.

A lower minimum inventory would open up more gas stations to acquire a liquor license, given the minimum inventory amount cannot include gasoline sales and alcohol.

That bill is HB 4050, sponsored by Rep Ken Yonker (R-Caledonia), and it appears to go farther than the minimum inventory proposed in a similar bill last session.

Asked about the gas station proposal, MBWWA's vice president of public affairs and

counsel Spencer Nevins said in a statement that, "the results of this poll clearly show Michigan voters don't want more gas station selling beer. Voters are concerned about over-consumption, drunken driving, binge drinking and other risk factors related to alcohol, and they're telling policymakers to share that concern."

There also have been previous proposals to allow farmers' markets to offer some types of booze sales

Back to the poll, exactly 75 percent said beer and liquor shouldn't be available for purchase over the Internet, and 60 percent said beer and wine should not be delivered directly to homes or offices.

Pollsters asked voters if they think alcohol restrictions are too strict in the state, to which 62 percent said they're just fine. Then, the pollsters took respondents through an explanation of Michigan's three-tier regulation system, and asked the same question. The numbers didn't change much - 61 percent said the regulations were fine.

When asked if the survey results show a ban on powdered alcohol in Michigan is appropriate - there's a legislative proposal floating to enact such a ban - MBWWA provided a statement from Nevins, which said, "Nearly every major professional medical and public health organization in Michigan, from doctors, ER physicians and pharmacists, as well as law enforcement groups are calling on the Legislature to ban powdered alcohol." ■



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## Food and Drug Administration Bans Trans Fats

FDA to eliminate the use of trans-fats by 2018, after determining they are not "generally recognized as safe" for use in human food

■ NACS ONLINE

The U.S. Food and Drug Administration (FDA) announced that partially hydrogenated oils (PHOs), the primary dietary source of artificial trans-fat in processed foods, are not "generally recognized as safe" (GRAS) for use in human food. Food manufacturers will have three years to remove PHOs from products.

The major provisions of FDA's order, printed in the Federal Register, are:

- PHOs are not GRAS for any use in human food.
- Any interested party may seek food additive approval for one or more specific uses of PHOs with data demonstrating a reasonable certainty of no harm of the proposed use(s).
- For the purposes of this declaratory order, FDA is defining PHOs as those fats and oils that have been hydrogenated, but not to complete or near complete saturation, and with an iodine value greater than four.
- FDA is establishing a compliance date of June 18, 2018.

"The FDA's action on this major source of artificial trans-fat demonstrates the agency's commitment to the heart health of all Americans," said FDA's Acting Commissioner Stephen Ostroff, M.D. "This action is expected to reduce coronary heart disease and

prevent thousands of fatal heart attacks every year."

This determination will significantly reduce the use of PHOs, the major source of artificial trans fats, in the food supply. In 2013, the FDA made a tentative determination that PHOs could no longer be considered GRAS and is finalizing that determination after considering public comments.

Since 2006, manufacturers have been required to include trans-fat content information on food Nutrition Facts labels. Between 2003 and 2012, the FDA estimates that consumer trans-fat consumption decreased about 78% and credits its labeling rule and industry food reformulation as key factors in reducing trans-fat in foods. While trans-fat intake has significantly decreased, FDA says the current intake remains a public health concern.

The FDA has set a compliance period of three years. This will allow companies to either reformulate products without PHOs and/or petition the FDA to permit specific uses of PHOs. Following the compliance period, no PHOs can be added to human food unless they are otherwise approved by the FDA. Many companies have already been working to remove PHOs from processed foods and the FDA anticipates that many may eliminate them ahead of the three-year compliance date. ■

MICHIGAN //

## Breath Alcohol Ignition Interlocks Effectively Cut Drunk Driving

■ CBS DETROIT

The Michigan Supreme Court says a new study finds that requiring repeat drunken drivers to use ignition interlocks testing their breath for alcohol is effective in getting them to stay straight.

The study released Thursday looks at drunken driving cases in Michigan in 2011-2014.

The MSC says the program keeps participants out of jail, avoiding the cost of incarceration and helping participants stay on the job.

"Common sense says you cannot drive drunk if you cannot drive," said Michigan Supreme Court Chief Justice Robert P. Young, Jr., in a media release. "As part of an intensive program of judicial supervision and sanctions, the ignition interlock forces repeat offenders to either stay sober or stay off the road. The result is fewer repeat offenses and more lives saved."

The study says the number of repeat violators was 2.8 percent for interlock users, compared with 5.5 percent for others. It says that 97 percent of drivers ordered to use the interlock systems did so.

The study says that 12 percent of participants who used interlocks failed the DWI/Sobriety Court program, compared with 34 percent of those who didn't.

According to Michigan State Police, 236 deaths and 9,396 crashes on state roads last year involving alcohol. ■





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## Largest Organic Grocer is now Costco, Analysts Say

■ BY ÁNGEL GONZÁLEZ // SEATTLE TIMES BUSINESS REPORTER

Costco Wholesale seems to have quietly surpassed Whole Foods to become the biggest organic grocer as it courts a younger demographic, according to one investment bank.

In an earnings call last week, chief financial officer Richard Galanti mentioned that the Issaquah warehouse club's sales of organic products exceeded \$4 billion annually — up from a previous \$3 billion-plus estimate given last year.

That means, analysts with BMO Capital Markets said in a research note, that the discount chain is “possibly now already eclipsing” the industry leader, Whole Foods, which the investment outfit estimates sells about \$3.6 billion in organic stuff every year.

“It started small,” Galanti said, referring to Costco's buoyant trade in organic foodstuffs, which are grown without conventional chemical pesticides or synthetic fertilizer, or come from animals raised without antibiotics or growth hormones. “It's still small, relatively, but growing faster. And there's certainly more supply of that out there,” he said.

Costco's organics business has doubled in the past couple of years, Galanti said.

Of course, \$4 billion is a tiny speck of Costco's business. BMO

expects its total sales this year to reach \$114 billion.

But in terms of the organic-food industry, it's a huge number: It means more than 1 out of 10 dollars in organic food sales are made at a Costco. The Organic Trade Association, a U.S. lobbying group for the industry, estimates total organic-food sales to be around \$36 billion.

The numbers underscore how organic food, once the domain of alternative co-ops, farmer markets and specialty retailers, has become a mainstream phenomenon — especially among so-called “millennials,” the elusive younger demographic that warehouse clubs like Costco are eager to enlist.

Wal-Mart is also pursuing this path. The CEO of its Sam's Club unit, Costco's warehouse-club nemesis, said in an earnings call last month that it increased its organic offerings by 20 percent since the beginning of the year, since “these are important to various demographic groups, including millennials.”

The organic trade group says more than 30 percent of organic-food buyers in a recent survey said “it's not unusual” for them to buy the products at a warehouse club, a 10 percentage-point jump from a year ago.

The U.S. Department of Agriculture (USDA) says that demand for organic foodstuffs is growing at double-digit rates. Big-box stores' emergence as purveyors of organic food is likely to put the already-tight supply of these products under pressure.

For example, the premium for a 25-pound sack of organic topped carrots delivered in San Francisco in 2013 rose 22 percent from the previous year, according to USDA data; the premium charged for organic avocados over conventional ones rose 14 percent.

Higher prices eventually result in more supply. For example, a University of Wisconsin report published this year says that in that agriculturally rich state, the number of organic farms has grown 77 percent since 2005.

The entrance of heavyweights like Costco may strengthen that supply chain, eventually.

Costco's Galanti says the supply situation is becoming better as “more organic supply and producers are doing it. And we're pretty good at getting out there and working with suppliers both here and around the world to commit more to it, whether it's raising eggs or ground beef processing or produce.” ■

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OHIO //

## UST Tank Fee Decrease

The Ohio Petroleum Underground Storage Tank Release Compensation Board voted to reduce the annual Financial Assurance Fund fee from \$500 per tank to \$400 per tank for coverage at the standard \$55,000 deductible. Additionally, the per-tank fee for coverage at the reduced \$11,000 deductible will decrease from \$700 per tank to \$600 per tank. The decrease is effective for the 2015 program year (July 1, 2015 – June 30, 2016). ■





OHIO //

## Ohio Revises Petroleum Activity Tax Rate Calculation

Effective July 1st, 2015 the Ohio Department of Taxation will implement changes to the method of calculating the rate of the PAT (Petroleum Activity Tax). The official wording is provided below; but basically the rate for each calendar quarter will be the average wholesale price of regular unleaded gasoline for the calendar quarter beginning six (6) months before the quarter when the tax begins. In other words the PATax rate for the third (3rd) quarter of 2015 will be the average of the wholesale price of unleaded regular gasoline during the first (1st) quarter of 2015. The change will be implemented by suppliers at the first point of sale.

This should have little, if any, effect on AFPD members. It'll still be a level playing field as it applies to the PAT tax. Remind your

accountant of this change.

Here is the official wording from R. C. 5736.01(E):

"*Calculated gross receipts*" means the sum of the following:

- With respect to sales of gasoline, the product obtained by multiplying (a) the total number of gallons of gasoline first sold within this state by a supplier during the tax period by (b) the average wholesale price of a gallon of unleaded regular gasoline for the calendar quarter that begins six months before the upcoming calendar quarter, as published by the tax commissioner under division (C) of section 5736.02 of the Revised Code;
- With respect to sales of motor fuel that is not gasoline, the product obtained by multiplying



(a) the total number of gallons of motor fuel first sold within this state by a supplier during the tax period by (b) the average wholesale price of a gallon of diesel fuel for the calendar quarter that begins six months before the upcoming calendar quarter, as published by the tax commissioner under division (C) of section 5736.02 of the Revised Code. ■

### NEW OHIO PATAX CALCULATION INFORMATION PUBLISHED

You might have read a previous notice that the Ohio PATax was going to be adjusted to use a "rolling average" of the wholesale price of gasoline and diesel fuel for each quarter rather than being applied to each wholesale price change.

The rates for the third (3rd) calendar quarter of 2015 are published by the Ohio Department of Taxation as quoted below will apply to invoices reflecting deliveries beginning July 1st, 2015.

**Remind your accountant and review the invoices you receive after July 1st, 2015.**

#### AVERAGE WHOLESALE PRICES FOR CALCULATION OF OHIO PETROLEUM ACTIVITY TAX (PAT) GROSS RECEIPTS

*Publication Date: June 15, 2015  
For the Period: 7/1/2015 – 9/30/2015*

Pursuant to section 5736.02(C) of the Ohio Revised Code, the Tax Commissioner shall determine the statewide average wholesale prices of a gallon of unleaded regular gasoline and a gallon of diesel fuel for each calendar quarter.

The averages below are to be used to determine the calculated gross receipts of a supplier subject to the Ohio PAT

for the period 7/1/2015 – 9/30/2015. These averages should not be used to determine the calculated gross receipts for any other period.

**FUEL TYPE AVERAGE\*** (shown as dollars per gallon, excluding taxes)

- Unleaded Regular Gasoline  
\$1.482 times 0.65% =  
\$0.00963 per gallon or 0.963 cents per gallon
- Diesel Fuel\*\* \$1.756 times  
0.65% = \$0.01141 per gallon or  
1.141 cents per gallon

*\* Rounded up to the nearest one-tenth of one cent, as required by state law. Data extracted from U.S. Energy*



MICHIGAN //

## Lottery Calls Online Gaming 'A Success'

From 86,000 players to 143,000. From \$2 million a week to \$2.4. The iLottery is growing in Michigan.

With a low-key roll out last August, over the chagrin of some state lawmakers, the state got into the business of selling Lottery tickets over the Internet. The program has shown growth by about 40 percent in the number of players and \$400,000 in net income each week since January.

Players are pumping that \$2.4 million into ticket sales and the state is returning about \$2.1 million to the players in the form of winnings.

For this fiscal year, so far, the net win for online games is \$11.5 million or an average of nearly \$311,000 per week. Since August of last year, the net win is \$12.1 million, which is the total wagers minus the total pay out.

An Allegan County woman was named the first \$1 million winner of an online game in February. Pam Rawson of Grand Junction

won playing Diamond Payout.

"We consider the launch of the online games option for players to be a success," wrote Michigan State Lottery spokesperson Jeff Holyfield after MIRS asked for an update.

Long-time critic Senator Rick Jones (R-Grand Ledge) was critical at the time of the launch and nothing has changed.

"The state is making money on the people's gambling habits," Jones said. "You could literally lose your home from your couch. I don't think that's a good thing for the future of Michigan, but I understand they are doing everything they can to make money."

The Lottery is currently offering 18 online versions of the instant games and two Keno games. As for the concerns in the convenience store, gas station and grocery businesses over any loss of sales, Holyfield reported, "We see none."

Asked about limits on the amount of wagering over the

Internet, Lottery allows each player to deposit a maximum of \$500 to begin. Any winnings beyond that can be used to purchase more tickets. If a player wants to spend more than the initial \$500, they have to wait 48 hours before that can be done and then there is no limit as to how much they want to deposit into the account.

Jones said he has a problem with that in that it is up to the individual to decide if their on-line gaming is getting out of hand.

"If the state could see on line that someone was losing their house, they ought to step in and say, 'We have a problem here.' But the state doesn't care. It just wants to make more money."

Holyfield reported if a person is concerned about their spending, the state will offer to deny them access for a while and if the person wants help, the state will refer them for that. But with regard to the state monitoring the sales for potential problems, he said, "We are not Big Brother." ■

OHIO //

## BANNED: Ohio Sales of Pure Caffeine, Powdered Alcohol

■ WKYC // ASSOCIATED PRESS

Pure powdered caffeine won't be legally sold in Ohio under legislation signed by Governor John Kasich.

The measure signed into law by Kasich Thursday also prohibits sales of powdered alcohol.

Passage of the bill follows a northeast Ohio teen's overdose

death from caffeine powder last year. Eighteen-year-old Logan Stiner was just days from graduating high school when his brother found him unresponsive in the family's home in LaGrange, southwest of Cleveland, on May 27, 2014.

The proposal would make it a

misdemeanor offense to sell products consisting solely or primarily of caffeine that's manufactured into a crystalline, liquid or powdered form.

Representatives inserted the ban on powdered alcohol into the bill. The powdery substance can be added to beverages to make alcoholic drinks. ■





## Senators Introduce Bill to End Online Lotteries

NACS-supported legislation restores long-standing interpretation of the Wire Act

### ■ NACS ONLINE

Recently, U.S. Senators Lindsey Graham (R-S.C.), Dianne Feinstein (D-CA), Kelly Ayotte (R-N.H.), Mike Lee (R-UT), Marco Rubio (R-FL), Dan Coats (R-IN), and Thom Tillis (R-N.C.) introduced their bipartisan legislation, S. 1668, Restoration of America's Wire Act, which restores the long-standing interpretation of the Wire Act.

The senators noted that in December 2011, the Department of Justice (DOJ) published an opinion that reversed the long-standing interpretation that the Wire Act banned all forms of Internet gambling. DOJ determined the Wire Act only banned online sports betting. This decision opened the door to online gambling in states which previously had not allowed some forms of gaming.

In the aftermath, three states are currently offering some type of online gaming, and up to ten additional states are currently considering doing the same. Courts have split on the legality of DOJ's ruling — the 5th Circuit Court of Appeals has said the Wire Act

only applies to sports betting while district-level courts have said the Wire Act applies to all online gambling. The issue has not yet been before the Supreme Court.

"In 1999, South Carolina outlawed video poker and removed over 33,000 video poker machines from within its borders," said Senator Graham, a member of the Senate Judiciary Committee. "Now, because of this decision by the Obama Administration, virtually any cell phone or computer in South Carolina could become a video poker machine. A major rewrite of a long-standing federal law like this should be made by the people's elected representatives in Congress and signed into law by the president, not done administratively."

Senator Feinstein addressed other significant concerns in her comments on S. 1668: "Internet gambling is very troubling—many online gambling sites don't screen for underage gamblers and do nothing to prevent money laundering, fraud or other criminal

acts. Gambling sites are easily accessible and I believe Congress has a responsibility to prevent abuses from occurring. That's why I support the Restoration of America's Wire Act, which would prohibit nearly all forms of Internet gambling."

The Restoration of America's Wire Act will:

- Return the Wire Act to where it was in 2011 before the Department of Justice reinterpreted the long-standing statute;
- Not affect traditional, retail store lottery sales;
- Not affect gaming establishments, in states where gaming was legal prior to 2011.

"NACS supports this legislation, as it will resume the decades-old interpretation of the Wire Act to mean that lottery games cannot be played online," emphasized NACS Senior Vice President of Government Relations Lyle Beckwith. ■

## Pepsi Launching Line of Craft Sodas

### ■ NACS ONLINE

PepsiCo is looking to launch a line of craft fountain sodas, dubbed Stubborn Sodas, replacing the much-maligned high-fructose corn syrup with sugar in hopes of appealing to people who may shun big soda brands.

According to news reports, the line of fountain sodas will include flavors like black cherry with tarragon, orange hibiscus, pineapple cream and agave vanilla cream. The push to develop a market for "craft" sodas comes as Americans have

been cutting back on carbonated drinks generally, with people turning to a growing number of teas, waters and other choices in the beverage aisle.

Food and beverage executives say people are increasingly buying things they feel are natural or wholesome. The trend has also prompted Coca-Cola to introduce Coke Life, which is sweetened with a mix of sugar and the plant-derived sweetener stevia.

According to a report from

the Associated Press, a PepsiCo representative said that Stubborn Soda is in an "incubation" phase and that company doesn't yet have any restaurant clients to announce.

"It's very new, they're still learning from it and reaching out," she told the news source.

PepsiCo says its Stubborn Soda line is a follow-up to its recent launches of Caleb's Kola and Mountain Dew Dewshine, which are sold in glass bottles and positioned as craft sodas. ■



# AFPD MEMBER EXCLUSIVE

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



be more tea

## C-STORE Growth Rebate Program

**MUST SIGN UP BY AUGUST 31st**

### REQUIREMENTS:

- AFPD member must have signed a 2015 CDA program with Pepsi Beverages Company (PBC).
- Lipton Products within AFPD Rebate Program Must Include Distribution on all Lipton Pure Leaf, LIT, Lipton Sparkling and Brisk RTD Beverages Sold & Delivered by PBC Distributor to be eligible.
- AFPD member must be in good standing with PBC and Purchase Products Directly from PBC.
- Lipton Growth Rebate Program begins July 1, 2015, and goes through December 26, 2015.



### CONVENIENCE STORE REBATE PROGRAM:

- 20¢ per case rebate after your sales grow 10% - 24% from your 2014 sales.
- 35¢ per case rebate after your sales grow 25% or more from your 2014 sales.
- Based on total volume of PBC delivered cases of Lipton Pure Leaf, LIT, LIT Sparkling and Lipton Brisk product lines.
- Growth Rebate will be paid from first growth case, if growth goal level is achieved.
- Rebate checks will be sent out by AFPD **if** sales and growth program requirements are met and **after** the program period ends on December 26, 2015.
- Total Lipton cooler space within your store to be set to agreed to by PBC and Retailer Optimization Space Set per 2015 standards.



**To sign up for this program, please complete this form and fax to AFPD at (248) 671-9610 or email [info@AFPDonline.org](mailto:info@AFPDonline.org).**

AFPD MEMBER ID#: \_\_\_\_\_

DATE: \_\_\_\_\_

**Must sign up by August 31st**

CONTACT NAME: \_\_\_\_\_ PHONE: \_\_\_\_\_

NAME OF STORE: \_\_\_\_\_

STORE LOCATION: (If you have multiple locations, attach store list)

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_





# AFPD MEMBER EXCLUSIVE

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## GROCERY STORE Growth Rebate Program

**MUST SIGN UP BY AUGUST 31st**



*be more tea*

### REQUIREMENTS:

- AFPD member must have signed a 2015 CDA program with Pepsi Beverages Company (PBC).
- Lipton Products within AFPD Rebate Program Must Include Distribution on all Lipton Pure Leaf, LIT, Lipton Sparkling and Brisk RTD Beverages Sold & Delivered by PBC Distributor to be eligible.
- AFPD member must be in good standing with PBC and Purchase Products Directly from PBC.
- Lipton Growth Rebate Program begins July 1, 2015, and goes through December 26, 2015.



### GROCERY STORE REBATE PROGRAM:

- 20¢ per case rebate after your sales grow 10% - 24% from your 2014 sales.
- 35¢ per case rebate after your sales grow 25% or more from your 2014 sales.
- Based on total volume of PBC delivered cases of Lipton Pure Leaf, LIT, LIT Sparkling and Lipton Brisk product lines.
- Growth Rebate will be paid from first growth case, if growth goal level is achieved.
- Rebate checks will be sent out by AFPD **if** sales and growth program requirements are met and **after** the program period ends on December 26, 2015.
- Total Lipton Display & Gondola Space within Retailer store to be set to minimum 50% of Total Tea Category space and agreed to by PBC and Retailer per 2015 Merchandising standards.



**To sign up for this program, please complete this form and fax to AFPD  
at (248) 671-9610 or email [info@AFPDonline.org](mailto:info@AFPDonline.org).**

AFPD MEMBER ID#: \_\_\_\_\_

DATE: \_\_\_\_\_

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CONTACT NAME: \_\_\_\_\_ PHONE: \_\_\_\_\_

NAME OF STORE: \_\_\_\_\_

**STORE LOCATION:** (If you have multiple locations, attach store list)

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_



## Now May be Time to Review Your Estate Plan

■ BY RANDALL A. DENHA, J.D., LL.M.\*

It is important to review your existing estate plan periodically to determine if it continues to meet the needs of your family and appropriately addresses tax considerations in light of ongoing changes in federal and state estate tax laws. We recommend a review of your estate plan when there is any change in your personal or financial circumstances, and particularly in the following situations:

### 1 You have added or lost family members.

If your family has expanded, whether by birth, marriage or adoption, you will want to review your estate plan to ensure that it fulfills your wishes. New family members may raise particular concerns about the need for asset protection or special needs trusts. If your family has lost a member to death or divorce, you will want to review your estate plan to ensure that it is still effective. You may also need to designate a new fiduciary if that family member was named as your executor, health care representative, or trustee.

### 2 If you are married, and you have not recently reviewed the ownership of your assets.

Changes in the federal and state estate tax laws and the relationship between the two may suggest altering the way you and your spouse own assets.

### 3 You are considering purchasing a new life insurance policy.

Life insurance can be an important part of an estate plan. The

ownership and beneficiary of life insurance should be carefully considered in the context of your plan, ideally prior to acquisition of a new policy.

### 4 You have not recently reviewed the beneficiary designations of your retirement benefits and life insurance.

It is important to coordinate your beneficiary designations with your estate plan to ensure your estate plan works as you intend.

### 5 You purchased real estate.

Primary residences, investment property, and vacation homes are unique assets that require special attention in estate planning, especially if the property is located outside of Michigan.

### 6 You own a business.

If you own a business, or an interest in a business, you must take care to ensure that the business operations can enjoy a smooth transition to family or business partners after your death, and minimize potential disagreements.

### 7 You want to make full use of your gifting opportunities.

Lifetime gifts can be an important planning tool to minimize estate taxes, shift wealth to the next generation and provide financial assistance to family members or other beneficiaries and reduce total income taxes during your lifetime.

Lifetime gifting opportunities may include tax-free gifting through the annual gift tax exclusion, educational and medical funding and qualified personal residence trusts.

### 8 The value of your estate has changed substantially.

A substantial increase (or decrease) in the value of your estate can have tax implications and may change the way you wish to structure your estate plan.

### 9 You wish to establish and fund a revocable trust.

You may want to take steps to transfer your assets to a revocable trust to manage your assets during your lifetime and avoid probate proceedings to distribute those assets after your death.

### 10 It has been three or more years since you last reviewed your estate plan.

It is prudent to review your fiduciary appointments, plan of asset disposition and beneficiary designations periodically, even in the absence of any of the foregoing events, to confirm that your estate plan reflects your current wishes and is appropriate in light of current tax and probate laws. ■

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



# Announcing AFPD's Fall Tradeshaw Lineup!



17TH ANNUAL  
HOLIDAY FOOD & BEVERAGE BUYING SHOW  
**SEPTEMBER 24, 2015**  
**3pm - 10pm**  
SHENANDOAH COUNTRY CLUB | WEST BLOOMFIELD, MI



**DEVOS PLACE**

6TH ANNUAL WEST MICHIGAN  
HOLIDAY FOOD & BEVERAGE BUYING SHOW  
**OCTOBER 1, 2015**  
**3pm - 10pm**  
DEVOS PLACE | GRAND RAPIDS, MI



AFPD's Holiday Food & Beverage Shows are known for their high-quality attendees, attendee satisfaction, special show-only deals & discounts and non-stop interaction. These shows continue to be the best and most important tradeshaws in their regions for our industry and for your company's success. Booth space is now available. Prime exhibit spaces go fast!

**Please call Maegan Hesano at (800) 666-6233 to reserve your booth today!**



## BWC Premium Installment Schedule

By now employers have most likely received *The Notice of Estimated Premium* from BWC outlining their bi-monthly premium payments for the 2015 policy year. If employers would like to change the payment plan to another option (annual, semi-annual, quarterly or monthly), they can do so directly from the BWC website at [www.bwc.oh.gov/employer/services](http://www.bwc.oh.gov/employer/services). Employers have until July 15th to make any changes.

If employers believe the premium seems either too high or too low, they can determine what payroll amount the BWC used to calculate estimated premium by clicking on "Show Detail" from the installment schedule screen. The BWC used the payroll amount reported in the 2013 policy year (7/1/2013-6/30/2014), but if employers expect their payroll to be vastly different than that amount, they should contact BWC directly to have them change the amount so they can avoid a large adjustment at the end of the policy year. The first installment is due by August 31, 2015.

*Note:* The payroll report for the period 1/1/15 - 6/30/15 is also due by 8/31/15, although BWC is making that premium payment for employers. If employers do not report the payroll timely, the BWC will not make that final 2014 payment.

For more information about the Prospective Billing changes occurring this summer please see summary image to the right. ■

### Prospective billing overview for private employers

- What?**
- BWC currently collects premium after the coverage period. In other words, BWC extends coverage prior to an employer paying for it.
  - With the switch to prospective billing, BWC will require payment before it provides coverage.
  - BWC will cover the transition cost with a transition credit – no additional cost to employers.
- When?**
- Prospective billing will begin July 1, 2015 for private employers.
- Why?**
- The switch to the industry standard of prospective billing provides many benefits, including:
    - o An overall base-rate reduction of 2 percent for private employers;
    - o Allowing BWC to better forecast the level of premium required to be collected each policy year;
    - o Opportunities for more flexible payment options (up to 12 monthly installments);
    - o Better opportunities for BWC to provide quotes online or via the phone;
    - o Increased ability for BWC to detect employer non-compliance and fraud.
- How?**
- BWC will provide employers with an invoice for their 12-month premium in June of each year.
  - For July 1, 2015, private employers will be given a bi-monthly (six installment) payment schedule, with the option to select a different plan by July 15 (May 15 in subsequent years). If you are a minimum premium payer (\$120 plus assessments), you must pay in one installment.
  - Employers will have the following options:
    - o Monthly (12 installments);
    - o Bi-monthly (six installments);
    - o Quarterly (four installments);
    - o Bi-annually (two installments);
    - o Annually (one installment).
  - Employers may only select their installment options once a year. The option an employer chooses is effective for the entire policy year.
  - An employer's coverage will lapse if BWC does not receive timely payment of an installment.
- Payroll true-up**
- Employers must reconcile their actual payroll for the prior policy year. BWC is calling this a payroll true-up. This will be due 45 days after the close of the policy year.
  - BWC will not lapse employers for not reporting the payroll true-up.
  - However, BWC will remove employers from their current rating plan or discount program if it does not receive a payroll true-up by the due date.
    - To be eligible for the Go-green discount, employers must complete\* the payroll true-up online by the due date.
  - Any outstanding payroll true-ups will render the employer ineligible for participation in future rating plans or discount programs until the employer submits all outstanding payroll true-ups.
  - Employers must submit payroll true-ups online at [www.bwc.ohio.gov](http://www.bwc.ohio.gov), by phone at 1-800-644-6292 or in person at a BWC customer service office.
- \*Complete = report and pay (if necessary)

#### Key dates for private employers

- June 2015**  
June 30 – Policy year 2015 first prospective installment due – **BWC will pay**
- July 2015**  
July 1 – Payroll reports mailed for Jan. 1, 2015, to June 30, 2015
- August 2015**  
Aug. 1 – Policy year 2015 premium invoice mailed for second prospective installment  
Aug. 31 – Policy year 2015 second prospective installment due  
Aug. 31 – Payroll report due for Jan. 1, 2015, to June 30, 2015 (no payment due for payroll report)  
**BWC will pay**
- November 2015**  
Nov. 23 – Policy year 2016 group-enrollment deadline
- January 2016**  
Jan. 29 – Policy year 2016 group retro, One Claim, individual retro and Deductible enrollment
- May 2016**  
May 1 – Policy year 2016 notice of estimated annual premium mailed  
May 31 – Destination: Excellence enrollment deadline for July 1, 2016, program year
- June 2016**  
June 1 – Policy year 2016 premium invoice mailed  
June 30 – Policy year 2016 first installment due
- July 2016**  
July 1 – Policy year 2015 payroll true-up notice sent
- August 2016**  
Aug. 15 – Policy year 2015 payroll true-up report due
- November 2016**  
Nov. 21 – Policy year 2017 group-enrollment deadline





Conifer  
Insurance  
Company

## ENDORSED INSURANCE PROGRAM

- *Michigan based carrier*
- *Competitive rates*
- *Experienced underwriting and claims handling of your business*

### UNDERWRITING QUESTIONS:

Toni LaDue  
tladue@coniferinsurance.com  
(248) 262-5410

### GENERAL QUESTIONS:

Andy Petcoff  
apetcoff@coniferinsurance.com  
(248) 559-0804

Conifer Insurance Company is AFPD's newly endorsed insurance carrier. The program offers:

- **Liquor Liability**
- **General Liability**
- **Commercial Package**
- **Michigan Workers' Compensation**

**AFPD members receive a 10% discount!\***  
*(not including Workers' Compensation)*

### GET A QUOTE

Contact AFPD's membership and insurance liaison, Ila Konja, at 1-800-666-6233 or email her at [ikonja@AFPDonline.org](mailto:ikonja@AFPDonline.org).



\* 10% discount subject to minimum premiums. Members with questions call the AFPD office at 1-800-666-6233  
CONIFER INSURANCE COMPANY | 550 W. MERRILL STREET, SUITE 200 | BIRMINGHAM, MI 48009 | (866) 412-2424





# AFPD MEMBER EXCLUSIVE

# SF SHERWOOD FOOD DISTRIBUTORS

## SHERWOOD FOODS REBATE PROGRAM



### NEW CUSTOMERS

Receive a 2¢ quarterly rebate on every pound (lb.) purchased for the first 12 months in the program. After 12 months you become an existing customer (see program details below).

### EXISTING CUSTOMERS

- If you purchase 75%-100% of last year's volume, you will receive a 1/2¢ "growth rebate" on every pound (lb.) purchased (75% or greater) compared to the previous year.
- If you purchase 100%-125% of last year's volume, you will receive a 1¢ "incentive rebate" for **every additional** pound (lb.) purchased compared to the previous year. This rebate will **ONLY** be paid if your quarterly purchases (in lbs.) are **greater** than the same quarter in the previous year. For example: If your 2014 2nd quarter purchases weighed 10,000 lbs. and your 2015 2nd quarter purchases weighed 12,000 lbs., your 1¢ rebate would only be paid on the 2,000 lbs. purchased.
- If you purchase 125% or greater than last year's volume, you will receive a 1.25¢ "incentive rebate" for **every additional** pound (lb.) purchased compared to the previous year.

**Rebates are paid quarterly by AFPD - Quarters will run concurrently with the SFD fiscal calendar:**

- |                                   |                                   |
|-----------------------------------|-----------------------------------|
| • 1st QTR: 10/26/2014 - 1/24/2015 | • 3rd QTR: 4/27/2015 - 7/25/2015  |
| • 2nd QTR: 1/26/2015 - 4/25/2015  | • 4th QTR: 7/27/2015 - 10/31/2015 |

**\*\*Excludes any other SFD programs**

**To sign up for this program and to place an order, please complete this form and fax to AFPD at (248) 671-9610 or email [info@AFPDonline.org](mailto:info@AFPDonline.org).**

AFPD MEMBER ID NUMBER: \_\_\_\_\_ SHERWOOD CUSTOMER ID NUMBER: \_\_\_\_\_

CONTACT NAME: \_\_\_\_\_ PHONE: \_\_\_\_\_

NAME OF STORE: \_\_\_\_\_

STORE LOCATION: (If you have multiple locations, attach store list)

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

# make sure to support these AFPD supplier members



Indicates a supplier program that has been endorsed by AFPD

**M** Indicates supplier only available in MI

**O** Indicates supplier only available in OH

## ALCOHOL REGULATIONS & ELECTRONIC PAYMENT OPTIONS

**Fintech** ..... **1-800-572-0854**

## ASSOCIATIONS

Food Marketing Institute.....(202) 220-0600  
Grocery Manufacturers Association ... (202) 639-5900  
International Food Service Distributors Association ..... (703) 532-9400  
Local Business Network ..... (248) 620-6320  
National Association of Convenience Stores (NACS) ..... (703) 684-3600  
National Grocers Association ..... (202) 624-5300  
Neighborhood Market Association .... (619) 464-8485  
Western Michigan University Food Marketing Program ..... (269) 3887-2132

## ATM

Edge One ..... (608) 873-3311

## BAKED GOODS DISTRIBUTORS

Cateraid, Inc. .... (517) 546-8217  
Great Lakes Baking Company ..... (313) 865-6360  
Metropolitan Baking Co./Hearth Oven Bakers ..... (313) 875-7246

## BANKING, INVESTING & CONSULTING

American Capital & Money Center (*Credit Union*) ..... (310) 550-9494  
Bank of America. .... (734) 437-5951  
Bank of Michigan. .... (248) 865-1300  
Huntington Bank ..... (248) 626-3970  
Lincoln Financial Advisors..... (248) 948-5124  
Rice & Diggs, LLC ..... (248) 973-7057

## BEER MANUFACTURERS

Anheuser-Busch, Inc. .... (614) 781-0508  
Frankenmuth Brewery ..... (989) 262-8300

## BEER DISTRIBUTORS

Eastown Distributors..... (313) 867-6900  
Great Lakes Beverage Company ..... (313) 865-3900  
Powers Distributing Company..... (248) 393-3700

## BOOKKEEPING/ACCOUNTING CPA

Alkamano & Associates..... (248) 865-8500  
Karla Atchoo & Associates..... (248) 851-1662  
Marcoin/EK Williams & Company ..... (614) 837-7928  
UHY Advisors-MI ..... (248) 355-1040

## BUSINESS COMMUNICATIONS/PUBLIC RELATIONS

**Comcast** **M** ..... (248) 233-4537  
Denha Media Group ..... (248) 702-8687

## C-STORE & TOBACCO DISTRIBUTORS

**Liberty USA** **O** ..... (412) 461-2700  
A&S Distributor ..... (216) 346-1995  
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, NUTS, CANDY & SNACKS

**Better Made Snack Foods** **M** . (313) 925-4774  
 **D&B Grocers Wholesale** (*Only beverage & salty snacks*) ..... (734) 513-1715

**Lipari Foods, Inc.**..... (586) 447-3500  
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 (*lays, Cape Cod, Tom's, Archway, Stella D'oro*)... (313) 931-3205  
Nicks Chips ..... (586) 619-7023  
Snyder's-Lance, Inc. .... (616) 401-0258  
Uncle Ray's Potato Chips & Snacks... 1-800-800-3286

## COFFEE DISTRIBUTORS

Folgers ..... (717) 468-2515

## COUPON REDEMPTION/MONEY ORDERS/ MONEY TRANSFER/BILL PAYMENT

**AFPD Coupon Redemption** .. **1-800-666-6233**  
..... (405) 525-9419

**Envios De Valores La Nacional Corp** ..... (917) 529-0700

**GFPS** ..... (405) 278-8800

**MoneyGram International** **M** (517) 292-1434  
..... **O** (614) 306-1375

NoCheck Payment Service LLC..... (248) 973-7241  
Western Union..... (734) 206-2605

## CREDIT CARD PROCESSING

**WorldPay**..... (773) 571-6327  
First Class Payment Systems..... 1-888-255-2211  
Petroleum Card Services ..... 1-866-427-7297

## DELI & MEAT MANUFACTURERS & DISTRIBUTORS

**Sherwood Food Distributors** . (313) 659-7300  
 **Lipari Foods, Inc.**..... (586) 447-3500  
Alexander & Hornung, Inc. .... (586) 771-9880  
Dairy Fresh Foods ..... (313) 295-6300  
Natural Choice Foods..... (616) 822-4613  
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  
Running Right ..... (248) 884-1704  
Volunteer Energy ..... (734) 548-8000  
Walker-Miller Energy Services..... (313) 366-8535  
Worthington Energy Consultants..... (614) 989-3030

## ENVIRONMENTAL CONSULTING

PM Environmental ..... (248) 336-9988

## FOOD EQUIPMENT, MACHINERY, DISPLAYS, KIOSKS & FIXTURES

Culinary Products ..... (989) 754-2457

## FOOD LABORATORY TESTING

MicroBEST Laboratory ..... (586) 329-9802

## GAS STATION MAINTENANCE

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

## GASOLINE WHOLESALE

Atlas Oil Company ..... 1-800-878-2000  
Beck Suppliers..... (419) 332-5527  
Central Ohio Petroleum Marketers ... (614) 889-1860  
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**



# support these AFPD supplier members



Indicates a supplier program that has been endorsed by AFPD

**M** Indicates supplier only available in MI

**O** Indicates supplier only available in OH

## GROCERY WHOLESALERS & DISTRIBUTORS

- D&B Grocers Wholesale** *(Only beverage & salty snacks)* ..... **(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
- Savorfull, LLC .... (313) 875-3733
- SpartanNash .... (616) 878-2248
- SUPERVALU Midwest Region .... (262) 942-3387
- T.I. Spices Inc./Amal Distributing .... (586) 790-7100
- Value Wholesale Distributors .... (248) 967-2900

## HOSPITALITY INDUSTRY CONSULTING

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

## HOTELS, CONVENTION CENTERS & BANQUET HALLS

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

## ICE CREAM SUPPLIERS

- Hershey's Ice Cream** ..... **(734) 449-0301**
- Arctic Express** *(Nestle Ice Cream-Small format only)* ..... **1-866-347-3657**
- Nestle DSD** *(Small format only)*... **(616) 291-8999**
- Prairie Farms Ice Cream Program** **M** ..... **1-800-399-6970 ext. 200**
- Country Fresh ..... 1-800-748-0480
- Velvet Ice Cream Co. .... (740) 892-3921

## 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: AUTO & HOME

- Lakeview/Liberty Mutual Insurance Program** **M** ..... **(586) 553-9954**
- Allstate Insurance .... (248) 377-1717

## INSURANCE SERVICES: COMMERCIAL

- Conifer Insurance Company** *(Liquor Liability)* ..... **(248) 262-5988**
- Cox Specialty Markets** *(Conifer)* **O** **1-800-648-0357**
- Bassam & Associates/Village Insurance Group .... (330) 342-0347
- Business Benefits Resource, LLC. .... (248) 381-5045
- Globe Midwest/Adjusters International. .... 1-800-445-1554
- Insurance Advisors, Inc. .... (248) 694-9006
- Insurance Providers of Michigan, Inc. .. (248) 325-9469
- Mackinaw Administrators, LLC .... (810) 220-9960
- USTI/Lyndall Insurance .... (440) 247-3750

## INSURANCE SERVICES: HEALTH & LIFE

- BCBS of Michigan** **M** ..... **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

## INSURANCE SERVICES: WORKERS' COMPENSATION

- Accident Fund Insurance Company of America** **M** ..... **(517) 281-9813**
- Conifer Insurance Company** **M** .. **(248) 262-5988**
- CareWorks** **O** ... **1-800-837-3200 ext. 7188**

## INVENTORY SERVICES

- Target Inventory ..... (586) 718-4695

## LEGAL SERVICES

- Cliff Knaggs** *(Petroleum Expert)* ... **(517) 622-0590**
- Willingham & Cote, PC** **M** *(Alcohol Issues)* ..... **(517) 351-6200**
- 1-800-Law-Firm ..... (248) 565-2067
- At Law Group, PLLC .... (313) 406-7606
- Bellanca & LaBarge .... (313) 882-1100
- Bufalino and Palazzolo, PC ..... (586) 415-1200
- Cummings, McCloy, Davis & Acho, PLC .. (734) 261-2400
- Denha & Associates, PLLC. .... (248) 265-4100
- Goodman Acker, PC ..... (248) 483-5000
- Jappaya Law, PLC ..... (248) 626-6800
- Kecskes, Silver & Gadd, PC ..... (734) 354-8600
- Kullen & Kassab, PC. .... (258) 538-2200
- Lumpe & Raber Law Offices. .... (614) 221-5212
- Mekani, Orow, Mekani, Shallal & Hindo, PC ..... (248) 223-9830
- Pepple & Waggoner, Ltd. .... (216) 520-0088

## LOTTERY

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

## MILK, DAIRY & CHEESE PRODUCTS

- Dairymens** **O** ..... **(216) 214-7342**
- Lipari Foods, Inc.** ..... **(586) 447-3500**
- Prairie Farms Dairy Co.** **M** .. **(248) 399-6300**
- Sherwood Food Distributors** . **(313) 659-7300**
- Country Fresh ..... 1-800-748-0480

## MISCELLANEOUS

- GM Supplier & Fleet Auto Discounts/Saroki Vehicles LLC.** ..... **(248) 258-3900**
- Bright Accessories ..... (832) 779-1246
- Elite Valet & Transportation. .... 1-888-488-1115
- Lynco Products ..... (309) 787-2300
- Socks Galore Wholesale .... (248) 545-7625
- W3R Consulting *(Business & IT consulting)* .. (248) 358-1002
- XO Furniture & Mattress Outlet. .... (248) 830-2365

## MOBILE MARKETING

- Mousetrap Group, LLC ..... (248) 547-2800

## OFFICE SUPPLIES & PRODUCTS

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

## PAPER PRODUCTS & PACKAGING SUPPLIES

- AJM Packaging Corporation *(Paper Products)* .. (248) 901-0040
- American Paper & Supply ..... (248) 787-8393

## 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
- 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



Sell Your Business Program ... 1-800-666-6233

American Business Brokers ..... (614) 500-8500  
NIA Farbman ..... (248) 351-4386  
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 & SERVICE

Kansmacker ..... (517) 374-8807  
TOMRA ..... (248) 529-2371  
UBCR, LLC ..... (248) 529-2605

## SECURITY, SURVEILLANCE & MORE

Advanced Satellite Communications/  
ASC Security Systems ..... (734) 793-1423  
Central Alarm Signal ..... (313) 864-8900  
Jarbcom ..... 1-800-369-0374

## SHIPPING: FREIGHT & CARGO SERVICES

Eagle Expedited Services, LLC ..... (248) 722-9696

## SODA POP, WATER, JUICES & OTHER BEVERAGES



Monster Energy Company... (586) 566-6460



Lipton Rebate Program/Pepsi Beverages

..... Detroit ☐ 1-800-368-9945  
..... Howell ☐ 1-800-878-8239  
..... Pontiac ☐ (248) 334-3512  
..... Cleveland ☐ (216) 252-7377  
..... Twinsburg ☐ (330) 963-5300

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  
Garden Foods Distributors. .... (313) 584-2800  
iDrink Products, Inc. .... (734) 531-6324  
Intrastate Distributors (IDI) ..... (313) 892-3000  
NYSW Beverage Brands ..... (845) 254-5400  
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

8 Mile Smoke ..... (844) 678-6453  
Altria Client Services ..... (513) 831-5510  
R J Reynolds Tobacco Comapny ..... (336) 741-0727  
Westside Vapor (e-cigarettes) ..... (614) 402-0754

## TRAINING RESOURCES ..... 1-800-666-6233

Food Safety & Sanitation Training  
GHS Hazardous Chemical Labeling Requirement Training  
Meat Room Sanitation Education  
TIPS Alcohol Training for Intervention Procedures  
UST Owner/Operator Class "A" and Class "B" Training

## UNIFORMS, LINENS, WORK WEAR & SUPPLIES



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

## WASTE DISPOSAL & RECYCLING



National Management Systems (586) 771-0700

Midwest Recycling (American Red Cross boxes) (313) 304-9099  
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  
Five O'Clock Brands ..... (248) 549-0054  
Heaven Hill Distilleries ..... 1-800-348-1783  
Luxco ..... (313) 333-4637  
North American Spirits & Wine ..... (248) 535-0707  
Remy Cointreau USA ..... (248) 347-3731  
Veritas Distributors ..... (586) 977-5799

## WINE & SPIRITS DISTRIBUTORS

Great Lakes Wine & Spirits ..... (313) 867-0521  
RNDC of Michigan ..... 1-888-697-6424

## FOOD RESCUE / FOOD BANKS

### MICHIGAN

Feeding America West Michigan Food Bank  
..... (616) 784-3250  
Feeding America West Michigan Food Bank -  
Benton Harbor ..... (269) 983-7229  
Feeding America West Michigan Food Bank -  
Cadillac ..... (231) 779-0056  
Feeding America West Michigan Food Bank -  
Ishpeming ..... (906) 485-4988  
Feeding America West Michigan Food Bank -  
Sault Ste. Marie ..... (906) 632-0348  
Food Bank of Eastern Michigan ..... (810) 239-4441  
Food Bank of South Central Michigan .. (269) 964-3663  
Food Gatherers ..... (734) 761-2796  
Forgotten Harvest ..... (248) 967-1500  
Gleaners Community Food Bank ..... (866) GLE-ANER  
Greater Lansing Food Bank ..... (517) 908-3680  
Kalamazoo Loaves & Fishes ..... (269) 343-3663  
The Manna Food Project ..... (231) 347-8852  
Western Upper Peninsula Food Bank ... (906) 482-5548

### OHIO

Akron-Canton Regional Foodbank .... (330) 535-6900  
Cleveland Foodbank ..... (216) 738-2265  
The Foodbank, Inc. .... (937) 461-0265  
Freestore Foodbank ..... (513) 482-4500  
Mid-Ohio Foodbank ..... (614) 274-7770  
SE Ohio Foodbank & Kitchen ..... (740) 767-4500  
Second Harvest Food Bank of Clark, Champaign and  
Logan Counties ..... (937) 325-8715  
Second Harvest Food Bank of North Central Ohio  
..... (440) 960-2265  
Second Harvest Food Bank of the Mahoning Valley  
..... (330) 792-5522  
Shared Harvest Foodbank ..... (800) 352-3663  
Toledo Northwestern Ohio Food Bank ... (419) 242-5000  
West Ohio Food Bank ..... (419) 222-7946

If you are a supplier of a product/  
service and would like the  
endorsement of AFPD,  
call us today at 1-800-666-6233







## JULY 14-16, 2015

### AFPD'S 39TH ANNUAL GOLF OPEN & MICHIGAN POLITICAL ACTION COMMITTEE GOLF OUTING

Three 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. All proceeds from July 16th will go to support the AFPD Michigan 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 or older to attend this show.

*Shenandoah Country Club // West Bloomfield, MI*

## OCTOBER 1, 2015

### AFPD'S 6TH ANNUAL WEST MICHIGAN HOLIDAY FOOD & BEVERAGE SHOW

Back by popular demand! Connect with buyers and have some fun at the 2015 West Michigan Holiday Food & Beverage Show. Let AFPD work hard to help you sell your holiday products and promotions.

*DeVos Place // Grand Rapids, MI*

## NOVEMBER 19 & 20, 2015

### AFPD "HIGH FIVE" TURKEY DRIVE

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

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

## publishers statement

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## Proud to Support Independent Grocers

The partnerships we've developed with our retail customers are the foundation of SpartanNash. Join our family of successful independent operators!



### Our People

- Our highly experienced field sales teams become an extension of your team
- Category managers stay on top of the ever-changing consumer tastes and emerging trends and share this information with you
- Our 100+ support services help accelerate your sales

### Our Product

- We're a one-source supplier for everything from fresh picked, local produce, to the heat-and-eat family dinner
- As one of the nation's largest buyers, we pass along savings to you
- Our thousands of quality private label products will help you increase sales

### Our Process

- Enjoy lower distribution costs due to the relative proximity of our door to yours
- State-of-the-art technology improves efficiency and reduces errors providing faster and more affordable delivery
- Our rigorous, protective processes focus on regulatory compliance and freshness

Visit [SpartanNash.com](http://SpartanNash.com) for more information or call our Great Lakes Region business development team:

Jim Gohsman 616-878-8088

Ed Callihan 330-440-5743

Roger Delemeester 989-245-0337

