

BottomLine



THE VOICE OF INDEPENDENT RETAILERS // VOL. 26, NO. 9 // SEPTEMBER 2015



■ We Card Awareness Month // PAGE 4

■ AFPD Programs Prove Membership has its Benefits // PAGE 16

■ “Going Out to Eat” Now Includes the Grocery & Convenience Store // PAGE 30



*"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.

D&B GROCERS WHOLESALE & DISTRIBUTORS

12190 SEARS DRIVE | LIVONIA, MI 48150 - P: (734) 513-1715 | F: (734) 513-2431

WWW.DANDBGROCERS.COM

columns

02 PRESIDENT'S MESSAGE
Back to School

06 PETROLEUM NEWS & VIEWS
Underground Storage Tank
Inspections are in Your Future

08 THE MILLENNIAL MINDSET
You Got the Goods? Show Them Off!

10 MICHIGAN LOTTERY
Extra Incentive Coming for Retailers
That Accept Credit and Debit
Cards for Lottery Purchases

12 MICHIGAN LOBBYIST REPORT
2016 Michigan Ballot Issues Gain Steam

13 MICHIGAN FOOD SAFETY REPORT
Michigan Legislature Approves Fee
Increases for Food Business Licenses

14 OHIO LOBBYIST REPORT
Ohio Assembly Takes a Break
While AFPD Keeps Working

15 OHIO LIQUOR REPORT
Hot Trends and Premiumization

departments

19 ASK THE MEMBER
What is Your Favorite AFPD Program?

20 RETAILER SPOTLIGHT
Parklane Cork & Bottle:
Balancing Business

22 RETAILER SPOTLIGHT
Smith & Snow Shell & Wilson Mills
Marathon: All in the Family

24 7 WITH THE CEO
The Wayne County Watch

26 SAFETY SENSE
■ Tips for Avoiding Violent Crimes
in the Workplace
■ Important Steps to Take When a
Workplace Injury Occurs

32 GUEST COLUMN
Discounts on Family Partnerships May
Soon be Gone so the Time to Act is Now

34 EXPRESS LINES
News in the Industry

49 SUPPLIER DIRECTORY
Your Resource for Products and Services

52 AFPD CALENDAR
Upcoming Industry Events

BottomLine



THE VOICE OF INDEPENDENT RETAILERS
VOL. 26, NO. 9 // SEPTEMBER 2015

features



WE CARD AWARENESS MONTH 20TH ANNIVERSARY

We Card's 20th Anniversary is a great opportunity to promote responsible retailing in your state. We Card has an ambitious goal to secure a Governor's Proclamation in every state to declare September 2015 as We Card Awareness Month.



AFPD PROGRAMS PROVE MEMBERSHIP HAS ITS BENEFITS

Strength lies in numbers, but the ability to harness that strength to serve, problem solve and increase resources for its members and their community is pivotal to longevity of any organization. AFPD brings not only a unified voice for its members, it also offers a variety of benefits, rebates, and discount programs that helps each owner run his or her business in order to achieve the greatest success.



LIFESTYLE ADVICE //

"GOING OUT TO EAT" NOW INCLUDES THE GROCERY & CONVENIENCE STORE

Whenever an opportunity arises, Auday Arabo, president and CEO of AFPD, takes guests out to lunch at local grocery stores. "Many of our members are adding or expanding prepared food departments that directly compete with restaurants for the lunch and dinner crowds."



president's message

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

Back to School

It is September already and all the kids are going back to school. It's such an important time of the year as we see our kids move up another grade with the mixed feelings of anxiety and excitement about what lies ahead of them; yet I have always been amazed by younger children who absorb every little thing, good or bad, literally like a sponge in this ocean of life. I strongly believe education is the ultimate equalizer in life because you can come from nothing like Dr. Ben Carson and later in life be on stage running for the office of President of the United States of America as a renowned neurosurgeon. Education does not start and stop in the classroom.

One of the things about members of a trade association like AFPD is those who are most open to learning and exploring the new trends and possibilities in our industry are the same people who appreciate AFPD the most! We have some highly educated people in our industry and I have always told myself, once you stop learning you die. Everyday I have a goal of learning something new, this is the love of learning that makes reading the AFPD magazine and email and text blasts so interesting. If your retail location is your classroom of human behavior and customer service, you should attend a tradeshow for learning as well. Whether you attend the upcoming AFPD tradeshows in South East Michigan or Grand Rapids, or the NACS show in Las Vegas, you can check out new products, new trends and new profit centers. Always wanting to be on the cutting edge like online grocery ordering and delivery, food service options, category management software or point of sale system is your field trip. Who does not remember how fun it was to take a field trip to the zoo, the museum or the apple orchard as a kid? In order to learn you must get out of your business and see what others do and what is out there. That is why so many people love attending our tradeshows.

In just a few months, AFPD will be hosting their 100th Annual Michigan Trade Dinner and Gala at Penna's of Sterling in Sterling Heights, Michigan. I encourage all members to attend this amazing event for 1100 people. This event reminds me of how excited everybody was in high school for their first formal dinner/dance. How often do you get to see so many people from the industry under one roof? Plus how often do we really get to dress up and celebrate the blessings we have together? AFPD is also planning a Trade Dinner in Ohio this year so we hope to see you there.

The excitement of school may fade after a few months and then we all mark our calendars for the next holiday, Thanksgiving. The AFPD Turkey Drive which has been donating turkeys to people in need for over 35 years is planning to take another step forward this year. We are creating paper cut outs of our High Five Turkey Drive logo and will be distributing them to retailers who want to participate at the store level. Whether it is a \$1 donation or a \$10 donation, your customer will be able to post this turkey drive cut out on your store wall. In addition, participating stores can designate a non-profit, charity or church of their choice for the turkeys attributed to the funds they raise. If you are interested, please contact AFPD immediately for more information.

Please check out the new AFPD programs released last month, this is your newest research project. Hope you all have a wonderful school year for you and your families and remember that AFPD's only purpose is here to serve you, our members! God Bless. ■

EXECUTIVE COMMITTEE

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

SUPERMARKET RETAIL DIRECTORS

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

CONVENIENCE / LIQUOR STORE DIRECTORS

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

PETROLEUM/AUTO RETAIL DIRECTORS

Kevin Bahnam	USA2Go
Vickie Hobbs	Whitehall Shell

SUPPLIER DIRECTORS

Ken Hebert	Coca-Cola Refreshments
Jason Ishbia	Sherwood Foods
Marsha Keenoy	Diageo
Brad Miller	SUPERVALU Midwest Region
Gary McGuirk, Jr.	Liberty USA
Brian Pizzuti	RNDC of Michigan
Mike Quinn	Pepsi Beverages Company

ASSOCIATE DIRECTOR

Tiffany Otis-Albert	Life Secure
----------------------------	-------------

EMERITUS DIRECTORS

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

STAFF & CONSULTANTS

Auday P. Arabo, Esq.	President & CEO
Ed Weglarz	Director, Petroleum
Ron Milburn	Director, Ohio Operations
Kenny Ibrahim	Director, Membership Sales
Ila Konja	Bookkeeper/Insurance
Maegan Hesano	Event Coordinator
Tamar Lutz	Graphic Designer
Angie Kassab	Office Manager/Publication Sales
Mary Ann Yono	Business Development
Veolet Al Harraq	Receptionist/Office Assistant
Linda Milburn	Executive Assistant, Ohio
Thomas C. Holmes, Esq.	Pepple & Waggoner, Ltd.
Joe Garcia, Esq.	Michigan Lobbyist Honigman Business Law
Terry Fleming	Ohio Lobbyist TC Fleming & Associates
Tyler Yaldeo	TMV Consulting
Diversity Management	Consulting
Denha Media and Communications	Public Relations
Steve Hood	Public Relations
UHY-MI	Certified Public Accountant

A WORLD OF REFRESHMENT





We Card Awareness Month

20th Anniversary

2015 marks the 20th Anniversary of the We Card Program and its service to the retail community to raise awareness of and compliance with tobacco and age-restricted product laws (now including e-vapor products.)

We Card's 20th Anniversary is a great opportunity to promote responsible retailing in your state. We Card has an ambitious goal to secure a Governor's Proclamation in every state to declare September 2015 as We Card Awareness Month.

We Card's goal is to highlight September as a time to encourage retailers to train or re-train store employees, order 2016 We Card materials

(calendars and kits) and raise awareness of FDA regulation, state and local law compliance. For the fourth consecutive year, FDA is on track toward completing 100,000 compliance checks nationwide. Ongoing state level and local compliance checks and the focus on e-cigarettes and vapor products as age-restricted products in 44 states now make it a terrific opportunity to step up responsible retailing efforts to identify and prevent age-restricted product sales to minors.

Please keep We Card updated on your Awareness Month participation efforts by contacting Doug Anderson at The We Card Program, Inc at danderson@wecard.org or (888) 922-6999 ext. 24. ■

We Card Now

Carding Tips & Training Games

Age Calculator!
Plug in the date-of-birth to calculate age for Tobacco, e-Cigs & Vapor or Alcohol

eCalendar
Just like We Card's Calendar but on your Smartphone!

NEW Mobile Site!

wecardnow.com

© 2015 The We Card Program, Inc. All rights reserved.

The image shows a hand holding a smartphone displaying the We Card Now mobile app. The app has a red header with the We Card Now logo and a "Welcome to We Card Mobile" message. Below the header are four red buttons with white text: "CARDING TIPS", "AGE CALCULATOR", "eCALENDAR", and "TRACK". To the right of the phone are three smaller images showing different screens of the app. The top one is the "Carding Tips" screen, the middle one is the "Age Calculator" screen showing "16 years old" and "DO NOT SELL" warnings, and the bottom one is the "eCalendar" screen showing a date picker for "2 - 6 - 1997" and "2 - 6 - 1994" with "NO TOBACCO" and "NO ALCOHOL" warnings.

Do You Have The Proper Signs Posted?

Do you sell tobacco products in your store? If so, make sure that your business is in compliance with Michigan law.

If you sell tobacco products in Michigan you are required to have the correct sign posted in your establishment. Remember these simple tips:

- Only the sign provided by the Michigan Department of Health and Human Services (MDHHS) meets this requirement.
- The sign must be close to the cash register and be very visible to both your customers and your employees.
- Any other sign that you may have from any of your suppliers or other companies may be posted in your store, however, they do not meet the legal requirement.
- You can receive a citation from a police officer if you do not have the proper sign posted.
- The State of Michigan does compliance checks to make sure that you are not selling tobacco to youth under the age of 18. When they do these checks they are also looking at your store to make sure that you have the proper signs posted and that you are not selling “loosies”. It is a misdemeanor to sell single cigarettes to anyone, especially a minor.
- If the YTA sign is more than 6 feet from the point of sale, it must be 5-1/2 inches by 8-1/2 inches and the text must be printed in 36-point boldfaced type. If the sign is 6 feet or less from the point of sale, it only needs to be 2 inches by 4 inches, and the text must be printed in 20-point boldfaced type.

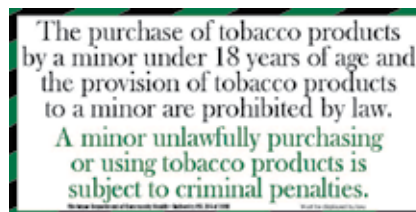
You may download the sign free of charge and print it yourself at www.healthymichigan.com. Enter the site, then click “TOBACCO”. By going to this site you can print the appropriate size and text type of signage. The same website also has age verification signs for posting in your store so your employees can make sure they are not selling tobacco or alcohol to youth that are underage.

A limited supply of these signs will be available by calling the Michigan Office of Recovery Oriented Systems of Care at (517) 373-4412. If you want your business to be seen as a super star, you can take advantage of the many resources on the state website. You can also find a link to a FREE PowerPoint to train your employees complete with a quiz and certificate on www.improvingmipractices.org.

We want you to succeed! You only have to invest a little time and a little tape. ■



5 1/2 X 8 1/2"



2 X 4" (STICKER)



ENGLISH



ARABIC



SPANISH



MICHIGAN DEPARTMENT OF HEALTH AND HUMAN SERVICES
OFFICE OF RECOVERY ORIENTED SYSTEMS OF CARE
PREVENTION & TREATMENT SECTION
LEWIS CASS BUILDING, 5TH FLOOR 320 S. WALNUT STREET
LANSING MI 48913



petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

Underground Storage Tank Inspections are in Your Future

The Federal and state EPA's have been charged with performing inspections on UST systems at least every three years, and the pace of inspections is increasing. Reports from both Michigan and Ohio indicate that UST inspectors are actively visiting gas stations and reviewing compliance issues. Take steps to make that visit as pleasant as possible.

Inspectors are asking for Underground Storage Tank Owner/Operator Class "A" & "B" certification documents, and they want to see your "log sheet" for training Class "C" employees. Make sure your quarterly Class "B" inspections are up-to-date because you'll need to provide them.

Remember, AFPD provides UST Owner/Operator Class "A" & "B" training. If you are not certified plan to do so sooner rather than after you get a Notice of Violation.

Out of sight, out of mind is a familiar cliché. But with regard to underground storage tanks, the piping systems, the submerged pumps, remote monitoring inventory probes, and the pump island dispensers "out of sight" could mean a problem that will rear its ugly head and cost you dearly in time, money, and "down time"!

It is very important that you monitor all of these components of your fuel delivery system regularly, and keep records of maintenance. For insurance purposes and inquiries by state or Federal EPA inspectors, detailed record keeping can be a great friend. Gather and maintain all your records that pertain to your UST delivery system.

Keep "leak test" records together, and in order by date, for easy review. Keep and maintain all invoices and receipts for maintenance work performed on your dispensing system. This action will show



an inspector that you regularly implement sound business practices. Make thorough and detailed notes regarding what action was taken when a test was performed, a leak test failed, or you experienced any system leakage problems.

Keep audio and visual alarms on inventory monitoring devices up-to-date and operational. Promptly acknowledging an alarm can reduce the severity of any petroleum release situation.

Keep your UST fill pipe areas clean and clear of snow in the winter for quicker delivery. That way, the transport truck won't be blocking your driveway for any extended period of time, inconveniencing your customers.

Maintaining, organizing, and keeping detailed records in preparation for a visit by an inspector will reduce the time spent with an inspector, and will provide you with information that will help you detect a leak earlier, rather than later.

Shop for and keep aligned with the same UST system service provider. I liken it to a family practitioner doctor, he'll get to know your system, how it works, and what maintenance has been performed in the past. In dire situations you can hope your UST servicer has records of UST work done at your site. ■

Mix it with **us**ice!



Your customers demand high-quality ice for their drinks.
Our ice is made with crystal pure Michigan water.
Call 313-862-3344 or visit us online at usicecorp.com.
We can also provide cooler rentals for festivals or
any large event.

PURE *N*ICHIGAN®





the millennial mindset

TYLER YALDO // TMY CONSULTING

You Got the Goods? Show Them Off!

Everyone claims to have the best products on the market for sale at their stores. Well, I am tired of hearing that. It is time to put your money where your mouth is.

Taking those amazing products, new products, and promotional products and putting them up in the spotlight of your store for sampling is a great way to do that. One thing that will always drive business back into your location are samples. Samples make people happy! Costco and Sam's Club perfected the sampling technique and created brands out of them. As a customer (and also when I was a young child) I love going to Costco or Sam's Club merely by the fact that I could have a full meal off their samples. It is a known fact that those are the two retailers to go to for samples.

MANUFACTURER & RETAILER RELATIONSHIPS

Now most people would say that sampling becomes an expensive venture that is not beneficial. Just like with everything, there is a right way and a wrong way of doing things. It is important to ask your suppliers and manufacturers to send you as many free and promotional products as possible. Instead of selling it on the shelves and making 100% profit, sample it and make your customers appreciate the gesture. These are free and beneficial acts for every party involved. The customer appreciates the offering, the retailer retains the business from the customer, and the supplier will get accurate feedback from the retailer on how people liked that particular product.

LIQUOR SAMPLING

One reason I love going to my local cigar lounge is for the "Scotch & Whiskey Tasting" nights that they hold. They are sponsored by a particular distillery and cigar company. Liquor tastings could be a game changer for retailers, as customers will flock to try the newest spirits. Ask your wine & spirits distributor today for any programs or promotional products that you could sample to your customers.

FOOD SERVICE

If your store has a food service operation, there is no better advertising than what I like to call "direct taste bud exposure." This, as the name says for itself, puts your food in the mouths of your consumers, creating the potential for returning customers. Offering a small sample on their way out the door is also an appreciative gesture.

As an avid shopper, retailers that offer samples are automatically more likely to retain my business. It is a selfless and appreciative gesture which really speaks to the hearts of the customer. Bring in as many sampling and tasting events as possible to your location. It will create a wonderful image for your brand and help your profit line shoot off the chart!

Mark your calendars for AFPD's upcoming Holiday Food & Beverage Buying Shows. Sample food and beverage products in a large-scale setting. This opportunity to sample is truly invaluable when it comes to deciding which new products to carry in your stores. AFPD retail members will receive tickets in the mail approximately two weeks before the shows. The law demands that you be at least 21 years of age to attend.

AFPD's 17th Annual Holiday Food & Beverage Buying Show will be held on Thursday, September 24th, from 3-10pm, at Shenandoah Country Club in West Bloomfield, Michigan. AFPD's 6th Annual West Michigan Holiday Food & Beverage Buying Show will be held on Thursday, October 1st, from 3-10pm, at the DeVos Place Convention Center in Grand Rapids, Michigan. ■



17TH ANNUAL

HOLIDAY FOOD & BEVERAGE BUYING SHOW

September 24, 2015 • 3pm - 10pm

SHENANDOAH COUNTRY CLUB
5600 WALNUT LAKE ROAD • WEST BLOOMFIELD, MI 48323



Please come join us and stock your shelves for the holidays with special show-only deals & discounts!

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 tradeshows 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!



michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

Extra Incentive Coming for Retailers That Accept Credit and Debit Cards for Lottery Purchases

It's no secret that fewer people regularly carry cash these days. The trend of using a debit card or credit card for everyday purchases continues to grow. Just a few years ago, it would have been unusual for a customer to enter a convenience store or gas station and use a debit card or credit card for a small purchase such as a candy bar and soda. Times have changed and today more and more people prefer to use cashless payment methods for all items wherever they choose to shop. What is your store's breakdown of cash versus cashless sales?

With the increased use of debit cards and credit cards, it is important for the Lottery and retailers to adapt to current consumer preferences and behaviors. I recently met with AFPD President and CEO, Auday Arabo, to discuss the opportunities and challenges that cashless Lottery sales present for retailers.

Beginning October 1st the Lottery will begin offering an additional 1% commission incentive on instant ticket sales to retailers that accept debit cards and credit cards for Lottery purchases. To qualify for the additional 1% commission incentive, retailers also must meet the qualifying criteria outlined in the Quarterly Retailer Incentive Agreement. Additionally, Club Game retailers that achieve their Quarterly Retailer Incentive Agreement, and accept debit cards and credit cards for Lottery purchases will receive an additional 1% commission on their sales for that quarter.

Going "cashless" increasingly is a way of life for the "Millennial" generation, those aged 18 to 34. According to a 2014 study by the Independent Community Bankers of America, nearly 25%, or 20 million Millennials, said they carried less than \$5 in cash each day. As this generation continues to gain purchasing power in the marketplace, it is crucial for retailers to offer Millennials the payment methods they expect and prefer.

By accepting debit cards and credit cards for Lottery purchases, retailers will likely see increased Lottery sales. A third of Lottery players surveyed recently said they would spend more on Lottery purchases if they were able to use a debit card or credit card. Retailers that don't accept debit cards and credit cards for Lottery purchases could end up losing business to competitors. A growing number of retailers already have positioned themselves to cater to this growing population. Today, 62% of retail chains and 27% of independent retailers accept some form of debit card or credit card payment for Lottery purchases. We expect those numbers to increase as retailers take advantage of the new 1% commission incentive.

There is no question that the trend of going cashless is here to stay. Consumers continue to spend more and more each year using debit cards and credit cards. According to The Nilson Report, consumers in the U.S. spent \$4.442 trillion at merchants in 2014 using Visa, MasterCard, American Express, and Discover debit cards and credit cards. That is an increase of nearly 9% compared to 2013. The use of debit cards and credit cards is expected to continue climbing, and it's important for the Lottery and retailers to meet the expectations of our customers. Ask your Lottery sales representative if you have any questions about the incentive. ■

PULL TAB TICKETS / INSTANT TICKETS

NEW PULL TABS TICKETS:

On sale September 1st

- Baggin' Bucks \$0.50 (MI # 558)
- Win It All \$1 (MI # 560)
- Triple 7's \$2 (MI # 547)

PULL TABS GAMES SET TO EXPIRE:

Expiring September 14th

- The Golden Ticket \$1 (MI # 519)
- \$10,000 Explosion \$2 (MI # 539)
- Rollin' Dice \$0.50 (MI # 594)

Expiring October 12th

- Bar Game Series \$0.50 (MI # 524)

NEW INSTANT TICKETS:

On sale September 1st

- Blazin' 7s \$1 (IG # 720)
- Wild Time Rocks \$5 (IG # 739)

INSTANT GAMES SET TO EXPIRE:

Expiring September 7th

- Cash Multiplier \$5 (IG # 660)

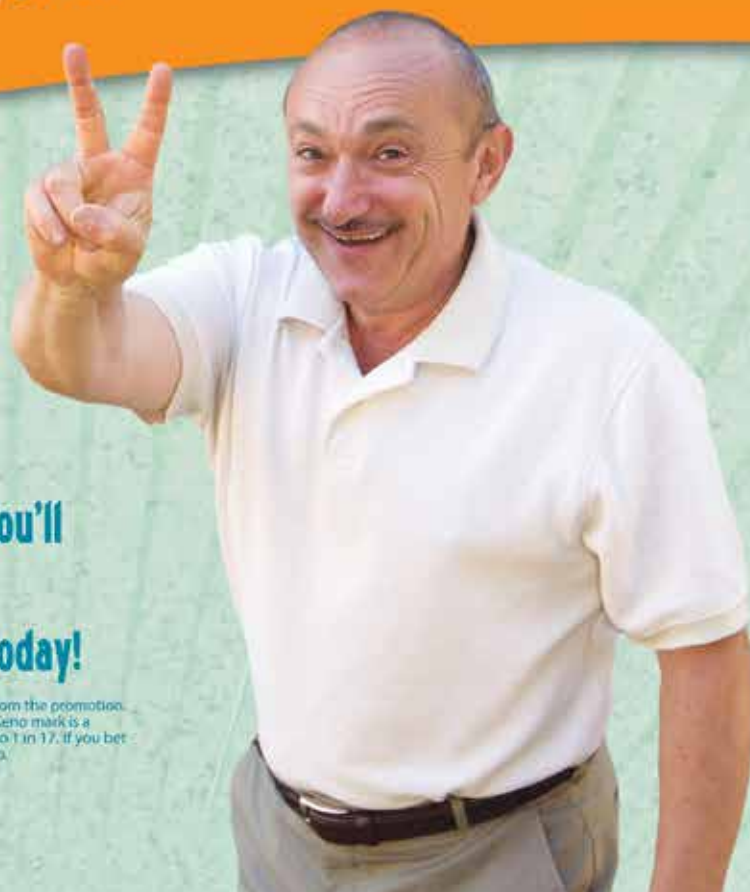
TICKET ACTIVATION: Retailers are reminded to activate all game tickets before putting them on sale to ensure winning tickets may be redeemed by players.

DOUBLER DAYS



WINNING IS TWICE AS NICE!

Random Club Keno tickets will print a **DOUBLER** message in **September**. Lucky players with these tickets will double their Club Keno winnings!



When a player doubles their winnings, you'll double your redemption commission.

Tell your customers to play Club Keno today!

The Doubler Days promotion applies to Club Keno and Kicker prizes only. The Jack is excluded from the promotion. Club Keno and Kicker prizes will be doubled up to a maximum of \$4 million per draw. The Club Keno mark is a registered trademark of GTECH Corporation. Overall odds of winning Club Keno are from 1 in 4 to 1 in 17. If you bet more than you can afford to lose, you've got a problem. Call 1-800-270-7117 for confidential help.



michigan lobby

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

2016 Michigan Ballot Issues Gain Steam

With the Legislature in summer recess, and no road funding plan on the horizon in the foreseeable future, we turn our attention to possible November 2016 ballot issues. The Board of State Canvassers in the Secretary of State's Election Division has approved eight (8) petitions for circulation. These include:

PREVAILING WAGE

Committee: Protecting Michigan Taxpayers

This ballot proposal seeks to repeal Michigan's Prevailing Wage Act. The law requires payment of a local wage standard for all public works construction projects. The State Senate has passed a repeal, but the House will not consider the bill. The non-union associated builders and contractors are behind the proposal.

MARIJUANA

Committee: Michigan Cannabis Coalition

This proposal would legalize recreational marijuana by taxing and regulating its distribution. This group has already engaged in signature collection and has a head start toward qualification for the November 2016 ballot.

MARIJUANA

Committee: Michigan Comprehensive Cannabis Law Reform Committee

Same as above, however, they have not yet demonstrated financial or organizational ability. Their proposal attempts to identify "preferred" vendors.

FRACKING

Committee: Committee to Ban Fracking in Michigan

This initiated law would ban the practice of fracking, a geological technique involving pumping water into the ground to extract oil and natural gas. It is supported by pro-environmental groups.

GRADUATED INCOME TAX

Committee: Citizens for Fair Taxes

This constitutional amendment would allow a graduated income tax. It is backed by the Carpenters Union and by Representative Jim Townsend (D-Royal Oak).

MAIL-IN VOTING

Committee: Let's Vote Michigan

Allow all Michigan registered voters to mail their ballots.

EARNED SICK TIME FOR WORKERS

Committee: Raise Michigan

This initiated law would provide workers with the right to earn sick time for personal or family health needs. It is supported by the Service Employees International Union.

LIMIT MEDICAL CHARGES

Committee: Stop Overcharging

This initiated law would prohibit a health provider from charging a person a higher price for medical goods and services than a price charged to other persons for the same or similar medical goods or services.

Proposals not yet approved by the board of canvassers:

PREVAILING WAGE

Committee: Protect Michigan Jobs

This is the proposal of the union affiliated contractors. It is a competing proposal to maintain prevailing wage.

RE-DISTRICTING

Possible ballot proposal to create a citizens committee to redistrict congressional and legislative district boundaries (would coincide with recent U.S. Supreme Court opinion).

ROAD FUNDING

Increase the corporate tax from 6% to 11% and dedicate the revenue to road improvements.

In order to qualify for the ballot or any initiative to create new law or amend existing law it requires 252,523 valid signatures.

A constitutional amendment requires 315,654 valid signatures, and each group has only 180 days to collect sufficient signatures which must be submitted to the Secretary of State by the middle of July 2016. ■

michigan food safety report

KEVIN BESEY // MICHIGAN DEPARTMENT OF AGRICULTURE AND RURAL DEVELOPMENT DIRECTOR



Michigan Legislature Approves Fee Increases for Food Business Licenses

The Michigan Legislature has approved fee increases for food business licenses to allow the Michigan Department of Agriculture and Rural Development (MDARD) to increase the number of inspections conducted, help more businesses expand as they work to be in compliance with state and federal rules, and enhance customer service by becoming a mobile workforce. Fees have not been increased in 15 years, and during that time, Michigan has seen a 15% increase in the number of licensed food establishments while staff numbers have decreased by 8%. During that same time period, the number of food processing facilities has increased by 50%.

The three-year fee increase phase-in would bring the amount paid by industry to just 37% of the total cost to run the Food Safety and Inspection Program. The rest is paid for by state general fund dollars and federal grants.

This additional funding will allow MDARD to meet an inspection frequency schedule based on food safety risk of every six months for high-risk businesses, every 12 months for medium-risk, and every 18 months for low-risk establishments, while at the same time meeting all the business services needs for new and expanding food businesses in Michigan.

Food evaluations are especially important to smaller businesses who may have limited resources to monitor their food processes. MDARD's highly trained food inspectors are sometimes a business's last line of defense against the high cost of foodborne illness and recalls. They provide an unbiased review of the flow of food, and provide guidance for effective control of food operations.

FEE INCREASES FOR VARIOUS FOOD BUSINESS LICENSEES

The chart below shows the three-year phase-in for fee increases for specific food business license types. All 2016 fees are effective October 1, 2015. All fees shown include a \$3 Food Safety Education Fund fee for industry and consumer training and education. About 90% of Michigan food businesses require licenses from the categories in the blue shaded area.

For more information, contact your inspector directly or at (800) 292-3939, or visit www.michigan.gov/foodsafety.

Food License Fees				
\$28.00 (2015) \$43.00 (2016) \$58.00 (2017) \$73.00 (2018)	\$ 70.00 (2015) \$109.00 (2016) \$148.00 (2017) \$186.00 (2018)	\$138.00 (2015) \$153.00 (2016) \$156.00 (2017) \$159.00 (2018)	\$175.00 (2015) \$274.00 (2016) \$373.00 (2017) \$471.00 (2018)	\$175.00 (2015) \$186.00 (2016) \$189.00 (2017) \$192.00 (2018)
<input type="checkbox"/> FTM - Temporary Food Establishment Operates 14 consecutive days or less excluding fairs. AOBJ: 0435 <input type="checkbox"/> FSF - State or County fair only AOBJ: 0435	<input type="checkbox"/> FRF - Retail Food Establishment AOBJ: 0430 <input type="checkbox"/> FLP - Limited Wholesale Food Processor with \$25,000.00 or less in annual gross sales. AOBJ: 0433 <input type="checkbox"/> FFW - Food Warehouse AOBJ: 0438	<input type="checkbox"/> FST - Special Transitory Food Unit (STFU) AOBJ: 0436	<input type="checkbox"/> FRE - Extended Retail Food Establishment (grocery with both food service and seating available) AOBJ: 0431 <input type="checkbox"/> FFP - Wholesale Food Processor AOBJ: 0432	<input type="checkbox"/> FMC - Mobile Food Commissary (Serving mobile grocery) AOBJ: 0437 <input type="checkbox"/> FMF - Mobile Food Establishment - License Plate No. _____ AOBJ: 0434

Other Food Fees	Current	New
Certificate of Free Sale	\$25.00	\$60.00
Annual License Late Fee	\$10/day, up to \$100	\$150.00



ohio lobby

TERRY FLEMING // TC FLEMING & ASSOCIATES

Ohio Assembly Takes a Break While AFPD Keeps Working

The month of August was rather slow from a legislative standpoint as summer recess continues. The Ohio General Assembly is not due back until late September. The first item on their agenda is to fix the small business tax break they thought they gave to all in the HB 63, the General Revenue Budget. It turns out some small business owners would pay more, according to the way the language appeared in the bill. They need to pass corrective legislation prior to October 1st, which they have vowed to do.

On the non-legislative side, AFPD has been in contact with The Ohio Turnpike Commission on some issues that could benefit northern Ohio members. Ongoing talks with Ohio State Lottery will hopefully result in increased income for AFPD members. AFPD has also had numerous meetings with members of the

General Assembly on many issues to make sure that our voice will continue to be one that has an impact.

On the economic front it appears that, so far, the one week exemption from sales tax for school items and clothing has not had major impact on sales. Less people are taking advantage of this than anticipated. Many blame lack of advertising for the small increase in sales. Gasoline prices plummeted and then came up again, and it seems the public has become accustomed to swings in prices.


On the political front Governor Kasich did formerly announce his candidacy for President and thus joined 16 others in pursuit of the office. He appears to be doing very well in New Hampshire and did make the cut to be in top ten at first debate in Cleveland, where he held his own. If he wins, either as President or Vice President, Lt. Governor Mary Taylor will become only the second woman to be Governor of Ohio.


Lastly, please keep encouraging membership in AFPD and if you're already a member please donate to the AFPD PAC. A former state legislator and small business owner once said "A businessman who says he's not concerned with government is like a fish saying he's not concerned with water." ■


NEW!


Introducing


Financial Services




**Money orders**

**Bill Payments**

**Coupons**

**Money Transfer**

Your association and customers benefit from each service you add!

Get started today! Call  **GFPS** **at 866-514-8801**



Hot Trends and Premiumization

Evaluating and comparing dollar sales and growth for the different categories of spirits is one of the most important indicators we use to help determine which products should be listed for sale, for improving the quality of the inventory and arranging products in an Agency. It provides a “big picture” view of the kinds of products Ohio consumers customers want, which can sometimes be tricky in an ever evolving market with innovative new items being introduced constantly. Understanding trends helped the total dollar sales for the fiscal year, ending June 2015, reach a record high of \$982.3 million and more than seven% growth over last year.

Vodka and American Whiskey were the largest selling categories, combining to account for almost 50% of the total dollar sales. These two categories were followed by Canadian Whiskey, Tequila and Brandy, each accounting for 9%. American Whiskey is becoming very popular, including products made here at home by Ohio’s burgeoning micro-distillery industry. It is currently the hottest subcategory, driving 25.9% of Ohio’s total dollar growth.

Another important trend that we directly influence and encourage through the Spirits Innovation Program is called “premiumization.” That means Ohio consumers are “trading up” to buy more expensive items, instead of drinking more as the share of the economy and popular segments decline and the premium plus segments gain share.

We are proud of the performance of 2015 and greatly appreciate the assistance and cooperation from all of our industry stakeholder partners that were part of this record-setting year. ■

AFPD MEMBER EXCLUSIVE!!

CONIFER INSURANCE COMPANY



- **Liquor Liability**
- **General Liability**
- **Commercial Package**
- **Worker’s Compensation (Michigan only)**

AFPD MEMBERS RECEIVE A 10% DISCOUNT!*

To learn more, call AFPD at (800) 666-6233

*10% discount subject to minimum premiums; excludes workers' compensation



AFPD Programs Prove Membership has its Benefits

■ BY VANESSA RYCHLINSKI

Strength lies in numbers, but the ability to harness that strength to serve, problem solve and increase resources for its members and their community is pivotal to longevity of any organization. AFPD brings not only a unified voice for its members, it also offers a variety of benefits, rebates, and discount programs that helps each owner run his or her business in order to achieve the greatest success.

“Whether you have been a member for decades or just joined, we have so much to offer and for our members to take advantage of,” said Auday Arabo, AFPD President and CEO. “We are in the service business — to serve our members.”

One of AFPD’s greatest strengths is in its ability to bring together a network of business owners in Michigan,

Ohio and other areas across the Midwest. When businesses come together, they not only share ideas, but their unity gives them the ability to leverage their collective strength. It provides the ability to negotiate for substantial savings, and also means it can make a greater impact when helping and giving back. Belonging to an organization like AFPD not only provides members the benefits of diverse programs and access to exclusive trade shows, but it also provides the opportunity to make a direct and positive change on the areas in which they run their business.

However, members are not always aware of the details of each and every program, the behind the scene lobbying or the various ways in which AFPD gives back to the community. AFPD has and will always continue to balance service to both its members and the community at large.

The impact of AFPD is greater than what it offers



THE VOICE OF INDEPENDENT RETAILERS

SEVEN PILLARS OF SERVICE





with its rebate programs, which represent just a portion of a member's benefits. Businesses have the opportunity to take advantage of the various training programs, which include TiPS alcohol training, OSHA requirements, Underground Storage Tank certification and Food Safety/Sanitation training. AFPD continues to search for new ways to provide cost savings for its members. "We're here for our members everyday and we are able to serve them in a variety of ways," said Ed Weglarz, AFPD's Director of Petroleum who administers much of the training.

AFPD also assists members with operational issues and provides ways to maximize profitability. These issues range from sales to construction and from purchasing to legal representation. "Regardless of what the issue is, people can contact us and we try to refer and direct them accordingly, said Weglarz. "If we don't know the answer, we find the answer for them."

To fully appreciate and understand the diversity of AFPD, you have to first look at the individual ways in which it operates and examine the impact of each.



COMMUNITY OUTREACH

As a nonprofit organization, AFPD is involved in several charitable events throughout the year. One of the most successful events is AFPD's Annual High Five Turkey Drive which donates thousands of turkeys to people in need throughout Michigan and Ohio. Events are held in various regions to serve the communities in the Detroit, Lansing, Columbus and Cleveland areas.

The AFPD Foundation's scholarship programs provide scholarships for members, employees of members or even customers of member stores. The Foundation awarded \$51,000 in scholarships this year and a total of \$650,000 in scholarships since its inception in 1999.

AFPD's outreach does not mean reaching out to just the community at large, but also providing specific opportunities for members as well. Each year, AFPD has three buying shows in Michigan and another in Ohio. The annual Trade Dinner & Ball highlights these events, with next year's January 9th event marking the centennial occasion. AFPD also hosts golf outings, in both Michigan and Ohio, encouraging members to build relationships and network in a more casual setting.

AFPD also publishes its own monthly magazine,

the AFPD Bottom Line, which provides a wealth of information for its members. Along with the magazine, AFPD also publishes an annual resource guide, a quarterly Michigan liquor price book, and also keeps members in the loop with weekly emails, newsletters and texts. Labor law posters, which typically run around \$50 to \$60 are provided to members free of charge. "Whenever we see a need, we do our best to provide that service or product and that is what we did this year with the liquor book," said Arabo. "When we were told that the state was no longer going to publish it, we decided to provide that product for our members."



CONVENIENCE PROGRAMS

AFPD offers its members more than 40 rebate programs based on chain pricing for commodities, which Auday says "brings our one and two member stores up to the same level as some of the bigger chains in the Midwest."

These programs include vending and service programs, some of which may vary depending on state and location. Both Michigan and Ohio have dairy programs, and all members have access to ice cream programs with Nestle and Hershey's. The newest programs include Lipari, a wholesaler with a variety of popular food and dairy brands, and Lipton Tea.

The TiPS training, in particular, is a valuable program for many members. Not only is it illegal to sell to an underage customer, it's crucial employees learn not to "over-serve". Both of these areas of alcohol sales are addressed in the training program by first teaching employees to verify the legitimacy of IDs, as well as recognizing signs of intoxication.

While money can certainly be saved, most of the members save the cost of dues, or even accrue a surplus. Some members have been known to save \$14,000 to even \$20,000 a year, per location.

STORE BENEFITS

In addition to offering specific benefits for food and petroleum businesses, AFPD also administers rebates for brick and mortar locations. Businesses that do not sell food and drink products can still cash in on equipment and other rebates for necessities like liability insurance, Worldpay credit card processing, and Comcast.

AFPD PROGRAMS

continued on page 19

"WHO BRINGS ENERGY TO THIS COMMUNITY?"

Strong communities are the foundation of a healthy, thriving environment for all people. That's why DTE Energy helps power communities through supporting projects and programs that enhance life. We take pride in our efforts to provide positive youth development. We partner with local leaders to promote community initiatives from environmental education to economic development, including community outreach services. We're using our energy to serve.



DTE Energy
Know Your Own Power®

**AFPD PROGRAMS***continued from page 17*

The insurance program includes property and casualty insurance, which may be used at a member's place of business or at their homes. Member stores can clothe their employees with uniforms from Unifirst and can even take advantage of discounted waste management and Orkin pest control. "Employees always look better if they're wearing a uniform," said Weglarz.

Repair shops, as well as gas stations, can benefit from Air Resource Vending tire air and car vacuuming equipment, which may be either bought at a discount or installed by the company for a share in the profits. The Oscar W. Larson company offers service equipment and repair for fixtures like lighting, hoists, and gas pumps.

AFPD also has a profitable agreement with Office Depot, an office supply company. This agreement allows members to purchase office supplies at a discount. Online orders of \$50 or more will be delivered next-day, free of charge.

**GOVERNMENT RELATIONS**

One of the most impactful roles that the AFPD plays is that of the collective bargainer. The organization works on issues that may be intangible now, but will certainly affect the industry and its members in the future.

The main focus of AFPD staff members is to save the retailers from the effects of unfair regulations and taxes. "We are out to level the playing field," said Weglarz. AFPD lobbies at the state level in both Lansing and Columbus, and also works against taxes by local municipalities that skew the marketplace for gasoline or cigarette sales in particular counties.

These successes help retailers save thousands of dollars because of more realistic cleanup costs in Michigan. As a result of new legislation signed by Governor Snyder, a new authority will administer about half the money collected by the environmental petroleum tax for cleaning up UST releases at retail sites so retailers can comply with federal EPA regulations.

AFPD truly strives to be a network of support for its members from matters of business to even personal affairs. "We try to make sure every individual store owner feels like they are a part of a much larger chain," said Arabo.

Whether the problem is a lack of resources, or an owner needs help with compliance, AFPD is always there to help. "The whole concept is to not feel like you're all alone out there in the wilderness of the retail landscape," Arabo continued. Furthermore, AFPD is also an ally in times throughout the year where the industry stands to benefit from consistent lobbying.

AFPD also provides significant discounts on operating expenses. Some of these benefits are directly related to the convenience store or auto service industry while others pertain to government and the rules and regulations that directly affect these industries. From charitable endeavors to monetary and legal help for individuals, AFPD is truly an organization that is for and about ministering to its members and the communities in which they serve.

AFPD benefit program details are available on our website at www.AFPDOnline.org and anyone is welcome to call the office at (800) 666-6233 to find out more. "We offer something for everyone," said Arabo. "You just have to ask and we will be happy to help you figure it out." ■

ASK THE MEMBER**What is Your Favorite AFPD Program?**

"The coupon program has been the most advantageous for us. It eliminates the pain of having to sort through every one. It's been a real saver for us."

KEVIN BAHNAM

USA 2 GO // NEW HUDSON, MI

"I like all of the programs AFPD offers equally. Any program that can save me money is a good program."

JOHN DENHA

HURON FOODS // WATERFORD, MI

"At Ric's we love the rebate programs. We have had a very successful partnership with Heeren Bros. Produce and are excited about our future partnerships with Sherwood Foods and Lipari."

TOM BAUMAN

RIC'S MARKET // MT. PLEASANT, MI

"As far as our favorite program, it's a total package deal for us. There is a wealth of information there for all the members."

JOE GAPPY

PRINCE VALLEY // DETROIT, MI

"I don't have a favorite AFPD program because they all work equally well for us."

PHIL KASSA

HEARTLAND MARKETPLACE // FARMINGTON HILLS, MI

"I like the rebate programs AFPD has with some of the companies I already deal with. It's an extra bonus for being a member. Also, sending us the M.L.C.C. price book quarterly is a big help. AFPD is well worth the membership."

JOHNNY KARMO

MARKET SQUARE // BIRMINGHAM, MI



Balancing Business

■ BY VANESSA RYCHLINSKI

The flexibility that comes with owning and operating his own business is what has appealed to Jamal Qonja for so many years.

A proud independent retailer, Qonja owns Parklane Cork & Bottle in Detroit and says his business choice has been a great benefit to his life overall. He has owned convenience stores since the early 80's and has seen many changes throughout the industry. However, the one constant through it all, has been his membership with AFPD.

Parklane Cork & Bottle is the latest store in Qonja's long history of being a business owner. A veteran of the convenience store industry, he has owned and operated stores around the city of Detroit for more than 30 years. Parklane Cork & Bottle specializes in liquor, but also does a high volume of check cashing. Customers use his service for everything from personal checks to utility payments.

Qonja feels one of the biggest benefits of the being a member of AFPD is the ability to take advantage of the rebate programs that AFPD offers. Not only do the rebates pay for his AFPD membership dues, they exceed them, adding to his income.

The other benefit Qonja appreciates most is the work AFPD does fighting for better regulatory policies for retailers. Qonja credits the organization for the loosening of Michigan laws concerning the sale of liquor. AFPD's devotion to eliminating the maximum price for alcohol had a significant impact on Qonja



and for other members who sell high volumes of liquor. The 'minimum no maximum' rule, as it's known, allows vendors to establish competitive pricing. This change not only makes independent stores more competitive with big box chains, it also allows them to price products at their discretion. "All of this affects the bottom line," said Qonja.

Like many members, Qonja enjoys the freedom of running his own business and being able to organize his schedule that fits his lifestyle. He believes the secret to a successful business and a mindful life is keeping an even balance between work and home. "Trusting others to manage your business is not always easy," said Qonja. Lucky, he has been able to find someone he can rely on to run the store when he's not there. This trust allows him to set aside time to spend with his family and go to church each week. "You have to thank God," said Qonja.

He proudly stated that he "would recommend AFPD to anyone" and feels that an integral portion of the organization - service to one another - is extremely important. He is especially appreciative of AFPD President Auday Arabo. "Auday has taken AFPD in the right direction, said Qonja"

At the end of the day, Jamal Qonja is thankful for his business. He is able to operate Parklane Cork & Bottle with less restrictions due to the tireless efforts of AFPD and is proud of his association membership. Qonja knows the importance of working hard and with AFPD's help, he's been able to balance his business, his family and his belief in God — as he noted — all the important things in his life. ■

Vanessa Rychlinski is a writer for Denha Media & Communications.

RETAILER: PARKLANE CORK & BOTTLE

Location: Detroit, Michigan

Employees: 9

AFPD member since: 1988

Quote: "Parklane Cork & Bottle specializes in liquor, but also does a high volume of check cashing"





More Products for Consumers!
More Value for Retailers!



Discount Programs for Qualified Customers!
Amy Repp (616) 291-8999



All in the Family

■ BY VANESSA RYCHLINSKI

There's nothing like family to keep a business together. Just ask the Prymas family. Bill Prymas owns and operates Smith & Snow Shell, a gas station in Cleveland, Ohio, where his kids lend a hand. Bill's sister, Julie Kuhar, runs Wilson Mills Marathon station not that far away, in Highland Heights, just outside the Cleveland area.

Bill's father was in the business for more than 50 years. He opened his first business as a Shell franchise station. Over the years, the business has evolved and changed to keep up with the times, including the automobile repair business, as well as providing many of the conveniences seen in today's superstations.

The family's business has seen some major changes in its decades of operation. For example, the Marathon station added full service and repair in the 1980s, and has collectively served 26 years under the franchise. The station has been operating as a superpumper since 2006, pumping 9,000 gallons a day. Prymas credits his continuous flow to excellent service from supplier Beck Oil. "I never run out of gas," he said.

Prymas and his sister went into their father's business after each worked in the corporate world. They purchased the Marathon station when the

franchisor was offering full ownership to lease dealers. Since the beginning, the business has included all three generations of the family. Following in his father's footsteps, Prymas has not only continued in the family tradition, he has also passed down the tradition to the next generation. Prymas is teaching his teenagers the family business; working the business has been their summer jobs. They work the registers and lottery machine. In fact, it's not uncommon to see all three generations at the store, at the same time. Quite often Prymas' 83-year-old father, William Prymas Sr., stops by the store to check in and see how things are going.

In addition to being a superpumper, the Shell station has also reached some notoriety for lottery sales. The family's Shell station is the largest seller of lottery tickets in Ohio, a title held by the business for 26 years, nearly as long as it's been in business.

Matching the longevity of the business is Prymas' membership with AFPD. Prymas explained he has "been with AFPD since the beginning," and has seen changes to the industry and his Shell ownership in particular. Besides the AFPD's work on regulation and laws affecting the industry, Prymas believes AFPD's programs to be the most beneficial part of the membership. The store takes advantage of the workman's compensation group rate, the propane delivery program as well as various food and beverage programs, such as Monster Energy.

If you asked Prymas what is best about his work, he'd tell you that it's being a family-owned and family-operated business. Prymas enjoys the task of being his own businessman and works well in the environment that's been in his family for years. "It's embedded into me," Prymas said. "My wife has the longstanding joke 'go to work, you're happier there.'" When you love what you do, you never work a day in your life and Prymas lives it each and every day. Working for yourself and with your family provides a home away from home for the entire family. ■

Vanessa Rychlinski is a writer for Denha Media & Communications.

RETAILER: SMITH & SNOW SHELL & WILSON MILLS MARATHON

Locations: Cleveland, Ohio & Highland Heights, Ohio

Founded: 1972

Employees: 18

AFPD Member Since: the 1980's

Quote: "Number 1 Lottery Seller in the Cleveland Area"



**FEATURED
PRODUCT OF
THE MONTH!**

Dairymens®



**FRUIT DRINK
GALLONS**

\$1.15
(SSP 3/\$5.00)

Call our customer service line at
(800) 944-2301 ext.0 to place an order today!



The Wayne County Watch

He is almost a year into his four-year term and the media, businesses and citizens are still paying close attention to the direction Wayne County Executive Warren Evans is taking. He came into office with an FBI cloud still hovering over the Guardian building, with a significant deficit and grim outlook. However, many AFPD members have a vested interest in the future of the state's largest county, which is actually bigger in population and size than some states. We wanted to get a status update from the county executive and share the information with our members. AFPD President and CEO, Auday Arabo, asked questions to give you this month's 7 with the CEO.

Q: Now that you have dismantled the EDGE department, how is Wayne County handling attracting new business to the County?

A: Upon entering office, our Administration took several important measures to streamline the County's economic development initiatives and make better use of the Wayne County Economic Development Corporation (EDC). As part of that process we have been able to eliminate redundancies and create cost savings. Taking these actions will improve our long-term business attraction initiatives and help us to remain fiscally prudent.

Going forward, our Administration's economic development and business attraction strategies are centered on the philosophy that every job and every business is important. As a County, we have tremendous tools such as Brownfield and New Market Tax Credits to help us advance our business attraction efforts. We will be strategically leveraging those resources, collectively, with our HOME Funds and Community Development Block Grant dollars to maximize the impact we can have on a city or township.



We are using a collaborative approach to economic development and business attraction. Together with our partners from our 43 communities and other economic development partners from the city and state, we want to cultivate community-level development projects that leverage our resources and assets, are sustainable, and in the end will improve the quality of life for the people of Wayne County.

Q: Why should a business invest in Wayne County?

A: Wayne County has a lot to offer businesses of all sizes and industries. We are home to 1.7 million people who possess a wide-range of knowledge and abilities; and as a result, Wayne County can offer investors access to a highly skilled workforce with varied experiences. A recent study credits Wayne County with leading the nation in manufacturing jobs. This is due, in part, to Wayne County's geographical advantage. We are an ideal hub for large and small scale manufacturing because of our proximity to an international border and superior infrastructure assets such as major railways and convenient highways. Wayne County is also a culturally diverse County, which can provide investors with many opportunities to establish businesses that cater to the specific needs of our residents. These

assets combined with our Administration's efforts to make it easier to do business in Wayne County are some of the reasons investors should consider us for their next venture.

Q: How are you working with the City of Detroit on crime issues and economic development?

A: Our Administration's Interim Economic Development Director, Khalil Rahal, has strong working relationships with the City of Detroit's economic development leaders and others from across the County and State of Michigan. His team works with leaders from municipalities throughout Wayne County, and meets regularly with groups such as the Michigan Economic Development Corporation and the Detroit Economic Growth Corporation to coordinate and support business attraction.

Our Administration's effort to assist with crime reduction in the City of Detroit and communities across Wayne County includes appropriately funding the offices of the Sheriff and Prosecutor. Prior to our Administration, appropriate funding was a point of contention between the County's law enforcement officials and the executive branch. Today everyone is on the same page. The new focus on collaboration will help the County support Detroit and other communities create safe environments in neighborhoods and around businesses.

Q: What are Wayne County's biggest assets today from a residential and business perspective?

A: Whether you are an individual looking to live in an urban center or have a family that you want to raise in a suburban setting, Wayne County has something for every type of resident. Our communities are full of growing businesses, shopping districts, strong educational institutions, major venues and attractions, a dynamic network of parks and recreational activities.

If you are a business, Wayne County's biggest assets are its people, the availability of land and access to infrastructure. Our County has people with skills and experience to fulfill workforce needs. There is plenty of available land in the County that is ready for development, and our transportation infrastructure makes Wayne County a competitive contender for increased logistics business.

Q: What is your four-year plan (briefly stated) to turn around Wayne County?

A: Our plan to clean up and transform Wayne County is already underway. Our first step needed to be improving the County's finances, and we are now on the road to financial recovery. As we go forward, some of the focus areas that will drive our plan include:

- Fiscal prudence
- Operational efficiency
- Public safety
- Economic development
- Health and Wellness
- Talent development.

Q: How do you change the perception of Wayne County due to the negative press garnered from the previous administration?

A: Upon entering office, we committed to being transparent, fixing the finances and making sound decisions that are in the best interest of Wayne County and its people. This approach has been well received, thus far. As we continue on the path to fix the County's finances, we are developing a framework for good government that will be realized by continuing to make smart decisions, leveraging our resources and talents; and improving operational efficiencies, all while remaining fiscally prudent. We will continue to take these steps, and as a result, the trajectory of the County will change, which will thrust us into a position as a premier County and ultimately change people's perception.

Q: How can retailers get more involved and engaged with your administration?

A: Our Administration recognizes that small businesses and retailers are the largest creator of new jobs; and help drive development in communities across Wayne County. We want to keep businesses engaged in our efforts by making it easier to do business in the County. Tim Attalla has been appointed to support the needs of businesses across the area. To stay engaged in our Administration's efforts, please contact Tim at (313) 224-6233 or email tattalla@waynecounty.com. ■



Tips for Avoiding Violent Crimes in the Workplace

Violent crime is a serious problem — especially in service industries, such as restaurants and convenience stores. A recent *Violence in the American Workplace* survey found that 52% of working Americans “have witnessed, heard about or have experienced a violent event or an event that can lead to violence at their workplace.” That’s why every business should take every possible measure to ensure their employees are safe from violent crime while at work.

As the WorkSafe People™, Accident Fund can help. Use the following information as you develop your own safety program on violent crime prevention:

- Consider an on-site security alarm system and/or security cameras.
- Do not open locked doors for anyone you don’t know.
- If your facility has communication devices for employees, consider having a code word or phrase so all employees know that a robbery is in progress.
- Install bright lights in recreational areas, parking lots and garages, and keep them in good working order.
- Conduct regular inspections of the property to ensure door locks and security systems are working.
- Have multiple employees on duty during high-risk periods (typically 11 p.m. to 5 a.m.).
- Install bullet-resistant shielding to protect employees working in cash areas.
- Add mirrors to eliminate blind spots in the store and around doors.
- Install a panic button that automatically calls for help.
- Have cashier areas visible from outside the store.
- Have cashiers or other employees greet each customer who enters the store. Lack of attentiveness allows a robber to case the store and take a cashier or employee by surprise.
- Work with the local police department to organize a neighborhood watch program to give employees and guests more security.
- Maximize natural surveillance. Employees should have an optimal view of the entrance and interior of the store.
- Post “No Loitering” signs outside and enforce a no loitering policy.

Accident Fund has created a Workplace Violence Prevention campaign to help our customers eliminate violence and crime at their businesses. Visit www.accidentfund.com/safe/workplaceviolence to access the site, which is full of useful information, safety tips and tools. ■

BROUGHT TO YOU BY:



6TH ANNUAL WEST MICHIGAN
**HOLIDAY
FOOD & BEVERAGE
BUYING SHOW**
October 1, 2015 • 3pm - 10pm

DEVOS PLACE CONVENTION CENTER
303 MONROE AVENUE NW • GRAND RAPIDS, MI 49503



Please come join us and stock your shelves for the holidays with special show-only deals & discounts!

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 tradeshows 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!



Important Steps to Take When a Workplace Injury Occurs

Workplace safety is a high priority and concern for employers and employees alike. A workplace injury can affect a worker's life, health and ability to earn an income. Workers' compensation claims also have a direct impact on an employer's bottom line. Claims can result in higher workers' compensation premiums, affect worker moral and create labor shortages that affect completing projects on time. Despite our best efforts, accidents happen, and when they do it is very important to manage the claim effectively from the moment it occurs. All employees should be trained and familiar with injury protocols and procedures so when an incident occurs they know what is expected of them. This is especially important for businesses with employees who perform their duties off site without supervisors present. It should be company policy to immediately report all injuries to their supervisor or manager and all supervisors should be trained on the steps they need to take once the incident is reported to them. Most injuries are minor but, regardless, all incidents should be reported and an Incident Investigation Report completed and kept on file even if the employee refuses or does not require medical attention.

Obtain immediate medical attention if needed and report incident to supervisor/employer:

- Employer should have a Managed Care Organization (MCO) card or injury packet available to send with the injured worker to the medical provider.
- Injured worker should be accompanied by his/her supervisor to the medical provider.

Secure the accident site and preserve evidence:

- This is especially important when there is a serious injury and equipment is involved.

Investigate and gather facts as soon as possible:

- The supervisor should complete an Incident Investigation Report which includes associate, supervisor and witness incident statements.
- The report should include who was involved, date and time of the incident, what duties were being performed, what equipment was being used, what were the work conditions, was personal protective equipment (PPE) being used and witness list and statements.
- Supervisor should conduct one on one witness interviews.
- Witness statements should include what they saw, heard, where they were at the time and should be notarized if possible.
- Take photographs or make drawings of the accident scene if necessary.
- Determine if the incident was work related.

- Injured worker should complete First Report of Injury (FROI), if possible, in his/her own handwriting.

Notify your Managed Care Organization (MCO) / Third Party Administrator (TPA) and OSHA (if reportable):

- Report all claims to your MCO Case Specialist as soon as possible.
- Contact your TPA claims examiner if you suspect fraud or a serious or potential lost time claim to discuss claim management strategies.
- Contact OSHA if it is a reportable claim.
- Stay in frequent contact with your MCO Case Specialist and TPA claim examiners / the employer's input is important.

Evaluate findings and identify the root causes of the incident:

- Was PPE not used or improperly used?
- Faulty equipment?
- Distractions?
- Failure to follow safety protocols/ unsafe work practices?
- Lack of experience or inadequate training?
- Fatigue or rushing to get the job done?
- Unsafe work conditions?

Report findings / implement corrective actions / evaluate effectiveness:

- Are new policies and procedures necessary?
- Do you need to amend existing policies and procedures?
- Is new equipment needed?
- Is better safety training needed? ■

BROUGHT TO YOU BY:



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!

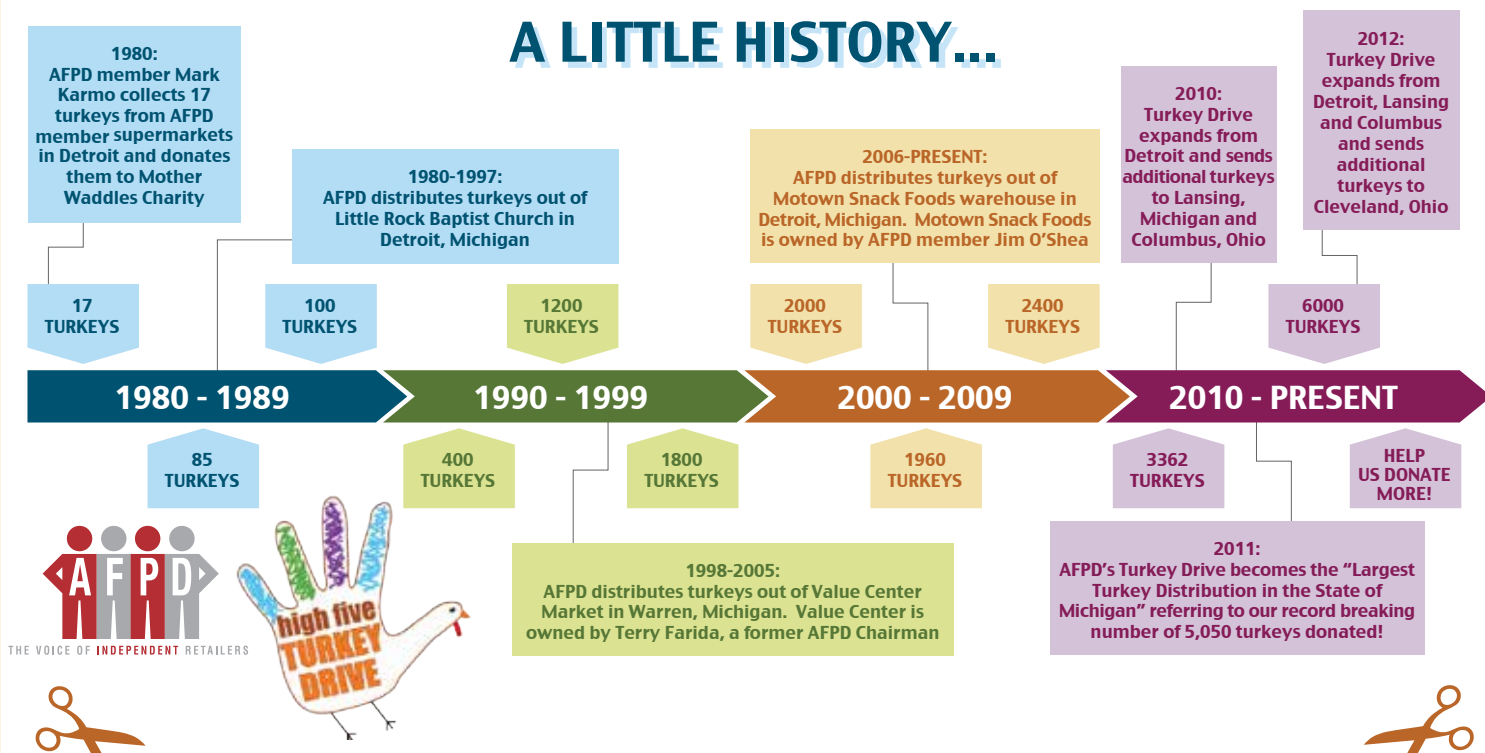
Thanksgiving is a time to reflect, give thanks, and help those who are less fortunate. We are asking you to pitch in. A \$300 donation to the AFPD Turkey Drive will provide turkeys for 20

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!

All donations are tax deductible.

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

I will provide Thanksgiving turkeys for:

- ☐ 10 families at \$150 ☐ 250 families at \$3,750
☐ 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

NAME: _____

BUSINESS: _____

ADDRESS: _____

CITY: _____

ST: _____ ZIP: _____

PHONE: _____

EMAIL: _____

PAYMENT OPTIONS:

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

By Check: Make check payable to "AFPD"

By Credit Card: ☐ MC ☐ Visa ☐ AMEX ☐ Discover

CARD NUMBER: _____

EXP: _____ V-CODE: _____

SIGNATURE: _____

Return this form to:

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



“Going Out to Eat” Now Includes the Grocery & Convenience Store

Whenever an opportunity arises, Auday Arabo, president and CEO of AFPD, takes guests out to lunch at local grocery stores, such as Plum market, which is just across the street from AFPD headquarters. “Plum, for instance, like many of our member stores, has a great prepared food section and everyone I have taken there for lunch really like the options,” said Arabo. “Many of our members are adding or expanding prepared food departments that directly compete with restaurants for the lunch and dinner crowds.”

Carl Hakim, chef and owner of Market Basket in Franklin would agree. He has been in the gourmet food business for more than 20 years and long before prepared food in markets became popular.

“The demand for on-the-go gourmet meals is increasing,” said Chef Carl.

Chef Carl offers many of his own specialty items as well as taking specific requests from customers. “Mitch Albom’s wife would come in and give me recipes to prepare that she could pick up for dinner,” said Chef Carl. “We have clients that have particular sandwich requests or various salads.”

Chef Carl attributes the high demand for dishes from grocery stores to the fact that more people are working and are busier than prior years. “Our customers will tell us that they don’t have time to sit down at a restaurant. They want delicious high-end meals that they can enjoy at home,”

he said. “It is also much more economical than going out to a restaurant. You don’t have to tip anyone at a grocery store, either.”

Market Basket is known for its salmon patties, sandwiches and an array of ethnic foods. Customers stop by daily for their signature “Corn Beef Crunch Reuben”. “Some of the same customers will come in for lunch and dinner,” said Chef Carl. “Not only do we do corporate catering but we sell many lunch items to employees working in the area.”

According to national statistics on eating out behaviors of Americans, 28% eat out at a quick service restaurant while 34% frequent weekly casual dining restaurants.

Over the years, Americans





have been spending more money eating out than years prior. In 2008, food and drink sales of the U.S. restaurant industry amounted to approximately \$573 billion U.S. dollars. The projected amount for 2015 is \$709 billion.

Grocery stores are finding new ways to capitalize on that trend.

The bakery at Prince Valley in Mexicantown, Detroit, sells many fresh from scratch items on a daily basis and is fast becoming known to the restaurant goers as the place for dessert. "We recently had a group of employees from Ford Motor Company come in after leaving Slows Bar BQ, in Corktown," recalled Joe Gappy, owner. "They came in to pick up baked goods from our display instead of ordering dessert at Slows. When you make something from scratch, you must have pride, as an ingredient, in the making."

When Gappy originally opened the restaurant inside of his store, they had a sitting area. He quickly realized that customers would rather grab the prepared food items and eat them elsewhere.

Prince Valley is known for their grab-and-go baked goods, refrigerated single slices of homemade cakes, their homemade sandwiches and subs, fresh made salads, and fresh made guacamole & pico de gallo.

They also offer hot plate grab-and-go menu items such as homemade tamales, grilled chicken and ribs and rotisserie chicken. In their Baha kitchen, you can buy hot tacos, burritos, and enchiladas. Chefs at Prince Valley also make fresh chips and hard taco shells.

"In order to compete you must have food, ready to go for the

customer, who wants to shop and go home to eat," said Gappy. "With all of the foot traffic inside of the building, you can sell a lot of prepared food. I think that by selling fresh fruits and vegetables, it is easy to sell fresh made prepared food."

Prepared food is becoming a staple department in many stores and local retailers can learn from the trend that big box stores started. The "try it before you buy it" food sampling stations are a quick and effective way to attract a customer's attention. "When you go to Costco, they give away their rotisserie chicken to bring in traffic," said Gappy. "They also have a food court selling hot dogs, pizza and frozen juice drinks. Their simplistic system is a very good and easy way to go."

As AFPD members can attest to, customers are looking for good food and are showing that they are willing to pay for it. However, the success of your prepared food sales is often contingent on the placement of the item in your store. "Being in the front of the building is the way to go. You can generate a lot of volume and have very little waste," said Gappy. "At Target, they use the entry instead of the exit and they use other brands."

Offering freshly prepared foods can set your store apart from others. It can offer a new stream of revenue and create a new customer-base. "Many retailers need to find other ways of making more departments work for them," Gappy said. No one knows your customers better than you do, so spend the time to find out where and how you can best capture your customer's attention by increasing your store's selections. ■





Discounts on Family Partnerships May Soon be Gone so the Time to Act is Now

■ BY RANDALL A. DENHA, J.D., LL.M.

The IRS may take action very soon to eliminate or reduce a widely used and valuable family business entity wealth transfer strategy. The window of opportunity to take advantage of this strategy may close within the next month or so. Family business owners who have considered, or are already using, a Family Limited Partnership or Family Limited Liability Company (collectively "Family Partnerships") should promptly contact a knowledgeable business succession and estate planning attorney.

Family Partnerships are used by many family business owners for estate planning, wealth preservation and tax minimization. Often, senior family business owners create Family Partnerships to own family businesses or properties, and then gift or sell minority, non-controlling interests in the entities to their children or others. The value of these equity interests have traditionally been discounted for valuation and tax purposes, since the interests are not generally marketable and do not have any rights to control the family business entity.

These valuation discounts have to be obtained from qualified valuation experts each time a new transfer is made. The discounts frequently can be in the substantial range of 20% to 50%.

Discounts have been used and allowed more generously for family business entities with underlying business operations. Valuation discounting also has



been successful in some instances for family entities that simply hold significant net worth in securities, instead of an operating business in the more traditional sense.

In effect, the discounts leverage the transfer of wealth to the future generation of family business owners, while using the senior owners' annual gift tax exclusions and potentially decreasing future transfer taxes.

In addition to shifting value out of the senior business owners' estate, use of discounted equity interest transfers in FLPs or FLLCs can also can shift a portion of business income out of the senior owner's higher income tax bracket to the presumably lower income tax bracket of the children.

IRS representatives recently signaled their intent to release new regulations under IRC Section 2704(b) (4) that would drastically reduce or eliminate the use of valuation discounts in these entities. The new regulations may be released as early as mid-September.

Commentators speculate that existing family entities may not be "grandfathered" under the new

regulations. If so, only transfers that are completed prior to the effective date of the proposed regulations would be able to use valuation discounts.

Family businesses that want to take advantage of FLPs or FLLCs and valuation discounting may be facing a rapidly closing window of opportunity to shift significant value out of their estate into the hands of their children or others. It takes time to complete the necessary planning, valuations and transfers. With the regulations possibly coming out by mid-September, the time to act is now. ■

**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*

Take good
care of the
company
you keep.

Your Association
Exclusively Endorses



Blue Cross
Blue Shield
Blue Care Network
of Michigan

Confidence comes with every card.®

Blue Cross Blue Shield of Michigan and Blue Care Network offers the complete insurance solution to protect the overall health and well-being of your employees.

Contact the AFPD at 248-671-9600.

GROUP HEALTH PLANS | SPECIALTY BENEFITS | BCBSM.COM/EMPLOYERS

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.
R041335



7 Things you Didn't Know About Alcohol in America

■ BY COLLEEN SHALBY // PBS

Historically, we are a nation of drinkers.

Alcohol's storied relationship with the U.S. dates back to the dawn of the nation, according to Derek Brown, chief spirits advisor for the National Archives Museum's "Spirited Republic" exhibit. Brown is an innovator of cocktails who owns several bars in Washington, D.C.'s Shaw neighborhood. We joined him at Mockingbird Hill, his punk-rock sherry bar named for a lyric from The Clash song "Spanish Bombs," for a history on alcohol in the U.S. Here are seven things you might not know about alcohol's history in America:

AT THE TIME THE U.S. WAS CREATED, ALCOHOL WAS SEEN AS HEALTHY

In 1790, drinking-age Americans consumed an average of 5.8 gallons of pure alcohol annually, according to the "Spirited Republic" exhibit. By 1830, that number had risen to 7.1 gallons. That's a lot, considering that Americans today drink on average 2.5 gallons a year, according to the World Health Organization.

At the time, alcohol was viewed as a digestive aid and a source of strength. With no standard water treatment system in the U.S., some considered it an alternative to water.

"For some people, it was because water was poisonous in the sense that it had all kinds of bacteria they didn't quite understand," Brown said.

DOCTORS USED TO PRESCRIBE WHISKEY TO PATIENTS

During Prohibition, the U.S. Treasury Department authorized physicians to prescribe alcohol. It was used to treat depression and even cancer.

But the prescriptions, which cost approximately \$7 to obtain and get filled, were largely a way for the medical industry to make money, Daniel Okrent, author of "Last Call: The Rise and Fall of Prohibition," told Smithsonian Magazine.

"There may have been some people who were being prescribed because of a perceived medical need, but it was really a way for some physicians and pharmacists to make a few extra bucks," he said.



WORKERS AT RENAULT'S CHAMPAGNE VAULTS, EGG HARBOR, NJ, DURING THE SUMMER OF 1906



PRESCRIPTION FOR WHISKEY FOR I. F. JOHNSON, JANUARY 3, 1924



AN AUTOMOBILE IS DECKED OUT WITH SIGNS AND BANNERS SUPPORTING THE REPEAL OF THE 18TH AMENDMENT IN NEW YORK CITY, MAY 1932



GEORGE WASHINGTON ONCE MADE ORDERS FOR HIS TROOPS TO RECEIVE WHISKEY AND RUM

While encamped at Valley Forge during a brutally cold winter, General George Washington issued orders for his troops to receive a “gill” of whiskey and rum each. Washington, who owned the largest rye whiskey distillery in the country post-presidency, knew good whiskey, Brown said.

Brown and “Spirited Republic” curator Trevor Plant created a cocktail inspired by this bit of history. Called “The General’s Order,” the drink is, you guessed it, rum and whiskey-based, while incorporating Martha Washington’s recipe for cherry bounce.

THE FIRST DEFINITION OF THE COCKTAIL CAME ABOUT IN 1806

A newspaper based in Hudson, N.Y., called The Balance and Columbian Repository defined a cocktail this way: a drink comprised of sugar, water, bitters and “spirits of any kind.” The paper’s editor, Harry Crosswell, wrote the definition in response to the question, “What is a cocktail?” He continued:

It is vulgarly called “bittered sling”, and is supposed to be an excellent electioneering potion, in as much as it renders the heart stout and bold, at the same time that it fuddles the head.

Crosswell’s definition of the cocktail most resembles what is known today as an Old Fashioned, Brown said.

LEWIS AND CLARK JOURNEYED WITH WINE AND BEER

The famous expedition across the

U.S., led by Meriwether Lewis and William Clark, totaled more than 30 people. To keep the group satiated, Lewis purchased 30 gallons of “rectified spirits” for the journey, according to records from 1803.

THE 19TH CENTURY IS CONSIDERED “THE GOLDEN AGE” OF ALCOHOL

The ad men of Don Draper’s era owe much of their time sipping cocktails to the 100 years before the 1960’s. That’s when the Manhattan, martini and daiquiri were born. In 1862, the “Bar-Tender’s Guide” by Jerry Thomas — widely considered the first bartending guide — was created. Prohibition would come 51 years later.

A SURPRISING NUMBER OF AMENDMENTS PERTAIN TO ALCOHOL

Of the 27 amendments to the U.S. Constitution, two are focused on alcohol.

The 18th amendment, known as the Prohibition Act, was ratified in 1919. It prohibited the manufacture and sale of alcohol. It wouldn’t be repealed for another 14 years under the 21st amendment. ■

Images courtesy of:

- National Archives, Records of the Bureau of Plant Industry, Soils, and Agricultural Engineering.
- Image courtesy of National Archives, Records of the Internal Revenue Service.
- Image courtesy of National Archives, Records of the U.S. Information Agency.
- Image courtesy of National Archives and Naval Records Collection.
- Image courtesy of National Archives, Records of the Office of the Quartermaster General.
- Image courtesy of National Archives, Records of the U.S. Information Agency.



“CLOSE THE SALOONS,” POSTER FROM 1918



RECEIPT FOR WINE AND KEGS PURCHASED BY MERIWETHER LEWIS FOR THE EXPEDITION TO THE WEST, JUNE 1, 1803



PROHIBITION AGENTS DESTROY A BAR IN 1930



FOOD PREP //

When you really should throw out food

■ FOXNEWS.COM

Still confused about how long your food will last? You're not alone.

Food date stamps, such as "use by" and "sell by" dates, are not federally regulated and do not always indicate food's freshness. While some types of food should

certainly be thrown out, like moldy fruit and curdled milk, most of it is probably just fine.

To help clear up the confusion, Business Insider used data collected by Still Tasty, a website that aggregates data from the

USDA, the FDA, the CDC, and the food manufacturers, to create the infographic on this page.

If you're trying to cut down on food waste, it's worth taking a second look before you clean out your fridge this weekend. ■



a perfect place
to refresh



PURE *M*ICHIGAN®
Your trip begins at michigan.org

© 2015 The Coca-Cola Company.



Millennials More Diverse Than Many Assume

New research shows that there are big differences between coastal dwellers and those in the Heartland, when it comes to this all-important demographic

■ NACS ONLINE

While much has been written about Millennials under the assumption that they are all cut from the same (trendy) cloth, that assumption may not be entirely accurate, particularly when understanding the group from a geographical perspective.

Advertising Age recently wrote about the important cultural differences between Millennials who live in the "new Heartland" of the country – made up of the Southwest, Midwest and parts of the Southeast – compared to their coastal counterparts. In fact, the publication went so far as to describe this particular group as "both the most powerful and most disconnected consumer buying segment."

Understanding the cultural nuances that exist between professional Millennials in that region versus those on the coasts — and how these nuances affect their buying decisions — is one of the most critical marketing challenges currently facing brands. They represent a diverse cultural group, united by a shared set of core values that include faith (not religion), community and family.

For instance, a recent study by Prince Market Research, commissioned by New Heartland Group, shows Heartland Millennial women are more disconnected from advertising than other groups.

They tend to marry younger and have children sooner, pushing them into the role of household lead decision-maker earlier than their coastal counterparts.

There's also a clear divergence in lifestyle decisions. Heartland Millennials tend to be more focused on getting married, buying a home and building a family much earlier in life. The biggest priority for coastal Millennials, on the other hand, is to make a satisfying job choice, and they more often seek graduate degrees than Heartland Millennials. Brands can benefit from this intelligence, since each lifestyle path brings with it different products and services that sync with their stage in life.

Almost half of heartland Millennials rank faith (not necessarily religion) as one of their top-three core values, whereas less than a third of coastal Millennials feel that way, according to the Prince study. In fact this represents the biggest difference in values between the two geographic groups.

While most brands haven't done a particularly good job in distinguishing and addressing the geographic and cultural differences of Millennials, the good news is that those who do understand and address the nuances of this powerful segment still have an opportunity to build relationships with consumers that can last for generations. ■

ARE YOU SELLING AMERICA'S HOTTEST GIFT?

Surveys show that gift cards are most requested item for the eighth year in a row

■ NACS ONLINE

Gift cards are booming in the United States, and even catching on around the world. For the past eight years, those plastic cards have been the most requested gift in America, according to surveys by the National Retail Federation.

CNN Money writes that about two million gift cards were purchased last year in the United States, according consulting firm A.T. Kearney, with a typical amount of around \$50.

Further, while many gift givers still prefer buying physical gift cards because they see them as more fun to wrap up for a kid or friend to open, e-gift cards are expected to take off. Last year, e-gift cards made up 5% of the market, a number that is expected to double by 2017.

Gift cards are seen as a win for consumers because of the convenience factor and stores love them because they not only get people to come in and come back, but also to spend more. And stores can make a handy profit on gift card sales. CVS, for instance, keeps about \$4.50 for every \$100 gift card purchased in the store.

CNN Money writes that the next frontier for gift cards is to replace coupons. For instance, if a customer spends \$50 in a store, the retailer might offer a \$5 gift card, incentivizing shoppers to come back again.

"It feels like free money, but you have to go back in and spend it," Jenny Parris, the head of global marketing and product for Stored Value Solutions, which runs gift card programs and promos for large retailers, told CNN Money. ■



Five Strategies for Reaching Millennials

Mobile and multichannel among the areas key to appealing to millennial consumers

■ NACS ONLINE

Despite the seemingly constant focus on Millennial consumers, many feel that it's impossible to overstate the importance of this enormous demographic. With Millennials in the U.S. spending about \$600 billion a year, it's essential for brands to capture and maintain the attention of this audience.

Yet, there is no easy answer for how to do so, and Millennials are notoriously fickle when it comes to changing their interests and buying behaviors. Is it all about social? Mobile? The latest trends? The answer is, yes — to all of these approaches. According to Chain Store Age, “retailers must understand Millennials’ buying habits, as well as find ways to stay flexible and adjust to their changing behaviors.” The publication offers some basic guidelines:

TAKE A MULTICHANNEL APPROACH

Shoppers have increasingly longer, varied and nonlinear paths to purchase, and Millennials are

leading this charge. They’re shopping everywhere, all the time, so you should be visible on as many channels as possible. A successful multichannel approach means implementing both digital marketing and marketplace strategies.

IMPROVE THE MOBILE EXPERIENCE

In one survey, 96% of Millennials said they consider their phones the most important product in their daily lives. Another study found that Millennials are on their phones an average of almost 15 hours a week. Be accessible on all devices: A responsive, mobile-friendly web design is necessary.

FOCUS ON PRICE

Millennials are money-conscious, with one study showing that a third of them purchase only items they deem necessary. One way to appeal to their purse strings is to offer free services and promotions. Chain Store Age suggests using

Google’s Merchant Promotions, which add a “special offer” link to the bottom of your product ads that provide a promotion code when consumers view it.

GET SOCIAL

Social media is becoming a popular channel for consumers to interact with each other about purchasing preferences. A ChannelAdvisor 2015 Online Retail Survey found that the top reason retailers are using social media is to increase brand awareness. To be successful, your brand needs to get involved in the social conversation through an active presence on popular platforms.

INCREASE BRAND RECOGNITION

If incentivized, Millennials can be great brand ambassadors for you. And keep your reputation intact: Millennials do their research, so the importance of maintaining a strong reputation can’t be emphasized enough. ■

OHIO //

Nearly \$1B spent on liquor in Ohio over past year

■ ASSOCIATED PRESS

The state says liquor sales in Ohio have set another record, nearly topping \$1 billion in the past fiscal year.

Recently, the Ohio Department of Commerce said that revenue from liquor sales in 2015 were up by 7% to just over \$982 million.

Commerce Director Jacqueline

Williams says one reason is that consumers are buying higher-priced premium brands and specialty spirits.

It’s a trend that also helped break revenue records in 2014.

The commerce department says sales this past May and June were near the volume seen during the

busy winter holidays.

Williams says the increase over the past year is impressive because the liquor control division is in the middle of replacing its 40-year-old management system with a new inventory control system that will improve ordering and logistics. ■



Why Wine Bottles Come in Different Shapes

■ VINEPAIR

Wine bottles come in all shapes and sizes, from tall and slender to short and stout. And while the bottle shape doesn't make a difference in terms of impacting the wine's flavor, the bottle chosen does often represent a good amount of history and tradition that reflects back to where the wine is made.

While there are hundreds of different bottle shapes, most wine-makers choose to go with one of these three: the Bordeaux Bottle, the Burgundy Bottle and the Alsace/Mosel Bottle. Here's an easy explanation of how each came to be:

THE BURGUNDY BOTTLE

The first bottle of the big three to become ubiquitous was the Burgundy Bottle. Invented sometime in the nineteenth century, it is thought that the bottle's curved sides exist simply because this design was easier for glass-makers to create. Following the bottle's creation, Burgundy producers - the people responsible for making the first wines out of Chardonnay and Pinot Noir - began using the vessels to bottle their red and white Burgundies. Within a few decades, the bottle became universal as the bottle used to house good Pinot and Chardonnay, and as these two very



popular grapes spread across the world, so did the Burgundy bottle. Nowadays, most red wines with a flavor profile similar to Pinot Noir - light, bright, and complex - such as Nebbiolo, Gamay and Etna Rosso can also be found in this style bottle. If you find a white wine inside a Burgundian bottle, traditionally it was a good indication that the white probably saw a bit of oak during the aging process, but with unoaked Chardonnay now becoming a thing, that's not always the case.

THE BORDEAUX BOTTLE

Not to be outdone, almost immediately following the creation of the Burgundy bottle came the famous Bordeaux variety. Housing the two most popular red wines in the world, Cabernet Sauvignon and Merlot, this bottle immediately became the most used among wine-makers the world over. What set the Bordeaux bottle apart from the Burgundy bottle are the bottle's distinctive shoulders. Most believe these shoulders were created in order to catch the sediment that could often accumulate in old Bordeaux while the bottle was being decanted. However, it hasn't been confirmed that this is the actual reason the Bordeaux bottle



has its distinctive shoulders; many also believe the design could have been simply to set the bottle apart from its Burgundian cousin.

THE ALSATIAN/MOSEL BOTTLE

Finally the Alsatian/Mosel bottle came into existence shortly after Bordeaux. Originally created for storing Riesling - both dry and sweet - the bottle can now be seen housing similar wines such as Gewurztraminer. These bottles are much more delicate than their Burgundy and Bordeaux counterparts and it's thought that this is the case because the main transportation route for these wines was the Rhine River, which meant smaller river ships meaning the bottles needed to be slender in order to fit as many as possible inside the hull. And given that transportation was occurring on a river, the bottles could be more delicate as it was a much gentler voyage than on the high seas where Burgundy and Bordeaux wines often found themselves floating off to Great Britain.

Regardless of what shape bottle in which your wine happens to come, the most beneficial aspect of all three of these bottle designs is that they allow the bottles to be stored on their side, causing the wine to make contact with the cork, and ensuring a perfect oxygen free seal. ■





Locally Owned.
Locally Produced.



Choose 100% **REAL** Dairy
and accept no substitutes

-
- **NO** Artificial Growth Hormones
 - Committed to Sustainability
 - Locally Owned by Farm Families
 - Committed to Animal Care
 - Committed to Freshness
 - Committed to Quality Assurance



PrairieFarms.com





Food Banks Struggle to Meet Surprising Demand

■ BY SCOTT MCFETRIDGE // ASSOCIATED PRESS



VOLUNTEER PEGGY BRAGG, OF DES MOINES, IOWA, UNLOADS DONATED BAKED GOODS AT THE DES MOINES AREA RELIGIOUS COUNCIL FOOD PANTRY IN DES MOINES, IOWA. FOOD BANKS ACROSS THE COUNTRY ARE SEEING SURGING DEMAND FOR FREE GROCERIES.

Food banks across the country are seeing a rising demand for free groceries despite the growing economy, leading some charities to reduce the amount of food they offer each family.

U.S. food banks are expected to give away about 4 billion pounds of food this year, more than double the amount provided a decade ago, according to Feeding America, the nation's primary food bank network. The group gave away 3.8 billion in 2013.

While reliance on food banks exploded when the economy tanked in 2008, groups said demand continues to rise year after year, leaving them scrambling to find more food.

"We get lines of people every day, starting at 6:30 in the morning," said Sheila Moore, who oversees food distribution at The Storehouse, the largest pantry in

Albuquerque, New Mexico, and one where food distribution has climbed 15% in the past year.

Across the country in Gloucester, Massachusetts, The Open Door food pantry has given away 7.6% more food this summer than last, said the organization's executive director, Julie LaFontaine.

"There's always a real hustle and bustle," she said. "People are always coming and going."

James Ziliak, who founded the Center for Poverty Research at the University of Kentucky, said the increased demand is surprising since the economy is growing and unemployment has dropped from 10% during the recession to 5.3% last month.

However, many people who have found jobs are working only part-time or for low wages, and others have stopped looking for work.

"People who have low-wage jobs, who aren't receiving regular raises, are finding those earnings stretched thin," Ziliak said.

The drop in food stamp rolls by nearly 2.5 million people from recession levels could be contributing to the food bank demand, he said, because people who no longer qualify for the government aid may still not earn enough to pay their bills.

According to the U.S. Labor Department, wages and salaries rose only 0.2% in the second

quarter of the year.

Feeding America spokesman Ross Fraser said a recent study by his organization estimated that 46 million people sought food assistance at least once in 2014.

Feeding America, which coordinates large food donations for 199 food banks nationwide, has seen donations of food and money to the Chicago-based organization climb from \$598 million in 2008 to \$2.1 billion in 2014. The group coordinates donations from larger retailers, like Walmart, while local food banks also seek food from smaller businesses and buy groceries with donated money.

The recession helped boost public awareness of food banks, which helped increase donations but also may account for more people seeking assistance.

Lisa Hamler-Fugitt, executive director of the Ohio Association of Food Banks, who has been working in food charities since the 1980s, said that when earlier economic downturns ended, food demand declined, but not this time.

"People keep coming earlier and earlier, they're standing in line, hoping they get there before the food runs out," Hamler-Fugitt said.

In Iowa, two years of 20% increases in demand forced the Des Moines Area Religious Council Food Pantry Network to reduce

FOOD BANKS STRUGGLE
continued on page 40



CPG Retailers See Significant Sales and Loyalty Boost from Personalized Customer Engagement

■ JAMES M. LOY // LOYALTY360

There is no denying that competition for customer loyalty is tough for all brands today. Along with technology, customer expectations are rapidly evolving. People now have more choices, as digital and social technologies have given consumers more power, and the entire customer engagement landscape has become increasingly complex and segmented.

This is a growing reality for brands across almost every industry, and it is especially true for purveyors of Consumer Packaged Goods (CPGs). Faced with changing consumer tastes, new product offerings, and fluctuating prices, many CPG retailers are desperately searching for better ways to acquire and retain customer loyalty.

To combat these forces, personalized customer engagement is now a vital component of success. This idea was further substantiated by the results of a new independent study from Kantar Retail that assessed Catalina's personalized Customer Value Campaigns (CVCs).

Catalina, a personalized digital media platform, created CVCs to help retailers target and personalize coupons and promotions. CVCs attempt to build customer loyalty by personalizing thousands of unique and retailer-specific coupons for every household. Catalina accomplishes this task by modeling and segmenting customers into groups, which are

defined by a number of variables including typical spending amount, basket size, consistency and frequency of visits, and more.

The objective of the independent analysis was to determine the actual effectiveness of the CVC approach, and the overall summation was that personalization drives "significant increases" in retail sales and customer loyalty.

Specifically, CVCs typically generate an incremental increase of \$16 per consumer. Furthermore, by leveraging the power of CVC personalization, the average retailer can expect to receive over \$10 million in incremental sales for every 800,000 consumers.

"As the shopper and retailer landscape becomes more fragmented, retailers need creative new ways to drive shopper loyalty and conversion," said John Craig, Executive VP of Consulting at Kantar Retail. "Personalized pricing and value is one trend that appears to be working. The results of this

study demonstrate definitively that Catalina's Customer Value Campaigns effectively increase shopper loyalty by helping retailers personalize value based on specific shopper needs."

Further study results showed that most of the incremental sales increases were due to more frequent individual shopping trips. During a typical CVC campaign, individual sales increased, on average, from \$14.03 to \$19.05 across every group studied.

"Personalizing value based on the needs of every customer is a cornerstone of loyalty marketing and can help drive significant profitable growth for retailers," said Steve Prebble, Group VP for Catalina's Retail Solution Group. "Catalina Customer Value Campaigns get the right offers to the right customers to positively influence shopper behavior with minimal purchase subsidization. The result is a significant payback on the retailer's investment." ■





Is Your Store Fit to Be Fresh?

New NACS resource provides tips for retailers to build and expand fresh produce offerings

■ NACS ONLINE

As more convenience stores consider expanding their fresh produce offer in stores, a new resource has been published to help them examine what they need to consider to achieve success with a fresh produce program.

"Are You Fit for Fresh?" a simple 10-point checklist developed by NACS in partnership with the United Fresh Produce Association (United Fresh), looks at critical areas to assess whether a specific store should grow its fresh produce offer.

Convenience stores are increasingly adding more healthy and fresh items, according to a NACS member survey conducted in June. More than 3 in 4 (77%) retailers say they sell fresh fruits and vegetables, almost 6 in 10 (57%) sell packaged salads and nearly half (47%) also sell cut fruit and vegetables.

Convenience stores also have expanded selections of these items. Over the past six months, half of all convenience retailers say they have expanded their fresh fruit sales, 30% have increased their cut fruit and vegetable offers and 21% are offering more salads. And sales of fresh fruits and vegetables in convenience stores grew 10.3%, nearly four times the overall 2.7% growth rate of produce sales in the United States in 2014, according to Nielsen data.

"A strong produce program can attract new customers, increase sales, plus deliver strong margins," said NACS Chairman of the Board and NACS-United Fresh Convenience Task Force co-chairman Steve Loehr, vice

president of operations with La Crosse, Wisconsin-based Kwik Trip. "This resource helps retailers ask the right questions about customer demand and resources required to effectively execute a quality program."

"We want to provide solutions from the entire fresh produce supply chain to help convenience store retailers capitalize on this 'fresh' opportunity," said NACS-United Fresh Convenience Task Force co-chairman Ron Carkoski. "Retailers who share an interest to develop a fresh program can be confident that our effort will address best practices and educational programs to achieve success," said Carkoski, who also is United Fresh's past chairman of the board and president and CEO of Ephrata, Pennsylvania-based Four Seasons Family of Companies.

The new publication is the second deliverable from the partnership that NACS and United Fresh formed in June 2014 to identify best practices to grow produce sales in convenience stores. Earlier this year the groups published the 26-page "Building the Business Case for Produce Sales at Convenience Stores." More than two dozen retailers, distributors and produce companies helped develop and review the document.

The groups are developing follow-up resources and sessions to help retailers execute quality produce programs. They led a session at the 2015 United Fresh convention in June and will do the same at the upcoming NACS Show, October 11-14 in Las Vegas. ■

FOOD BANKS STRUGGLE

continued from page 38

the food given out at its 12 pantries from a four-day supply to three.

The council's executive director, the Rev. Sarai Schnucker Rice, said Iowa's low unemployment rate, at 3.7%, hasn't made a difference.

"The economy is really not getting better for low-income people," Rice said.

That includes Peggy Bragg, 56, of Des Moines, who has been out of work for months. Bragg, who lives with her daughter, says the pantry bridges the gap for four or five days a month when no money is left for food.

"I know what people go through," she said. "You have to choose between food and bills."

In Fort Smith, Arkansas, the monthly food giveaways at a local park by the River Valley Regional Food Bank draw about 1,000 families.

"When people are willing to stand in 100 degree weather for hours, that tells you something," said Ken Kupchick, the food bank's marketing director.

Demand is growing even in areas with booming economies, such as Austin, Texas.

Hank Perrett, president and chief executive officer of the Capital Area Food Bank of Texas, said the influx of new residents has been part of the problem, pushing up housing prices. Low-skill jobs often pay \$10 an hour or less.

"It's impossible to live that way in Austin, Texas," said Perrett, whose group has doubled the size of its operation to meet the surging demand. ■



SOLUTIONS for your SUCCESS



ENDORSED
SUPPLIER

THE VOICE OF INDEPENDENT RETAILERS

**AFPD MEMBER
EXCLUSIVE OFFER**



THE VOICE OF INDEPENDENT RETAILERS

**MUST
HAVE
PROGRAMS**

**2015
GOLD**

SEE YOUR LIBERTY USA
REPRESENTATIVE TO
SIGN UP FOR THESE
MUST HAVE PROGRAMS.
AVERAGE STORES
SHOULD EASILY EARN:

\$1,500

PER YEAR!



920 Irwin Run Road • West Mifflin, PA 15122 • P: 800.289.5872

F: 412.461.2734 • cs@libertyusa.com • www.libertyusa.com



New Bill Seeks \$48 Million for In-Vehicle Alcohol Detection

■ BY MELISSA FASSBENDER // MANUFACTURING.NET

A new bill has been introduced that would provide funding to the Administrator of the National Highway Traffic Safety Administration (NHTSA) as part of a collaborative research effort to prevent drunk driving injuries and fatalities.

According to the bill, "An estimated 59,000 lives and \$343 billion could be saved over a 15-year period by the widespread installation of alcohol detection technologies in motor vehicles."

The Act, the "Research of Alcohol Detection Systems for Stopping Alcohol-Related Fatalities Everywhere Act of 2015," or the "ROADS SAFE Act of 2015," is currently assigned to a congressional committee that will consider it before potentially sending it on to the House or Senate.

Tom Udall (D), Senior Senator

from New Mexico is the sponsor of the bill. He introduced the bill on June 25th. Nita Lowey (D), Representative for New York's 17th congressional district is sponsoring an identical bill, which she referred to Committee on July 13th.

The NHTSA Administrator would complete the research in order to "explore the feasibility and the potential benefits of, and the public policy challenges associated with, more widespread deployment of in-vehicle technology to prevent alcohol-impaired driving."

While such technology has already been developed by multiple companies, the legality of requiring it in vehicles remains in question.

The bill adds that the technology will not be "widely accepted by the public" unless it is moderately priced, absolutely reliable, and set at a level that would not stop a

driver whose blood alcohol content is less than the legal limit (0.08% or greater, although "such other percentage limitation as may be established by applicable Federal, State, or local law.")

The bill is seeking \$6 million for each of the fiscal years 2016 and 2017; \$8 million for each of the fiscal years 2018 and 2019; and \$10 million for each of the fiscal years 2020 and 2021.

The funding would to be appropriated out of the Highway Trust Fund.

According to govtrack.us the bill has an 8% chance of getting past committee, and a 2% chance of being enacted. Factors leading to this conclusion include the bill's sponsors' status as a minority party member and its correlation with previously unsuccessful bills. ■

JÄGERMEISTER ACQUIRES SIDNEY FRANK IMPORTING COMPANY

Acquisition to offer an increasingly rich and deeper brand experience

Mast-Jägermeister SE (MJ) recently announced that it has acquired 100% of the stock of Sidney Frank Importing Company, Inc. (SFIC), its former U.S.-based importer.

With the closing of the deal on August 3, 2015, Mast-Jägermeister now controls all dimensions of the brand's value chain including 2/3 of its global distribution, as well as all logistics, sales, promotions and marketing in its three biggest markets: the U.S., Germany and UK. This position gives MJ a more robust presence in these trendsetting markets and bolsters its ability to create brand experiences shaped by market-in-region experts.

"SFIC and its people have been integral to the success of the Jägermeister brand in the U.S. and, as we have previously stated, acquiring the company is the logical next step in our long-term strategy for both the U.S. market and our company," said Michael Volke, Member of the Executive Board of Mast-Jägermeister. "The U.S. is the largest

Jägermeister market in the world. Given this lighthouse role for the global spirits industry, we are confident this move will strengthen the future development of our brand in the U.S. and beyond."

Based in New Rochelle, NY, SFIC employs approximately 180 people and has a network of distributors and brokers throughout the U.S. Now a wholly-owned subsidiary of MJ, the company will retain and operate under its existing name, "Sidney Frank Importing Company." With this acquisition approximately 1/3 of Jägermeister's employees are in the U.S. and UK markets.

MJ has rapidly grown internationally to become a Top 10 best-selling premium spirit brand worldwide. "This success story would have not been possible without strong local partners, such as SFIC, which built Jägermeister in the U.S. market since 1974," continued Volke.

The financial details of the deal will not be disclosed since both companies are privately owned. ■



ALERT //

Retailers Should be Aware of Scammers Offering Assistance with SNAP Applications

USDA reports recent incidents of retailers falling victim to scam by third party offering to expedite their SNAP applications

The USDA Food and Nutrition Service (FNS) have issued an alert regarding recent reports from retailers of a scam taking advantage of SNAP retailer-applicants. According to the notice from USDA, since the week of August 10th, FNS has received at least a half-dozen complaints from SNAP retailer-applicants.

In the documented complaints, the retailer was in the process of, or had just submitted their SNAP application, and was subsequently contacted by a so-called Third Party Processor (TPP)/Independent Sales Organization (ISO) offering to assist them in expediting the

SNAP-authorization process, for a fee (typically \$299). In these instances, the retailers provided the self-described TPP/ISO with bank information and the funds were withdrawn, yet the retailer received no further follow-up or information from the company.

Please note: SNAP does not charge a fee for processing your retailer application, nor does any outside entity have the ability to expedite your application. Any request for information about you or your business will come via an official letter from USDA after the SNAP retailer application has been filed. Under no circumstance

should a retailer provide personal information or credit card information over the phone to unsolicited callers. If you have already fallen victim to this or a similar scam, please visit www.ftc.gov/bcp/edu/microsites/idtheft/ for more information on identity theft.

The USDA FNS is continuing to review this issue and has posted an alert about this concern at <http://www.fns.usda.gov/snap/urgent-notice>. Retailers are urged to contact the SNAP Retailer Service Center at (877) 823-4369 if they are uncertain about any request regarding the SNAP retailer application. ■

AFPD PRESENTS OUR

100th Annual Trade Dinner & Ball

SATURDAY, JANUARY 9, 2016

*Enjoy fine cuisine, dancing and entertainment with leaders
from the food, beverage & petroleum industries*

DANCING • PHOTO BOOTHS • ENTERTAINING GAMES
WINE & CHAMPAGNE • TOP SHELF SPIRITS • CIGARS AND MORE

PENNA'S OF STERLING
38400 VAN DYKE
STERLING HEIGHTS, MI 48312

*Sponsorship opportunities available. Please call Maegan Hesano at
(800) 666-6233 or email mhesano@gfpdonline.org.*





SF SHERWOOD FOOD DISTRIBUTORS A Cut Above The Rest

Beef, Pork, Poultry, Processed Meats, Lamb, Veal, Seafood, Deli, Full Line of Dairy and Eggs, Frozen Foods, Hispanic Products, Bakery, Food Service plus an Extensive Line of Private Label Groceries

www.sherwoodfoods.com

f sherwoodfoods **t** @sherwoodfoods **313-659-7300**

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
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

Bank of America. (734) 437-5951
Bank of Michigan. (248) 865-1300
Comerica Bank. (248) 644-2601
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

Alkaman & 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
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

Caruso's Coffee (440) 546-0901
Folgers (717) 468-2515

COUPON REDEMPTION/MONEY ORDERS/ MONEY TRANSFER/BILL PAYMENT

AFPD Coupon Redemption .. 1-800-666-6233 (405) 525-9419
 AFPD Financial Services 1-800-666-6233
 Envios De Valores La Nacional Corp. (Money orders). (917) 529-0700
 GFPS (Money orders/bill payment) ... (405) 278-8800
 MoneyGram International M (517) 292-1434 (614) 306-1375
NoCheck Payment Service LLC. (248) 973-7241
Western Union (734) 206-2605

CREDIT CARD PROCESSING

WorldPay (773) 571-6327
 Heartland Payment Systems (916) 799-1845
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

DTE Energy 1-800-477-4747
DTE Your Energy Savings 1-855-234-7335
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
Display Max (810) 494-0400

FOOD LABORATORY TESTING

MicroBEST Laboratory (586) 329-9802

GAS STATION MAINTENANCE

Oscar W Larson Co. (248) 620-0070

GASOLINE WHOLESALE

Beck Suppliers. (419) 332-5527
Central Ohio Petroleum Marketers ... (614) 889-1860
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

make sure to support these afpd supplier members



Indicates a supplier program that has been endorsed by AFPD

■ Indicates supplier only available in MI

□ Indicates supplier only available in OH

GROCERY WHOLESALERS & DISTRIBUTORS



D&B Grocers Wholesale *(Only beverages & 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
MB Wholesale (313) 581-0099
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

Farmington Hills Manor. (248) 888-8000
Genoa Banquet Center (517) 545-1000
Penna's of Sterling (586) 978-3880
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

Taylor Ice Co. (313) 295-8576

INSURANCE SERVICES: AUTO & HOME



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

Allstate Insurance (248) 377-1717

INSURANCE SERVICES: COMMERCIAL



Conifer Insurance Company *(Liquor Liability)*
..... (248) 262-5988



Cox Specialty Markets *(Conifer)* □ 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 ■ 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 ■ (517) 281-9813



Conifer Insurance Company ■. (248) 262-5988



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

INVENTORY SERVICES

Target Inventory. (586) 718-4695

LEGAL SERVICES



Knaggs, Harter, Brake & Shneider, PC
(Petroleum experts) (517) 622-0590



Willingham & Cote, PC ■
(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, McClorey, Davis & Acho, PLC . (734) 261-2400

Denha & Associates, PLLC. (248) 265-4100

Goodman Acker, PC. (248) 483-5000

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

Sullivan, Ward, Asher & Patton, PC ... (248) 746-0700

LOTTERY

GTech Corporation (517) 272-3302

Michigan Lottery (517) 335-5648

Ohio Lottery 1-800-589-6446

MILK, DAIRY & CHEESE PRODUCTS



Lipari Foods, Inc. (586) 447-3500



Sherwood Food Distributors . (313) 659-7300



Dairymens □ (216) 214-7342



Prairie Farms Dairy Co. ■ .. (248) 399-6300

Country Fresh. 1-800-748-0480

MISCELLANEOUS

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

MOBILE MARKETING

Mousetrap Group, LLC. (248) 547-2800

OFFICE SUPPLIES & PRODUCTS



Office Depot (248) 231-7198

PAPER PRODUCTS & PACKAGING SUPPLIES

American Paper & Supply (248) 787-8393

Joshen Paper & Packaging. (216) 441-5600

PAYROLL SERVICES & MORE



Comprehensive Payroll Co. ... (248) 556-9929



Heartland Payment Systems (530) 953-9489

PEST CONTROL



ORKIN (614) 620-0566

PIZZA SUPPLIERS

Hunt Brothers Pizza. (615) 259-2629

POINT OF SALE

BMC-Business Machines Company. (517) 485-1732

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



NAI Farberman (Commercial Real Estate) (248) 351-4386



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

American Business Brokers... (614) 500-8500

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 Michigan... (248) 529-2371

UBCR, LLC... (248) 529-2605

SECURITY, SURVEILLANCE & MORE



**Geovision (Management Surveillance Systems)
... (248) 558-0553**

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 Company... (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



Midwest Recycling (American Red Cross boxes)

..... (313) 304-9099

National Management Systems... (586) 771-0700

Schupan Recycling... (269) 207-5448

WINE & SPIRITS COMPANIES

Bacardi Martini U.S.A... (734) 459-2764

Beam Suntory, Inc... (248) 471-2280

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

Pernod-Ricard USA... (248) 717-3177

Remy Cointreau USA... (248) 347-3731

Veritas Distributors... (586) 977-5799

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

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





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 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

JANUARY 9, 2016

AFPD'S 100TH ANNUAL TRADE DINNER & BALL

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

Penna's of Sterling // Sterling Heights, MI

publishers statement

AFPD Bottom Line (USPS #2331; ISSN 0894-3567) is published monthly with one annual special addition by AFPD "The Voice of Independent Retailers", at 5779 West Maple Road, West Bloomfield, MI 48322. Materials contained within AFPD Bottom Line may not be reproduced without permission from AFPD.

CONTACT:

T: (800) 666-6233

F: (866) 601-9610

E: info@AFPDonline.org

Periodicals postage prices paid at Pontiac, MI and additional mailing offices.

The opinions expressed in this magazine are not necessarily those of AFPD, its board of directors, staff members, or consultants. Bylined articles reflect the opinions of the writer.

POSTMASTER: Send address changes to AFPD Bottom Line, 5779 West Maple Road, West Bloomfield, MI 48322.

AFPD works closely with these associations:





BERINGER.
SINCE 1876



Bonterra



BLACK STALLION.
WINERY



REPUBLIC NATIONAL
DISTRIBUTING COMPANY

Formerly NWS Michigan

1800[®]
TEQUILA

Jose Cuervo



Santa Rita
Enjoy a Little Taste of Heaven



THE PATRÓN
SPIRITS COMPANY



DEVIL'S
CUT⁹⁰ PROOF

Canadian
Club

*RNDC Michigan
is proud to support the AFPD
and wish you success in 2015.
Congratulations on another
successful year!*

RNDC Michigan is proud to feature selections of premium Wine, Spirits and Non Alcoholic products that represent both time-honored brands and exciting new choices for your enjoyment. *Our Wine and Spirits divisions* each service On and Off Premise accounts throughout Michigan.

RNDC Michigan - 17550 Allen Road - Brownstown, MI 48193

Toll Free: 888 - 697 - 6424

www.nwsmichigan.com



Maker's
S^{IV} Mark[®]



RÉMY MARTIN
FINE CHAMPAGNE COGNAC

Pearl[®]
VODKA

COURVOISIER[®]



Imagination, innovation & ideas that work.

SpartanNash doesn't just supply 1,900 independent grocery retailers with a multitude of products. We also offer an ever-growing list of fresh ideas—from smarter re-ordering systems to category management and Private Brand expertise. Leveraging these advantages is just as important as how you stock your shelves or staff the registers. Consumers today are looking for continual service and convenience improvements, as well as exciting new food and meal options. We help you exceed these expectations.

A taste of “the works” that SpartanNash offers you:

- Our size, buying power and economies-of-scale yield savings we pass on to customers
- Comprehensive end-to-end fresh meat, seafood, produce, floral, dairy & bakery program elevates your store's image and service
- Store supply service provides everything from food packaging to janitorial products
- Expert field merchandising pros work in customer stores daily to monitor stock, maintain displays, coordinate promotions and more

To learn more, visit SpartanNash.com
or call our Great Lakes Region business
development team:

Jim Gohsman 616-878-8088
Ed Callihan 330-440-5743
Roger Delemeester 989-245-0337

