

BottomLine



THE VOICE OF INDEPENDENT RETAILERS // VOL. 26, NO. 8 // AUGUST 2015

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THE VOICE OF INDEPENDENT RETAILERS
VOL. 26, NO. 8 // AUGUST 2015

features



THE LIVING HISTORY OF AFPD

AFPD will soon launch the 2nd edition of its History Book. It has taken nearly a year to update and is being designed as a coffee-table book that can be read and enjoyed at any point in its history regardless of what page you turn to in the book.



COVER STORY //

WHAT IS YOUR STYLE OF BUSINESS?

In the mid-1960's many of the independent retailers were looking to chain stores, like Chatham and Great Scott, as role models as they began adopting their business style. Working countless hours made it impossible to even think about taking time off. For some retailers, it was and still remains the furthest thing from their minds.



CREATING BUSINESS SUCCESS IN OHIO THROUGH LT. GOVERNOR'S OWN CSI

On the same day that Mary Taylor was sworn in as Ohio's 65th Lieutenant Governor, January 10, 2011, Governor John Kasich named her lead of Ohio's Common Sense Initiative (CSI) to help create a more job-friendly and regulatory climate in Ohio.



chairman's message

JOHN DENHA // AFPD CHAIRMAN

Clearing the Air

Serving as the AFPD Chairman of the Board has been rewarding because we have already been successful on so many fronts due to the great staff we have at AFPD. It really makes our lives easier, both as volunteer members serving on the board of directors, as well as being a regular retailer member. We are introducing new programs every month and even reworking existing programs which provide a bigger benefit to our members.

Recently the AFPD staff was able to work with UBCR in Michigan to lower the 750,000 container minimum needed for pick up to only 500,000 containers per location, per year, with a minimal \$10 per bin convenience fee. We all hate the Michigan bottle bill, but we are working to make this costly nuisance easier for our members to live with. Believe me, we are not done fighting against the bottle bill which single handedly impedes comprehensive curbside recycling for the entire state of Michigan.

Another major development we would like to thank the AFPD staff for is negotiating with the Director of the Michigan Lottery. The Michigan Lottery will be asking all lottery retailers to accept credit cards. We were able to convince the director that lottery retailers should be given an option to accept credit card transactions instead of making it mandatory. Thankfully, the director agreed, and in a few months, lottery retailers will be given a choice to accept credit card transactions. If they choose to accept them for the sale of lottery then they may receive another 1% commission incentive in addition to the 6% base commission and additional 1% incentive threshold that is already in place. Is this a perfect solution? No it is not, but we are proud of our relationship with the Michigan Lottery and realize that they pay one of the highest commissions in the country.

In Ohio, we have been meeting with the lottery as well and working with them to introduce incentive programs to boost commissions for those accounts that really push lottery sales. Stay tuned because there is more to come.

The AFPD Board of Directors is also debating some bylaw changes which will enable us to create an Ohio Board of Directors and a Michigan Board of Directors so we can have more members participate in the board process in each state. If you are interested in serving on the board of directors in Michigan or Ohio, please email me at johndenha@AFPDonline.org or call the AFPD office.

I also want to clear the air on various rumors I have been hearing. Some liquor stores, specifically located in a certain geographic region (Macomb County), believe AFPD supports gas stations more than we support liquor stores. The truth of the matter is that some people are never happy, regardless of what you do for them! Some people are just uninformed or misinformed. I am a proud supermarket owner and I know we do a great job for supermarkets, liquor stores, and gas stations alike. Still, I find these rumors hard to listen to because we bend over backwards for the liquor category more than any other, but people still complain and always want more. If they stopped complaining and focused on their company, they would probably double their business. I just don't understand how some of these people want to blame AFPD for everything that has ever happened to their business, yet they're not even members! I guess it is always easier to point the finger at someone else than actually looking into the mirror. I do hope to hear from our members and even those who are not members on how AFPD can better service and protect the industry. AFPD values every one of our members and does everything we can to make your life easier. Nobody is perfect, but we sure do the best we can. God Bless! ■

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The Living History of AFPD

AFPD will soon launch the 2nd edition of its History Book. It has taken nearly a year to update and is being designed as a coffee-table book that can be read and enjoyed at any point in its history regardless of what page you turn to in the book.

AFPD commissioned Denha Media Group to update the content. In this article, members of the team bring to you their perspective on the process.

VANESSA DENHA GARMO:

I grew up in the food retail business. My first job was at 8-years old working for my father, Sabri Denha, at Lindsay Drugs in Detroit. I bagged groceries and worked in the office learning how to count money for the bank deposits.

I still remember standing on that blue milk crate watching my dad teach me how to count change. When Auday asked my company, Denha Media, to work on the 2nd edition of AFPD's history book, I had no idea at the time that it would ignite many childhood memories. It taught me so many other things I never knew about the industry and the impact this 105-year-old association has on the food, beverage and petroleum industries at large.

This association has not only been around for historic moments, it has been very much part of these changes. AFD took the infamous Teamster Jimmy Hoffa to court in 1946 for strong-arming the association and they won. Part of the story goes like this: despite the grocers and butcher shops lobbying efforts for government legislation to outlaw coercive organizing tactics by labor unions, Hoffa aggressively targeted Detroit's food industry by launching a secondary boycott campaign demanding that all 6,000 Detroit grocery and butcher shops pay five dollars each for "permits" to pick up their orders at wholesale food suppliers which had been forced to sign contracts with the Union in 1941. The permits, called "associate memberships" by the Teamsters, were tantamount to union contracts for the grocery



stores, most of which were staffed entirely by the families that owned them.

It was the association's leadership, post the 1967 riots, who testified in front of congress regarding the number of stores damaged or destroyed.

AFD was also the first trade association publication to publish letters from presidential candidates. That was in 1969, and if you know your history, Nixon became the 37th president that year.

Whether it was the Detroit Retail Meat Merchants Association, AFD, the Petroleum Dealers, SSDA-MI or today's AFPD, the association was instrumental in how business is conducted in the industry. They have lobbied for several changes in legislation from Green Card holders being able to hold liquor licenses to the way Food Stamps are distributed.

What has surprised me most is the fact that so many people benefit from the work of this association yet not as many of them appreciate their work.

We combed through more than 50 bound books that included more than five decades of publications. We also interviewed more than a dozen past board members or employees of the association.

The book is broken up into decades. Each decade starts with a bullet point list of historical moments that includes an article overview of the decade. Then the decade is recapped with paragraph blurbs about the industry.

KRIS HARRIS:

Not having grown up in the industry, I found the association's publications to be not only informative, but educational as well. Quite often I saw how

AFPD was able to maintain its stride in an ever-changing industry. AFPD was always at the forefront and an industry leader that fought for its members and provided them with not only up-to-date information on current issues and products, but also new trends and ways to stay ahead of the curve.

If asked to identify one thing that stood out from the rest, it would have to be the community outreach work that AFPD does. Issue after issue featured articles of AFPD events that reached out to the local community. These events helped the community both in troubled times and also gave back in good times.

AFPD members over the years develop bonds with local communities and develop long-lasting relationships with their customer's that sometimes last forever.

NICK LAFAVE:

I have no experience in the food industry, but I found the stories informative and educational as I scanned a few of the books from the 2000's. AFPD is truly remarkable when it comes to helping their members. They are dedicated to service. I was also so impressed by the level and caliber of its membership and those who advertised in the magazine, local and national companies like Faygo and Pepsi to Valero Gas. It was also very interesting to see what kind of events were going on throughout the 2000's.

We hope you find the new edition as entertaining and informative as we have found putting it together. It will soon be designed and sent to press. The AFPD Foundation will host a launch party that will also serve as a fundraiser for the AFPD Foundation. ■



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petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Make Your Staff Feel like Part of the “Team”

You can't be at your business all day, every day. So your employees represent you, whether you acknowledge that premise or not. Often times the “deal maker” for a motorist is the way your employee meets, greets, and thanks the customer.

Differentiate your business from the rest of the pack by keeping your employees trained, informed, and up-to-date. I know these are busy times, with support staff “cut to the bone”, but quality can trump quantity most of the time.

BE HELPFUL

Be helpful to the motorist, and increase sales by training your employees to greet the customer, ask if help is needed, and suggest companion sales. Train the employees to “read” the customer: some really appreciate the extra attention, while others know what they want and a speedy transaction pleases them the most; others fall between those two extremes.

CONDUCT REGULAR STAFF MEETINGS

Conduct regular employee meetings. Train everybody on the staff about new products, their features and benefits, and how much they cost. Don't be bashful about asking your supplier to help train your employees about new products. Remember, the more they sell, the more you'll buy from them. Ask your employees for suggested additions to the products and services you offer. After all, they probably get around the trade area more than you do, and are aware the newest offerings.

ATTENTION TO DETAIL

Attention to detail can make a difference. Provide paper funnels when a customer buys motor oil, transmission fluid, brake fluid, or power steering fluid. Offer to



unseal the tin-foil seal on windshield washer solvent purchases. These extra services make the customer feel special, and feel like you're helping them with their task. If you have adequate, capable staff you can offer to “install” the fluids for the customer. This can be a teaching opportunity for you to train your mechanically inclined employees.

SAFETY FIRST

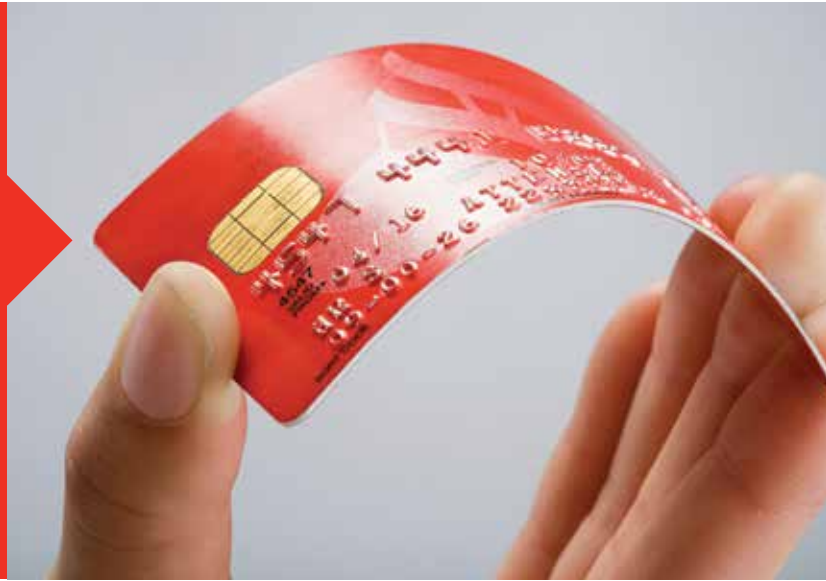
Spend some time on safety issues: where is the “pump STOP” switch, where are the fire extinguishers, where are utility turn-off switches? Keep the floor dry to prevent slips and falls. Promptly cleanup any spills or “over-fills”. Monitor rugs so they don't become a tripping hazard.

CROSS-TRAIN EMPLOYEES

To improve morale, cross-train your employees. Ask senior employees, beginning with you, to show workers with less experience what you do and how to properly perform the task. You'll find that employees enjoy being made to feel a bigger part of the “team”, and you can delegate some of the time-consuming duties down the organizational chart.

Start to instill the team-work spirit into your operation beginning today. This will provide a great foundation upon which to build a successful business, differentiated from the “pack”. ■

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the millennial mindset

TYLER YALDO // AFPD

Knowing Your Niche

In the retail business, knowing your niche becomes an important aspect to successfully running your business.

Retailers that understand their niche and grow off that branch reap the benefits and operate their businesses comfortably. It seems as though everyone is trying to beat out all of the competition, all of the time. I am a strong believer in the fact that competition drives productivity and growth opportunity. On the other hand, paying too much attention into beating the competition could easily equate to forgetting what your niche is. It is vital to balance out competition, your niche, and the habits of consumers to continue to stay successful.

LOOK IN THE MIRROR

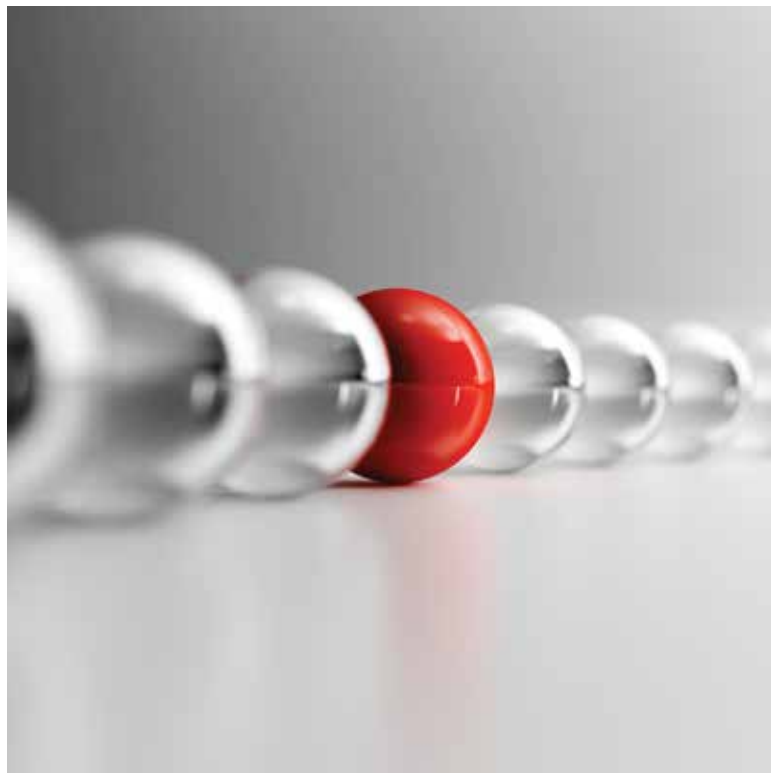
What type of business are you? What part of your business holds the largest slice of the pie? If you are a gas station, your largest volume of product sold should be gasoline. Profit from gasoline sales must be evident to continue success. If you are a convenience store, remind yourself that you provide *convenience* for your customers so you can make money by offering the *convenience* items your customers are coming for. Stop worrying about what the big box stores are selling and where they set their prices at. Retailers, especially independents, need to take a look at this equation and figure out a way to make substantial amounts of money to stay in business and to keep growing while, at the same time, understanding the nature of their business.

LOOK ON THE MAP

The location of your business plays a huge role into the niche or nature of your business as well. The types of products and services you offer will vary depending on where you locate your business. A convenience store/gas station located in a heavy residential area will want to offer coffee, donuts, or other items for the morning commuters. A store located in a corporate or industrial setting will want to make sure that their store becomes a lunch spot with sandwiches, subs, pizza, or other lunch items. Providing a service or selection of products catered to the demographics of your location will help your business succeed.

LOOK UP IN THE SKY

Is it a bird? Is it a plane? No, it is your business skyrocketing through the roof. Understanding your niche and your customer needs will lead to success. Beating-out the retailer down the street by lowering your prices every time needs to become a thing of the past, or your business may also become a thing of the past. The only way to beat competition and to continue growth in this industry now-a-days is to develop strategies to service your customers to the best of your ability. In the minds of millennials, price is becoming less and less of an issue. Millennials are looking, visiting, and spending their money at places that cater to them the most. Be the business that caters to your customer the most! ■



Announcing AFPD's Fall Tradeshow Lineup!



17TH ANNUAL
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DEVOS PLACE

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OCTOBER 1, 2015
3pm - 10pm
DEVOS PLACE | GRAND RAPIDS, MI



THE VOICE OF INDEPENDENT RETAILERS

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 tradeshow in their regions for our industry and for your company's success. Booth space is now available. Prime exhibit spaces go fast!

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michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

Doubler Days Returns to Club Keno in September, Offers Double Benefits to Retailers



The Michigan Lottery's Club Keno game has one of the most avid and loyal player followings of any Lottery game, representing about 20 percent of total player ticket purchases. The popularity of the game comes from the variety of play options it gives players, plus its social aspect. We hear time and again from players who have made visiting their favorite restaurant or tavern and playing Club Keno with friends a part of their regular routine.

The popularity of Club Keno is sure to surge during September when the popular Doubler Days promotion returns. From September 1st through September 30th, each Club Keno ticket purchased

is eligible for the Doubler. The Doubler feature will be printed at random on Club Keno tickets and will double the base game and Kicker prizes for players, all without any additional cost.

This popular promotion has a track record of generating excitement among players and retailers. During the most recent Doubler Days promotion in March, Club Keno sales increased by 14 percent or about \$6.9 million compared to the same time period in 2014.

Doubler Days offers double benefits to retailers, with increased sales and redemption commissions.

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

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

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

INSTANT TICKETS / PULL TAB TICKETS

NEW INSTANT TICKETS:

On sale August 4th

- \$1,000,000 Jackpot \$10 (IG # 723)

INSTANT GAMES SET TO EXPIRE:

Expiring August 3rd

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

Expiring September 7th

- Cash Multiplier \$5 (IG # 660)

NEW PULL TABS TICKETS:

On sale August 4th

- Money Night Lights \$1 (MI # 559)

PULL TABS GAMES SET TO EXPIRE:

Expiring August 17th

- Lucky Bars 50¢ (MI # 515)

Expiring September 14th

- The Golden Ticket \$1 (MI # 519)
- \$10,000 Explosion \$2 (MI # 539)
- Rollin' Dice \$.50 (MI # 594)

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



TOGETHER, WE'RE BUILDING A BETTER MICHIGAN

And you're part of it, thanks to all your hard work selling Lottery tickets. Because that makes good things happen for Michigan in many ways. It contributes hundreds of millions annually to the state School Aid Fund, which is good for Michigan students. It's certainly good for players, who won over a billion in prize money. It also helps bolster your business and 10,000 others across the state, with commissions earned. So thanks again. By helping build a better Michigan, you're making good things happen for all of us.





Details of Upcoming Budget

The Ohio General Assembly completed their work for the first half of 2015 by passing HB 64, a \$74 million budget plan. The Governor line item vetoed 38 times and then signed the bill which made those provisions dealing only with taxes and appropriations which was effective July 1st, while the rest of the legislation will be effective October 1st. The overall budget was a good one for AFPD members, with one exception; a 35¢ per pack increase in cigarette tax effective July 1st, along with the floor tax. However there was no increase on other tobacco products (OTP) including liquid products.

On the positive side the law provided a 6.3% income tax cut across the board. HB 64 also gave small business tax payers a break (effective this year) by exempting 75% on the first \$250,000 income for those with joint filings; and for single filers, the 75% exemption applied to the first \$125,000. Beginning next year, it will be a 100% exemption for both. Also all income for small businesses after \$250,000 will be taxed at a flat 3% rate beginning in July of 2016. The measure also created a tax task force to study all taxes in Ohio and how to improve on them, including the oil and gas severance tax that the Governor has been seeking to increase but was removed by legislation. However, the tax study committee must come up with a proposal to increase severance tax by October 1st of this year. The Governor has promised to veto the proposal if it's too weak in his opinion.

The budget bill did order the Ohio Lottery Commission to install 3,000 new lottery games and machines to businesses with a liquor license, including private clubs like the American Legion and other fellowship clubs but, the Governor vetoed this provision saying it needs to be fully vetted. AFPD has been



meeting with Representative Gary Scherer about lottery changes and an increase in agent fees but the Lottery Commission is adamantly opposed to this. However, they did meet with AFPD and agreed to look into some changes that will benefit AFPD members.

On the local level AFPD is working with Franklin County Auditor, Clarence Mingo, to give counties in Ohio sole authority for all weights and measures testing. In reality this would apply only to two counties, Franklin and Cuyahoga currently, but Auditor Mingo has said he wouldn't charge for the service meaning Franklin County members would save considerable monies. We will continue to work on this issue and keep you apprised.

On the political front Governor John Kasich announced he is running for President on July 21st at Ohio State University. This is no surprise as the Governor has been traveling all over the U.S. in the last few months. If he were to be successful, then Lt. Governor Mary Taylor would serve out his final two years and then seek election in 2018.

The Ohio General Assembly will not return until September, so the next two months will be very quiet but we'd urge all AFPD members to seek out anyone they know who own convenience stores, service stations, fast foods, grocery stores or any others and ask them to become members of AFPD. Also please consider contributing to the AFPD PAC, an organization is only as strong as its membership and active participation in your association will result in success. Have a wonderful rest of the summer. ■



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ohio liquor

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

Preventing Underage Alcohol Sales

Summer is just about over and it's almost back-to-school time for students. This transition from carefree days of summer fun to homework and study is as familiar as the changing of the seasons. One thing that never changes is the Division's strong commitment to promoting safe, legal and responsible alcohol sales and consumption throughout Ohio. Social responsibility is an essential part of working in the alcohol beverage industry. Retail permit holders such as bars, restaurants, carryouts, grocery stores and liquor agencies must understand their responsibilities and take steps to help keep alcohol out of the hands of underage individuals.

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

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



identification reader/scanner. Such devices are great tools to help verify the age of a customer and the authenticity of the identification.

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

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

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



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What is Your Style of Business?



In the mid-1960's many independent retailers were looking to chain stores, like Chatham

and Great Scott, as role models as they began adopting their business style. "We worked morning until night and managed every department in the store from cutting meat to working the counters until we started to see how other stores operated and we began to hire managers and more employees and we delegated responsibilities," said Mike Denha, longtime grocer talking about when he co-owned Alpine Market in Detroit with his cousin Sabri Denha in the 60's. Working countless hours made it impossible to even think about taking time off. For some retailers, it was and still remains the furthest thing from their minds. "My first few years in the business, I never even knew where the beach was," Denha said.

Not all retailers have the same business models. Decades later, there are still day-to-day operators and those who delegate. In the fall of 2006, Johnny Karmo, owner of three specialty supermarkets in Birmingham, West Bloomfield and Beverly Hills, began to transition from a daily operator to a delegator. "I started to spend more time in warmer climates," he said. "My son Laith joined the company with his brother Johnny Jr. to manage the daily operations."

Karmo says he is fortunate to have children raised in the business and who he could train to manage and oversee hiring and firing, store



policies, store promotional programs, public image and of course sales and sales history monitoring. “If an owner doesn’t have children to continue the business, then he has to find loyal and honest employees and give them the same direction by offering bigger incentives for them,” said Karmo.

That is exactly what John Abbo has been doing at his business in Fenton called Hartland Mobil General Store, where he employs 15 people. He is in the middle of a major management style transformation. A long-time small-business operator, Abbo started executing his strategic plan moving from a day-to-day operation to delegating. “We have identified team leaders in four departments at this time,” said Abbo. “This has enabled us to become more efficient and grow our business.”

Abbo is now transitioning from managing the office to implementing new software where a controller/IT specialist can manage. “This frees me up from counting money and watching every register,” he said. “The controller will be another team leader.”

Abbo is also learning Human Resource strategies to hire effective and dependable employees who he is willing to compensate at a higher pay than other businesses. “We have created a positive environment here at the Hartland where employees feel they are a part of the business and can benefit when we succeed.”

All three of Karmo’s businesses have office staff and three managers

each to handle all the various schedules that are needed to operate the stores and keep up with a normal personal life. They conduct monthly store movement meetings to discuss each department’s sales and operational challenges, such as employee performance, equipment needs, and product quality.

“As soon as I stepped back and let my sons and managers handle most of the daily operations, I was able to look at my businesses as a customer and would offer my opinion every time I noticed something wrong and also how I can improve on product quality and customer service,” said Karmo. “I had more time to check out my direct competitors, what was happening in food trends, and the latest state-of-the-art equipment to better control expenses. It also frees you up to make investments in other non-related businesses.”

His delegation style has also improved Karmo’s quality of life. He has more time to spend with family and friends; vacationing and participating in his favorite pastime — golf. “I am enjoying the fruits of my labor,” said Karmo. “Time and health is more valuable than money. Do it while you’re young.”

When Abbo bought his Whitmore Lake gas station and convenience store in 1993, he was strictly a hands-on owner, involved in every aspect of the business. “It really depends on the kind of business you have that will determine if you can hire team leaders and managers or if you have to run every department”

Basil Konja, owner of Easy



JOHNNY KARMO



JOHN ABBO



BASIL KONJA

Pick Mini Mart in Brownstown, would agree. His convenience store operation is not designed where Konja can give up control of the day-to-day. “I choose to be involved in the everyday business of the store,”



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he said. “As a convenience store, things can change quickly and I thrive in a fast paced environment.”

He also defines his management style as both laid back and hands on. “I give my employees the freedom to grow and express their ideas while staying involved in all operations of the business,” said Konja.

Unlike Konja and Karmo, Abbo does not have a co-worker or family helping run the business. Now at his Hartland Mobil location, Abbo decided to dismantle his original infrastructure and rebuild departments to be managed by team leaders who report back to him. In a smaller business it would not be feasible, “but the way our business is growing today, it is not an effective way to manage and it is not sustainable,” said Abbo. “I was too scattered trying work on the register, count money in the office, and make deposits at the bank. I was trying to be the team leader in every department and it wasn’t working.”

At first, the volume of business at his Whitmore Lake store did not require additional managers or team leaders beyond the owner himself.

Today, Abbo’s business is growing at a rapid rate; and at one point he feared his standard of service would suffer if he did not implement a new management style that was based on a model of overseeing the business instead of working every aspect of it. His food department itself has doubled.

“The ability to follow up on everything is important,” said Abbo. “We have to hold people more accountable. One guy can’t do it all. My time has become 100% more productive. We can get 1,000 times more work done if I continue to go in this direction.”

Meanwhile, Konja sees benefits to being a day-to-day operator. “You have full control of your store,” he said. “You can control inventory. You can get to know your customers on a personal level.”

There are downfalls, however. “You work a lot of hours and sometimes you feel like you’re neglecting your family.”

In the end, he believes that, for him, the positives outweigh the negatives. “I’ve gotten to know a lot of my customers,” said Konja. “When they see a regular face and you treat them well, they become loyal.” ■

ASK THE MEMBER

When it Comes to Business... Are You a Micro Manager or a Delegator and Why?

“I would say I’m a delegator who micro manages those who I delegate to. Following up on assignments is key to my success. I believe this approach allows us to become more productive.”

KARAM BAHNAM
USA 2 GO // NEW HUDSON, MI

“I’m more of a delegator. From my past experience, I’ve realized that micro managing doesn’t really make your teammates happy. They feel like they’re always being watched and might not reach their full potential.”

VINCENT JAMIL
MUG & JUG // BERKLEY, MI

“I’m both. My brothers and I oversee all aspects of our business. But we have 5 stores now and the people we delegate to report to us every day.”

TERRY FARIDA
VALUE CENTER MARKET // LIVONIA, MI

“I do it myself. I’m a hands-on guy. I like it done a certain way and would rather just do it myself, so when I go home I know it’s done.”

GHASSAN KANNO
FOREST LIQUOR // DETROIT, MI

“I am both. I delegate to my employees but I stay on top of them to make sure everything is done correctly. Organization and cleanliness are key. I like to have everything in its place so that it’s more convenient for my customers to find what they are looking for.”

BASIL KONJA
EASY PICK MINI MART // BROWNSTOWN, MI

“I’m a micro manager. I micro manage because I like to make sure things get done right. I don’t like to leave it to other people. I’m a very organized person and I like to be on top of things.”

RAY YALDO
U.S. ICE // DETROIT, MI

“In the beginning, I used to be a micro manager and micromanage everything. But in the last ten years, I’ve been delegating to good people and just oversee what they do.”

CLIFTON DENHA
WINE PALACE // LIVONIA, MI



Parked in Detroit for More Than 30 Years

■ BY KRIS HARRIS

Parkway Foods has been serving Detroit since the early 80's. Since that time, it has not only moved location, it has grown considerably in size. However, one thing has remained consistent over the years and that's the great selection of goods and services it provides its customers. "We started off as a 10 to 12-thousand square-foot-store on Jefferson Avenue," said Vince Nona, co-owner of Parkway. "Then in 1993, we had an opportunity to move across the street to a brand new shopping center called the Riverbend Plaza," Nona continued.

The move to a new location was just the first for Parkway, as the grocery store began to expand its size. "When we moved there, we up-scaled to a little more than 20-thousand square feet and we were there for 20 years" explained Nona.

It wasn't easy during those twenty years for Parkway. Competition from the big-box stores can be felt not only outside the city of Detroit, but inside city limits as well. Just over ten years after the move, Parkway saw a new neighbor moving in. "In 2004, they opened a Farmer Jack just down the road. It was the biggest Farmer Jack in Michigan at the time and was about 65-thousand square feet. They hurt us a little bit, but we weathered the storm and stuck around. Then they closed down in 2007" said Nona.

It's often said that for every door that closes, another door opens. For Parkway, that's exactly what happened when Farmer Jack closed its doors. "In 2013, our lease was expiring and we had an opportunity to buy the entire shopping center where that old Farmer Jack was housed. We bought that shopping center, re-located in



2014 and pretty much doubled the size of the store to almost 47-thousand square feet," said Nona.

With the new building's additional size, Parkway did not need all of the space that was available, so they decided to re-purpose some of it and create smaller spaces to be leased. However, the space they kept, allowed them to expand each of the store's departments. "We have a large fresh produce department, a wide variety of specialty and organic products, and our meat department has top-quality choice meat," explained Nona.

Knowing a good thing when you see it is a big reason why Parkway participated in the Double-Up Food Bucks program last year and why it will again this year. Customer habits have shifted to healthier eating and Parkway wants to make sure they're there to help. "People are eating healthier now and the program promotes Michigan produce, as well as healthy eating, and people have been really receptive to it," Nona explained.

Being a member of AFPD has helped Parkway in many ways, from lobbying in Lansing to liquor license transfers. Parkway knows first-hand the benefits that AFPD offers members. "AFPD has really helped us with all the work they do in Lansing and the change they made to the way food stamps are distributed. They also helped when we were having some trouble moving our beer and wine license from one location to another," explained Nona.

AFPD's programs are also a cost saving benefit that Parkway knows quite well. "We take advantage of the Sherwood Foods program and the D&B Grocers program. We utilize as many of them as we can," said Nona.

Just like Parkway has been able to rely on AFPD, the east-side of Detroit has a grocery store that the community can rely on as well. "Really, it's a state of the art store. It's unlike any other store that you've seen in the city of Detroit," said Nona. ■

Kris Harris is a writer for Denha Media & Communications.

RETAILER: PARKWAY FOODS

Locations: Detroit, Michigan

Founded: 1984

Employees: 47

AFPD member since: 1985

Quote: "Stop by for Fresh Eating and More"



AFPD'S ANNUAL *High Five* TURKEY DRIVE

Every year, the AFPD Turkey Drive Committee pledges to put a turkey on the Thanksgiving table of more than 6,000 families throughout Michigan and Ohio that may not otherwise enjoy this special meal.

Since 1980, AFPD and its members have provided thanksgiving turkeys to needy families and each year the list of charitable groups asking for turkeys grows. There are more requests than we could ever fill. We need your help!

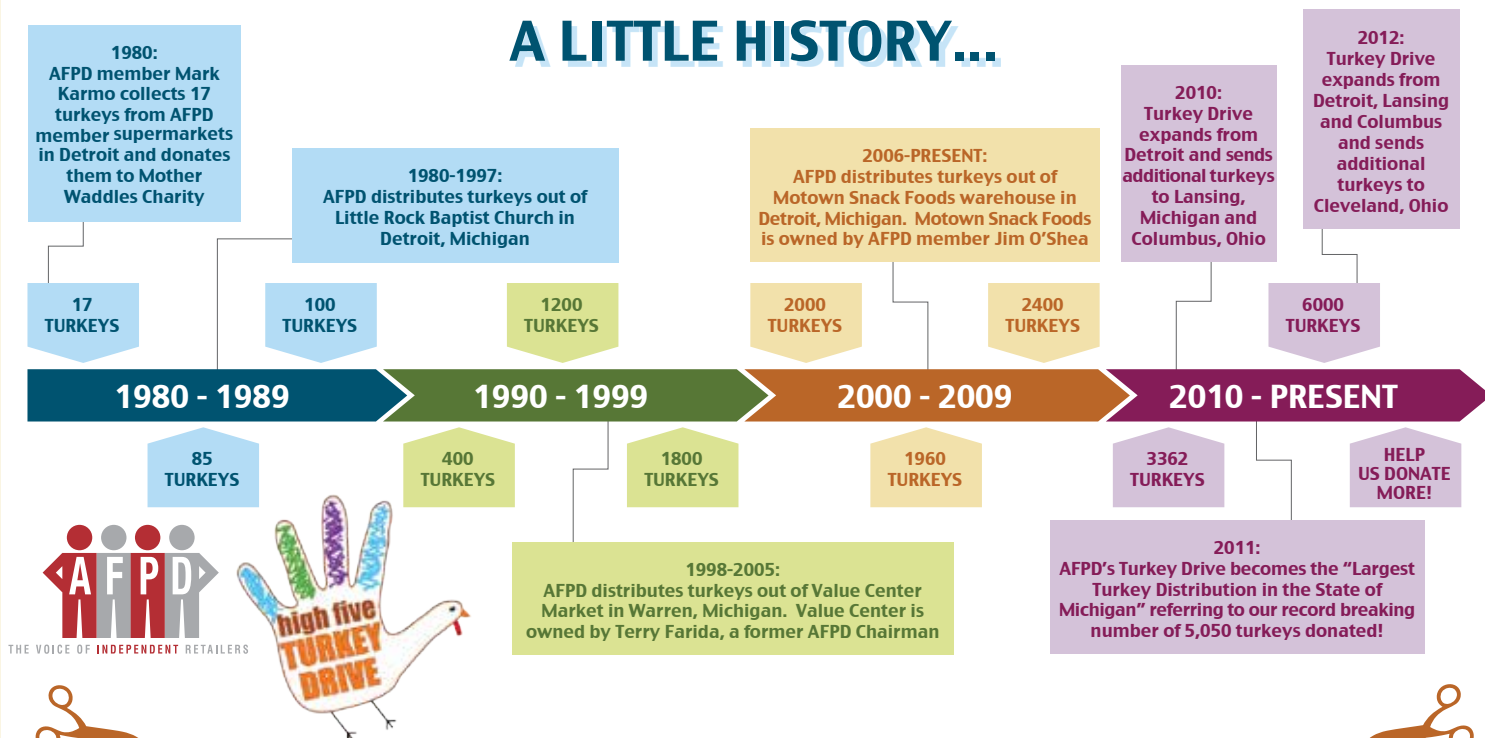
Thanksgiving is a time to reflect, give thanks, and help those who are less fortunate. We are asking you to pitch in. A \$300 donation to the AFPD Turkey Drive will provide turkeys for 20

families. When you consider that each turkey serves about 12 people, that equals enough Thanksgiving turkey for 240 people. You can also donate food items (canned, boxed or bottled) or other products such as clothing or household items, above and beyond – or in lieu of – your monetary donation.

It is truly heartwarming to be a part of the AFPD Annual Turkey Drive. To donate, please complete the form attached and mail to AFPD.

This is a charitable event and all donations are tax deductible! Please see your tax advisor for guidance on your specific tax situation. Receipt available upon request.

A LITTLE HISTORY...



YES, I want to provide Thanksgiving dinners to families in need!

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☐ Please use my donation for the **OH Drive**

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☐ 20 families at \$300 ☐ 500 families at \$7,500
☐ 40 families at \$600 ☐ Other (food or products; please call for information on where to send these items)
☐ 100 families at \$1,500

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Online: www.AFPDonline.org → Events → Turkey Drive

By Check: Make check payable to "AFPD"

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EXP: _____ V-CODE: _____

SIGNATURE: _____

Return this form to:

AFPD Turkey Drive
5779 West Maple Rd.
West Bloomfield, MI 48322



Keeping the Community Clean is a Family Affair

■ BY KRIS HARRIS

Evolution within the industry has proven to be a common thread for the various members of AFPD. It's not uncommon for a member to start down one path and then make a change, even a drastic one, to their business. Sometimes the change is customer driven and sometimes it's owner-based, which is the case for Whitehall Custom Car Wash located in Whitehall, Ohio.

Owned today by Rob and Deanna Farrington, the location first opened in 1979 and was originally quite different from today's operation. "Rob and his father first purchased the building and started out as a detail shop and did that for about three years," said Deanna Farrington. "Then they bought the car wash equipment and opened it up as a full service car wash in September of 1982," Farrington continued.

Even though the car wash business has been sufficient, there have been changes to the scope of services that they offer. "Business was very good at first, and we had a really good business for quite a few years, but then in the winter of 1999 we switched to just an exterior wash with a towel dry," explained Farrington.

The business is a drive-through operation that is open 7-days a week and remains open even during the winter months. "It's a conveyor system. We can do SUVs, the big trucks, and Hummers are about the biggest vehicles that we service," said Farrington.

Like any business, location is key for the car wash and being able to tap into a customer with high demand helps with business. "We do work for



a couple of dealerships. They like what we do and they are close by so we do some dealership cars," explained Farrington.

Not having a loyalty-based program, like other car wash companies, doesn't slow down business. "The way I look at it, we just keep our prices reasonable and we have quite a few customers that do come in daily, sometimes three times a week, so even without that kind of program we do still have a good, loyal customer," said Farrington.

Whitehall Custom Car Wash is truly a family business in every sense of the word. "We are family operated. We have three children that have worked here," said Farrington. "They were each about 14 years old when they started, so that's been a real plus for us," Farrington explained. From the looks of it, it appears that the car wash will be in the family for years to come. "I think our son Glenn is leaning that way. He's the third and I think he'll stick with it," said Farrington.

One of the greatest strengths of AFPD is their diversity, not only in its members, but in the programs it offers. Diverse programs allow even members who do not offer food or beverages to take advantage of cost savings benefits. "The workers comp program has been a big help. It helps keep the rates reasonable," Farrington said.

From its beginnings as a detail shop, Whitehall Custom Car Wash is still servicing its customers with a focus on the details and it's been doing it for more than 30 years. ■

Kris Harris is a writer for Denha Media & Communications.

RETAILER: WHITEHALL CUSTOM CAR WASH

Location: Whitehall, Ohio

Founded: 1982

Employees: 12

AFPD Member Since: 2000

Quote: "The Best Wash in Town"



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Creating Business Success in Ohio Through Lt. Governor's Own CSI

On the same day that Mary Taylor was sworn in as Ohio's 65th Lieutenant Governor, January 10, 2011, Governor John Kasich named her lead of Ohio's Common Sense Initiative (CSI) to help create a more job-friendly and regulatory climate in Ohio.

CSI was established to create a regulatory framework that promotes economic development, is transparent and responsive to regulated businesses, makes compliance as easy as possible, and provides predictability for businesses.

This would include businesses that are owned and operated by AFPD members.

"AFPD is a really great barometer for us because they truly represent the front-line, on-the-ground business that is directly affected – for good or for bad – by the decisions made in Columbus," said Taylor. "That's one of the things we are always trying to keep in mind, and make sure that our regulatory agencies are keeping in mind, through the CSI process."

AFPD has worked closely with the state of Ohio on other issues as well. In 2013, the Ohio EPA was working through how to allow gas stations in 24 Ohio counties to decommission their Stage II Vapor Recovery Systems. These systems were estimated to cost between \$20,000 and \$60,000 for implementation, and between \$2,000 and \$4,000 for annual testing. They became unnecessary over time as more and more vehicles were equipped with on-board refueling vapor recovery systems. However, due to technicalities within the Federal Clean Air Act, decommissioning these systems was still fairly complicated. Ohio EPA, in one of its first intensive stakeholder engagements to help develop rules, convened an industry working group (including CSI) to work closely together to help develop rules that would ease the burden on the industry while complying with all federal requirements.

"AFPD was an active participant in this workgroup, which resulted in a very successful two-part strategy," said Taylor. This included one for new facilities and



one for existing facilities, which entailed phasing out the expensive Stage II systems, in favor of much less expensive, low permeation hoses.

Meanwhile, CSI was established at a time when Ohio faced significant challenges – the economy was in free fall, families and communities were struggling, and small businesses were unable to grow and create jobs. "A solution was urgently needed," said Taylor. "We needed to turn Ohio into a destination for business investments, a place where decision-makers were eager to invest and to grow instead of remaining the forgettable "fly-over" state we had become for too many job creators."

The initiative is all about what makes sense for the state of Ohio and for businesses. It's a requirement that any new or existing business regulation, with a potential impact on job creation, must be submitted to the CSI office for review. The agency submitting the rule must also provide a thorough analysis to show that the impact is justified.

"This is important because it ensures state agencies cannot continue to regulate without first considering and evaluating the impact of their actions," said Taylor.

“The CSI process requires agencies to work directly with the stakeholders affected by their regulations to get answers to those questions.”

It represents a change in culture and a new way for state government agencies to think about their regulatory role and be able to address issues that actually impact businesses on a daily basis. “Our goal is to help solve problems when a business – or an entire industry – is running into barriers created by government,” she said.

Since its inception the CSI program has transformed the way Ohio regulates business and the feedback, according the Lt. Governor, has been positive and promising. “Too often, businesses feel like government is trying to find reasons not to help. And what’s exciting is when we start hearing that the agencies are adopting this same approach, without us even being involved,” she said. “The feedback we have gotten means we are actually changing the culture and our regulators are starting to see businesses as partners in our state’s success,” said Taylor.

Much has changed since 2011. Ohio just climbed out of an \$8 billion budget shortfall and they did it without a tax increase.

Ohioans have created nearly 350,000 new private sectors jobs and are enjoying decade-low unemployment; they cut state taxes by \$5 billion. This budget adds to that progress through a \$1.9 billion net tax cut by eliminating taxes for many small businesses and further reducing Ohioans’ income taxes by 6.3 percent.

BIOGRAPHY

Taylor was sworn in as Ohio’s 65th Lieutenant Governor on January 10, 2011, the same day Ohio Governor John R. Kasich named her to lead Ohio’s Common Sense Initiative (CSI) to reform Ohio’s regulatory policies, as well as to serve as director of the Ohio Department of Insurance. Through these two assignments, Taylor is committed to making Ohio a jobs-and-business-friendly state. On January 12, 2015, Kasich and Taylor were sworn in to their second term in office.

CSI reviews Ohio’s regulatory system to eliminate excessive and duplicative rules that stand in the way of job creation. Both CSI and the Department of Insurance present unique challenges, but Taylor is no stranger to taking on tough assignments.

In 2006, Taylor was the first certified public accountant to be elected to serve as auditor of state, and she transformed the office into a nationally recognized, 21st-century government auditing firm. The National White Collar Crime Center praised Taylor for her excellence in fighting and preventing fraud and for recovering millions in misspent tax dollars. The Ohio Society of CPAs called Taylor one of their “most influential” members.

Elected to the state legislature in 2002, and re-elected in 2004, Taylor was instrumental in passing Ohio’s 2005 tax reform package that reduced personal income taxes by 21%. The measure also eliminated the tangible personal property tax, the corporate franchise tax and the inventory tax imposed on businesses. She was a member of the House Finance, Ways and Means, and Education committees and was recognized by the United Conservatives of Ohio as a “Watchdog of the Treasury.” The National Federation of Independent Business (NFIB), the nation’s largest small-business group, also named Taylor a “Guardian of Small Business” for her outstanding voting record on behalf of Ohio’s small-business owners.

Taylor earned a bachelor’s degree in accounting and a master’s degree in taxation from the University of Akron. She began her career in 1990 with Deloitte and Touche, one of the “big four” national accounting firms. She joined the Akron firm of Bober, Markey, Fedorovich & Company in 1994, where she served as director of the firm’s tax department and senior manager of the employee benefits practice.

She’s been called an “expert” on state budget issues by the Columbus Dispatch. And, her hometown newspaper—the Suburbanite—called her one of Summit County’s “most influential women.”

Taylor is a life-long resident of northeast Ohio, where she lives with her husband, Don, and their sons, Michael and Joe. ■





FDA: Calories on Menus, Menu Boards Delayed Until 2016

■ BY MARY CLARE JALONICK // ASSOCIATED PRESS



Diners will have to wait until the end of 2016 to find calorie labels on all chain restaurant menus.

The Food and Drug Administration said that restaurants and other establishments will now have until December 1, 2016, to comply with federal menu labeling rules — one year beyond the original deadline.

FDA said it is extending the deadline after restaurants and other retailers said they needed more time to put the rules in place. The agency said those

businesses are in the process of training workers, installing menus and menu boards and developing software and technology for more efficient and specific calorie label displays.

The rules will require restaurants and other establishments that sell prepared foods and have 20 or more locations to post the calorie content of food "clearly and conspicuously" on their menus, menu boards and displays. That includes prepared foods at grocery and convenience stores and in movie theaters, bakeries, coffee shops, pizza delivery stores and amusement parks.

The menus and displays will tell diners that a 2,000-calorie diet is used as the basis for daily nutrition, noting that individual calorie needs may vary. Additional nutritional information beyond calories, including sodium, fat and sugar must be available upon request. The Obama administration has said menu labeling is just one way to combat obesity, since Americans eat and drink about one-third of their calories away from home.

Some of the rules are complicated. In grocery stores, for example, the labeling rules exclude prepared foods that are typically intended for more than one person. That could mean cut fruit or other foods would be labeled in a salad bar, but not in a larger container for sale.

Michael Taylor, FDA's deputy

commissioner for foods, said the agency will issue more detailed guidance later this summer to address some of the restaurants' and retailers' questions on the rules. As they await that guidance, the restaurant industry said the delay would be helpful.

"Some of our members are ready to implement menu labeling while others still need more time," said Dawn Sweeney, president and CEO of the National Restaurant Association. The rules had already been delayed when the FDA issued them last November. They were first required by Congress in the 2010 health overhaul, but FDA took several years to write them as supermarkets, convenience stores and pizza delivery companies aggressively lobbied against them. Those businesses said the rules would be more burdensome for them than they would be for restaurants, which typically have more limited offerings.

Representative Rosa DeLauro, a longtime menu labeling advocate, criticized the FDA's further delay. She said restaurants and retailers have had enough time. "Industry is doing everything they can to stonewall implementation of this important public health tool," she said. "It takes time to change signage, packaging, and data systems. I understand that. But ultimately we need to make sure consumers have nutrition information available to them when making purchasing decisions." ■



Alert for Ohio Cigarette Retailers

Ohio's cigarette tax has increased by 35 cents per pack effective July 1, 2015. As part of the cigarette tax increase, all wholesalers and retailers were required to now pay a floor tax based on their inventory at the beginning of business on July 1st. The floor tax is the amount of the tax increase (35 cents) applied to each cigarette tax stamp at wholesale (whether still on the stamp roll or already affixed to packs) and to each stamped pack of cigarettes at retail. The floor tax payment will be due September 30, 2015.

The Tax Department has notified all wholesalers and retailers of the floor tax obligation via an information release and floor tax reporting form that has been mailed and posted on the Tax Department website. However, the department did not issue any notice until after the Governor signed the bill.

The Tax Department also used the Ohio Tax Alert email system to notify the industry of the tax increase and floor tax. If you are not already signed up to receive the email alerts, you can get signed up at www.tax.ohio.gov/ohtaxalert.aspx

Even in the absence of having official notification from the Tax Department, wholesalers and retailers were advised to consider adjusting their cigarette prices on July 1st to reflect the 35 cents per pack tax increase, and to do an inventory at the beginning of business on July 1st (or close of business June 30th) for floor tax purposes. ■

Higher age sought for tobacco, e-cig sales in Ohio

■ BY LORI KURTZMAN // THE COLUMBUS DISPATCH



A statewide push to increase the minimum age for tobacco sales is beginning in central Ohio suburbs.

Upper Arlington is set to vote next month to prohibit the sale of cigarettes, tobacco products and e-cigarettes to anyone younger than the age of 21.

Bexley is considering a similar ordinance and New Albany is likely to do the same thing this summer.

The proposed changes are new to Ohio - where, as in most states, the minimum age is 18 - but they're hardly novel. ■

Minimum Alcohol Pricing Cuts Serious Crime

■ BY ANNIE HAYES // THE SPIRITS BUSINESS

Canada has experienced a “dramatic” fall in drink-related crime after it imposed a minimum unit price for alcohol, according to a new study.

The findings, which were published in the Journal of Studies on Alcohol and Drugs, monitored the correlation between such crimes against the rise in price of off-premise alcohol sales.

It found alcohol-related crimes including murders and sexual assaults fell by 9.17% between 2002 and 2010 after authorities in British Columbia raised prices by 10%.

In addition, motoring offences linked to alcohol such as killing or injuring someone with a vehicle and refusing to take a breath test, dropped by 18.8%.

The study stated “Strong associations were observed between the values of minimum alcohol prices and both alcohol-related traffic violations and crimes against persons.”

The study was led by Professor Tim Stockwell, an international expert in minimum unit pricing and director of the Centre for Addictions Research of British Columbia.

Stockwell said, “It appears that minimum pricing is a powerful tool for reducing alcohol-related harm at the individual and societal level.”

According to new data, in the UK increasing alcohol prices have slowed “dramatically” since the abolishment of the automatic tax escalator. ■



Safety Issues for Members and Upcoming BWC Changes and Deadlines

While we enjoy summer vacations, cookouts and other activities we need to remain aware of safety issues for members as well as keeping them informed of upcoming BWC changes and deadlines. Below you will find important alerts and safety information.

CareWorksComp has begun to send out their renewal notices as well as new enrollment packets for the upcoming 2016 group rating and group retrospective rating policy year. You should be receiving email updates listing program prospects and renewals. The updates are titled "AC-3

BIWEEKLY REPORT". Please contact AFPD's program manager, Beverly Westover, at (800) 837-3200 ext. 57169, if you are not receiving this report or if you would like her to review it with you.

News from RiskControl360°:

Although it hasn't been so hot yet this summer, it is important to be thinking about how to prevent heat illness. The following resources can be found on OSHA's Heat Illness Prevention page at www.osha.gov/SLTC/heatillness/index.html.

- Illustrated, Low-Literacy Fact Sheets
- Worksite Training Posters

- OSHA Heat Illness Prevention Training Guide (Using the Heat Index: A Guide for Employers)
- Heat Stress QuickCard™
- Outreach Wallet Card
- OSHA's Heat Smartphone App – This application calculates heat index for current location and provides guidance to prevent illness.

In other news, OSHA's Confined Space Standard will be effective August 3, 2015. More information can be found on OSHA's website at www.osha.gov or by contacting Jim Wirth at (614) 827-0370 or jim.wirth@careworkscorp.com. ■

Don't Forget – Ohio BWC Prospective Billing to Begin This Summer

Employers in Ohio should have received by now a Notice of Estimated Premium from the Ohio Bureau of Workers' Compensation (BWC). This notice is part of BWC's move towards a new, prospective billing system for workers' compensation premium. Beginning this month, Ohio employers will begin to pay workers' compensation premium for a coverage period in the future rather than in arrears. The BWC *Notice of Estimated Premium* mailed last month advises employers what their annual premium will be for the 2015 policy year period (July 2015 through June 2016) and the payroll used to calculate that premium.

As BWC transitions to this new payment model, employers will follow a bi-monthly payment

schedule. Under this payment plan, the first prospective premium payment will be due by August 31, 2015 and will apply to coverage in September and October. Subsequent premium payment deadlines are:

- November 2, 2015
(November/December coverage)
- December 31, 2015
(January/February coverage)
- March 2, 2016
(March/April coverage)
- May 2, 2016
(May/June coverage)

The deadline to notify BWC if employers prefer a different payment plan (monthly, quarterly or semi-annually) was on July 15, 2015. In addition, if there have been significant changes to employers' operations that have impacted payroll, employers may want to communicate those

changes to BWC to determine a more accurate premium.

One final important reminder is that BWC will also mail a payroll report for the January 2015 through June 2015 coverage period by early July. Employers will need to report payroll for this period, but do NOT need to pay premium. BWC will provide a credit for this premium to prevent a double payment as they transition to the new model. In addition, BWC will provide a credit for the first two months of premium in the 2015 policy year (July and August).

Please feel free to call Beverly Westover, Program Manager at CareWorksComp, with any question on prospective premium. Beverly can be reached at (800) 837-3200 ext. 57169 or via email at beverly.westover@careworkscorp.com. ■

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R041335



Own Any Real Estate Inside Your IRA? Be Careful

■ BY RANDALL A. DENHA, J.D., LL.M.



An IRA is a powerful financial planning tool that allows you to save for retirement, or provide benefits for your heirs, on a tax-advantaged basis. Most people invest their IRA funds in stocks, bonds and mutual funds. But others opt for nontraditional investments, such as real estate, in the hope of boosting their returns. While the idea of holding real estate in your individual retirement account sounds good and can offer higher returns than stocks or bonds, the process has a few pitfalls and traps. Annual contribution limits still apply, so if you don't have enough in your IRA, you can't just put in extra to cover the purchase.

If you choose to hold real estate in your IRA, be aware that there are several tax traps for the unwary, chief among them the prohibited transaction rules. Those

rules disallow certain dealings between you (or your beneficiaries) and your IRA. Violation of these rules results in the full value of the IRA becoming taxable.

For example, you and your beneficiaries can't sell or lease property to your IRA, buy or lease property from your IRA, use IRA property as a personal residence or office, lend to or borrow from your IRA,

guarantee a loan to your IRA, pledge IRA assets as security for a loan or provide goods or services to your IRA. This last prohibition means you can't provide property management, renovation or construction services, either by yourself or through a family member or a company you control.

Violations of the prohibited transaction rules result in termination of the IRA. That means you'll be liable for taxes and penalties on the entire account balance, regardless of the transaction's size.

Other considerations to keep in mind:

- In a traditional IRA, any capital gains eventually will be taxed as ordinary income. For regular investment property, you pay capital gains tax rates when you sell at a profit and can write

off at least a portion of your loss against other income. Not so with assets held in an IRA. When you sell the property and take an IRA distribution, you'll pay tax on any asset appreciation at income tax rates, not cap gains rates.

- If real estate is financed by a mortgage, some income may be subject to unrelated business income tax (UBIT).
- You cannot write off IRA losses.
- Not all IRA custodians permit real estate investments, so you may have to open a self-directed IRA.
- If you have a traditional IRA, it must have sufficient cash or other liquid assets to fund required minimum distributions starting at age 70½. Put another way, unless other assets exist then you will have to sell the real estate property unless you have enough liquid IRA assets to withdraw. ■

**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*

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AFPD MEMBER ID#: _____

CONTACT NAME: _____ PHONE: _____

NAME OF STORE: _____

STORE LOCATION: *(If Multiple Locations attach Store List)*

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

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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
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

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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



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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

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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
Kar's Nut Products Company.....(248) 588-1903
Motown Snacks (Jays, Cape Cod, Tom's, Archway, Stella D'oro).....(313) 931-3205
Nicks Chips.....(586) 619-7023
Snyder's-Lance, Inc.....(616) 401-0258
Uncle Ray's Potato Chips & Snacks...1-800-800-3286

COFFEE DISTRIBUTORS

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

COUPON REDEMPTION/MONEY ORDERS/ MONEY TRANSFER/BILL PAYMENT



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



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GFPS (Money orders/bill payment)....(405) 278-8800



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.....(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

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DTE Your Energy Savings.....1-855-234-7335
Running Right.....(248) 884-1704
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Walker-Miller Energy Services.....(313) 366-8535
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Beck Suppliers.....(419) 332-5527
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Countywide Petroleum.....(440) 237-4448
Empire Petroleum Partners, LLC.....1-800-878-2000
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

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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
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

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Farmington Hills Manor. (248) 888-8000
Genoa Banquet Center (517) 545-1000
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 ■
..... 1-800-399-6970 ext. 200

Velvet Ice Cream Co. (740) 892-3921

ICE PRODUCTS



U.S. Ice Corp. ■ (313) 862-3344

Arctic Glacier Premium Ice. 1-800-327-2920

Home City Ice 1-800-759-4411

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Lakeview Insurance/Liberty Mutual Auto & Home Discount Program ■ (586) 553-9954
Allstate Insurance (248) 377-1717

INSURANCE SERVICES: COMMERCIAL



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Cox Specialty Markets *(Conifer)* □ 1-800-648-0357
Bassam & Associates/Village Insurance
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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

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Accident Fund Insurance Company of America ■ (517) 281-9813



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CareWorks □ ... 1-800-837-3200 ext. 7188

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Target Inventory (586) 718-4695

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(Petroleum experts) (517) 622-0590



Willingham & Cote, PC ■
(Alcohol issues) (517) 351-6200

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At Law Group, PLLC (313) 406-7606

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Goodman Acker, PC (248) 483-5000

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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

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Sherwood Food Distributors . (313) 659-7300



Dairymen □ (216) 214-7342



Prairie Farms Dairy Co. ■ .. (248) 399-6300
Country Fresh 1-800-748-0480

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Bright Accessories (832) 779-1246

Elite Valet & Transportation. 1-888-488-1115

Luxury Linens USA (773) 868-9393

Lynco Products (309) 787-2300

Saroki Vehicles LLC (248) 258-3900

Socks Galore Wholesale (248) 545-7625

W3R Consulting *(Business & IT consulting)* .. (248) 358-1002

Wilson Sarkis Photography (248) 865-1528

XO Furniture & Mattress Outlet (248) 830-2365

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American Paper & Supply (248) 787-8393

Joshen Paper & Packaging. (216) 441-5600

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Comprehensive Payroll Company (248) 556-9929

GMS-Group Management Services (614) 754-5276

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ORKIN (614) 620-0566

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Great Lakes Data Systems... (248) 356-4100 ext. 107

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Michigan Logos (517) 337-2267

Pace Custom Printing (248) 563-7702

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

REAL ESTATE



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NIA Farbman (248) 351-4386

Signature Associates (248) 359-3838

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Arneg USA (336) 596-1494

Phoenix Refrigeration (248) 344-2980

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TOMRA Michigan (248) 529-2371

UBCR, LLC (248) 529-2605

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Caretek Total Business Concepts 1-866-593-6100

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..... Howell  1-800-878-8239

..... Pontiac  (248) 334-3512


..... Cleveland  (216) 252-7377


..... Twinsburg  (330) 963-5300


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Absopure Water Co. 1-800-334-1064

Coca-Cola Refreshments

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..... Metro Detroit  (313) 868-2008

..... Port Huron  (810) 982-8501

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

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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

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LXR Biotech, LLC (*Eternal Energy Shot*) (248) 836-4373

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Altria Client Services (513) 831-5510

R J Reynolds Tobacco Company (336) 741-0727

Westside Vapor (*e-cigarettes*) (614) 402-0754

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Brown-Forman Beverage Company (248) 393-1340

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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

Pernod-Ricard USA. (248) 717-3177

Remy Cointreau USA (248) 347-3731

Veritas Distributors (586) 977-5799

Voo Vodka (SSB Group) (248) 416-3405

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RNDC of Michigan 1-888-697-6424

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MICHIGAN

Feeding America West Michigan Food Bank
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Feeding America West Michigan Food Bank -
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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

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Second Harvest Food Bank of North Central Ohio
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Second Harvest Food Bank of the Mahoning Valley
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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/
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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

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Penna's of Sterling // Sterling Heights, MI

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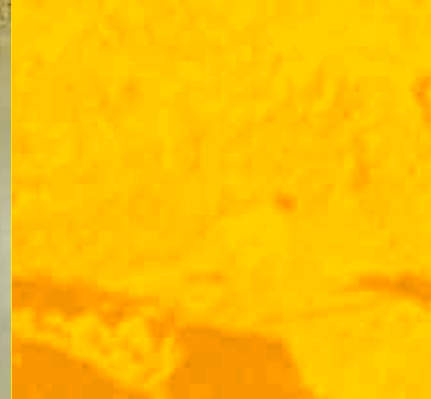


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