

BottomLine



THE VOICE OF INDEPENDENT RETAILERS // VOL. 27, NO. 1 // JANUARY 2016

What's Trending in the Food and Beverage Industry for 2016

Featuring flavors, foods and drinks that are a must carry for the New Year, industry experts forecast the food industry

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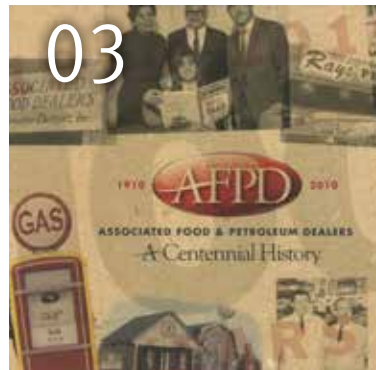
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BottomLine



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Not everyone waits until retirement to escape the cold winter days in Michigan.



president's message

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

Happy New Year

It's hard to believe another year has passed as we welcome in a new year! Time really does fly when you are busy. Where does it go? I cannot believe I have already been at AFPD for 7 years! I really hope our members can see the difference in AFPD and all the changes and policies we have put into place to better serve our members. AFPD operates from the bottom to the top, not from the top down, so YOU make the difference. You make the decisions on where AFPD goes and what your business needs to survive and excel. This is why we always like to hear from you. No problem is too big or too small for AFPD to listen to and tackle on your behalf. Looking at all measurements from 2015, AFPD just completed its best year ever! That says a lot for an organization that has been around for 105 years. We hope 2016 will be an even better year for AFPD and especially our members.

Like I mentioned earlier, we have made a number of changes since 2009 and some changes have worked and others have not. This does not mean we stop making changes; because the business world and the world in general, never stop moving and evolving. We too need to always adapt, fine tune and evolve our operations in whatever type of retail market we run. Many non-members complain about the way things used to be, but when you focus on the past so much, you miss the opportunities that exist in the present and have no idea where the future lies. We need to remember, nothing is guaranteed in life other than death and taxes. Our members who study the industry and trends and adapt and try new things are the ones who are succeeding and growing. While other retailers who are complaining, stuck in the past – hoping for the world to stop or go back to the way things used to be – are trying to sell their stores or close their businesses altogether.

Every day that passes is one less day we have here on earth and new blessings are received into our families and lost. Our elders, who mean so much to us and teach us about life, ultimately pass away. We need to realize that if you do not change and evolve, you die. AFPD is here to help in any way we can. For instance, so many people feel that alcohol is such a profit center, but when you calculate the overhead and return on investment the best profit centers for all retailers is in food service. Yet so many people continue to focus on alcohol because that is all they know, but you need to get out of your comfort zone and give new things a chance. As someone who lived most of his life in San Diego, moving to the Midwest was not something I dreamed about, but the opportunity was there and the challenge was real so I took that leap of faith and thank God it has worked out for me and my family and AFPD. I could have easily stayed in San Diego because that was my comfort zone, but you have to continuously challenge yourself and see what life has in store for you. Pope Benedict XVI has been quoted saying, “you were not made for comfort, you were made for greatness” and that’s something we can all live by.

Please do not live your lives behind the counter because life will pass you by. Attend tradeshow and visit other retailers and study the industry. Those who do the best also love what they do. AFPD is here to serve you in any way we can. We are also excited about the new additions to our team: Dan Papineau, Ken Schulte, Alyssa Doyle and Ivana Shounia. We are all here to serve you! Happy New Year and may God continue to bless you and your families! ■

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AFPD Unveils 2nd Edition of Our History Book

AFPD will unveil a new history book for the association in 2016. Leading up to its release, the AFPD Bottom Line will provide snippets from the book in upcoming issues of the magazine. These snippets will include the history of the association, a timeline of events related to the industry, as well as general events throughout the world, and selected information from past publications of AFPD. Also included, will be quotes from several members who were interviewed for the history book. This month's snippet looks at the early years of AFPD from 1910-1960. Next month's issue of Bottom Line magazine will the focus on the 1960's.

1910-1960

In the early days of grocery stores, shoppers presented their orders to clerks who gathered the goods from the store shelves. In many stores, all products had to be fetched by an assistant from high shelves on one side of a counter while the customers stood on the other side and pointed to what they wanted. Also, many foods did not come in the individually wrapped consumer-sized packages taken for granted today, so a clerk had to measure out the precise amount desired by the consumer.

These practices were obviously labor-intensive and therefore quite expensive. Clarence Saunders founded America's first self-service store in 1916 in Memphis, Tennessee, under the name Piggly Wiggly. Saunders, a flamboyant and innovative man, noticed that

the full-service method resulted in wasted time and high expenses, so he came up with a solution that would revolutionize the entire grocery industry: He developed a way for shoppers to serve themselves. He placed shopping baskets in the store, had open shelves and clerks did not shop for the customer — all unheard of back then. The general trend in retail since then has been to stock shelves at night and let the customers get their own goods and bring them to the front of the store to pay for them.

Supermarkets proliferated in the United States as urban sprawl led people into the suburbs. The nation's supermarkets are now often co-located with other retail stores in strip malls and are generally regional rather than national.

From the early days of grocery stores to today's high-end supermarkets and convenience stores, AFPD continues a strong presence and unified voice in the development of the industry. AFPD has an impressive history on which to reflect, beginning with its inception in 1910.

"When you're starting an association, like they did in 1910, you have to have a good group of people, a good organizer and someone to sell the idea of getting together as an organization," said Patrick LaVecchia, AFPD 2014 Chairman. "The food dealers and grocery store owners had to unite for political power and to set an agenda and mission statement. Whatever they did, they did it right because the group flourished." ■

DECADES IN REVIEW:

1910-1919

- In 1911, Standard Oil Company was broken up
- In 1912, Oreo Cookies first introduced
- In 1913, Henry Ford creates first moving assembly line
- In 1914, first traffic light
- In 1915, one millionth Model T rolls off assembly line
- In 1916, first self-service grocery store, a Piggly Wiggly, opens in U.S.

1920-1929

- In 1920, Prohibition begins in the U.S. and women are granted the right to Vote in U.S.
- In 1926, Henry Ford announces 40-hour work week and Route 66 established
- In 1928, bubble gum and sliced bread invented
- In 1929, car radio invented

1930-1939

- In 1930, the average wage was \$1,970.00
- In 1931, U.S. officially gets national anthem
- In 1932, Zippo lighters introduced
- In 1933, Prohibition ends in the U.S.
- In 1934, cheeseburger created
- In 1935, Social Security enacted in U.S.
- **1930's average costs:** new home \$3,845.00; new car \$600.00; gallon of gas 10¢; loaf of bread 9¢; 1lb hamburger meat 12¢; pack of cigarettes 15¢

1940-1949

- In 1940, the average wage was \$1,725.00
- In 1941, Cheerios first introduced and M&Ms created
- In 1942, T-shirt introduced
- In 1944, ballpoint pens go on sale
- In 1945, first computer built (ENIAC) and microwave oven invented
- In 1947, Polaroid cameras invented
- **1940's average costs:** new home \$3,920.00; new car \$850.00; gallon of gas 11¢; loaf of bread 10¢; 1lb hamburger meat 20¢; pack of cigarettes 16¢

1950-1959

- In 1950, the average wage was \$3,210.00
- In 1950, first modern credit card introduced
- In 1951, color TV introduced
- In 1952, car seat belts introduced
- In 1954, report says cigarettes cause cancer
- In 1955, Ray Kroc opens his first McDonald's
- **1950's average costs:** new home \$8,450.00; new car \$1,510.00; gallon of gas 18¢; loaf of bread 12¢; 1lb hamburger meat 30¢; pack of cigarettes 25¢



Fighting the Good Fight: AFPD Hires Dan Papineau as Director of Government Relations

■ BY KRIS HARRIS

When Dan Papineau first heard about the Director of Government Relations position with AFPD, he jumped at the opportunity to join the organization. “I was really excited because I wanted to go into advocacy and there is probably no better group that I’d rather advocate on behalf of than the small business owners, entrepreneurs, family owned business,” said Papineau. “These are the back-bone of the economy.”

The experience of having worked for Senator Jack Brandenburg, for the last five years, has helped him identify what AFPD needs to do in order to have a bigger presence in Lansing. “AFPD needs a face in Lansing,” said Papineau. “They need to be both an advocate and a resource to everybody in Lansing and Columbus. They should be the go-to people on food, beverage and petroleum resources.”

Papineau understands some of the disconnect that can happen between Lansing, Columbus and the surrounding regions and he hopes to be able to close that gap. “Legislatures sometimes don’t understand all the consequences of their actions,” said Papineau. “So I think it’s important that there’s an advocate in Lansing and Columbus to make sure that it’s fully understood what is going to happen with policy changes and that AFPD is at the table for those discussions.”

Papineau is excited at the opportunity to help such a historic association with strong roots in the community. “It’s unbelievable that there are thousands of AFPD members and they cover several states,” said Papineau. “This is one of the largest trade associations that cover the entire mid-west. That premiere status needs to be emphasized.”

There are a few issues that Papineau has already targeted for 2016. “One of the goals that I need to do is to familiarize the people in Lansing and Columbus with AFPD, what we do and who our members are,” said Papineau. “We also need to make sure legislators



understand the Bottle Bill. We’ve lived with it so long, it’s hard to remember what it was like before, but people forget it doesn’t have to be like that.”

Papineau wants to present Lansing with workable solutions to help eliminate the Bottle Bill. “If we could increase recycling, curbside recycling and we don’t have to pay the extra money when we’re purchasing the product, we don’t need to worry about getting it back,” explained Papineau.

A third item on Papineau’s list is to cap beer and wine licenses. “There’s no reason why Bed Bath and Beyond and dollar stores should be selling beer and wine,” said Papineau. “Licenses to sell spirits are capped and with beer and wine, there’s no good argument why it shouldn’t be the same way,” explained Papineau.

Although based in Lansing, Papineau has already started to look at Ohio to identify what works well and to become more familiar with the challenges members face. “I think Ohio has done a lot of good things for their businesses,” said Papineau. “Governor Kasich has done a good job with innovative ways to help businesses and I think we just need to continue that. I’m excited to familiarize myself with Ohio. We have good partners there that I’m looking forward to working with,” said Papineau.

Papineau wants to make sure AFPD members know that he understands the legislative process, which is key to getting things done. “I know how the system works and I know what it takes to get things done, to be proactive and to be effective,” said Papineau. ■

Kris Harris is a writer for Denha Media & Communications.

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petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

FAQs Addressing the New Michigan Underground Storage Tank Authority

The Underground Storage Tank Cleanup Fund is now available to owners and operators of refined petroleum underground storage tanks as a means of meeting their financial responsibility requirements.

HOW CAN I ENROLL IN THE MUSTA PROGRAM?

1. Submit a Deductible Buy-Down Application along with appropriate fees to MUSTA. This option is only available to owners and operators who own seven (7) or fewer refined underground storage tanks.
2. Submit a Documentation of Financial Responsibility Submittal Form and proof of financial responsibility for the appropriate deductible amount to MUSTA.
3. Submit a Request for Determination of Eligibility to MUSTA.
4. Upon approval of a Request for Determination, MUSTA will send the owner or operator a letter describing the approval, the conditions for maintaining eligibility for a claim, and the amount of coverage provided by the Fund.

CAN I DROP MY UST POLLUTION INSURANCE?

Not until you receive the approved Letter of Determination from the Authority.

MUST I PARTICIPATE IN THE NEW MUSTA PROGRAM?

No. The MUSTA program is only offered as an alternative to commercial insurance. You are free to meet your required financial responsibility by opting to continue purchasing commercial pollution liability insurance.

WHAT EVIDENCE DO I HAVE THAT MY UST'S ARE COVERED?

If accepted into the program, the Authority will provide you with a Letter of Determination that you

must keep on file to use when annually renewing your tank registration or when an inspector visits your site on their required tri-annual visit.

WHAT ARE THE AMOUNTS OF THE DEDUCTIBLES PER CLAIM?

The UST Cleanup Fund is financed by the \$ 0.00875 fee charged on each gallon of delivered refined petroleum products and is subject to a \$55,000 deductible per claim. Owners and operators owning seven (7) or fewer tanks can "buy-down" the deductible to \$15,000 per claim by annually paying a fee of \$500 per UST. Ownership of USTs is determined by FEIN ID numbers, not per location. If multiple locations are owned by the same entity the number of tanks owned, in total, is the determining factor.

ARE THERE "CONDITIONS" APPLICABLE TO THE DEDUCTIBLES?

Yes. No matter the deductible chosen, the owner/operator will be required to use one (1) of the following mechanisms to show proof of financial responsibility for the amount of the deductible:

- Financial test of self-insurance
- Guarantee
- Insurance and risk retention group coverage
- Surety Bond
- Letter of credit
- Trust Fund
- Standby Trust Fund

The instrument chosen to cover the deductible amount must be submitted with the Request for Determination of Eligibility.

WHEN DOES THE MUSTA PROGRAM BEGIN ACCEPTING CLAIMS?

January 1st, 2016.

WHERE CAN I GET MORE INFORMATION ABOUT THE MUSTA PROGRAM?

Additional information can be obtained from the following sources:

Bob Reisner: (517) 284-5141 or reisnerr@michigan.gov

Ed Weglarz: (800) 666-6233 or eweglarz@AFPDonline.org

Website: www.michigan.gov/deqmusta ■



New Year, New Image

First off, I would like to wish the AFPD community a Happy Holidays and a Happy New Year! This morning, it was so cold that I was shivering from the moment I woke up, until I got my morning cup of coffee from my local café. Ever since I started college, coffee has been sort of a medicinal fix for my morning routine. I believe it is one of the most common purchases on my credit card statements every single month. So today, the cup of coffee that I was holding sparked an idea. It was like a lightbulb appeared on top of my head out of nowhere. I started thinking about our industry and how worked up people get about selling liquor in their stores and how it retains their success. Then I started replaying all the times that I bought liquor in the past year, then compared it to the amount of times I bought coffee. There is no comparison at the end of the day, even though coffee is significantly cheaper, the purchase volume and price combined of liquor does not even come close to that of coffee.

So with this, I am calling for a change within our member's hearts, minds, and most importantly their stores. A re-branding of stores needs to occur. In my opinion, if our members want to stay successful for an extended period of time, they need to break away from the "liquor store" name and become something more based around convenience. Whether it is prepared food or coffee, these industries outmatch the liquor industry by far. If you don't believe me, I ran some numbers and compared them.

WHO IS DRINKING?

Coffee: 54% of Americans over the age of 18 drink coffee every day. According to the US Census Bureau, the total population of Americans over the age of 18 comes to about 76.9% of the total population. That is a whopping number of 245 million Americans and with 54% of them drinking coffee every day, that means 132 million Americans drink coffee.

Liquor (according to the National Institute on Alcohol Abuse and Alcoholism): In 2013, 86.8% of people ages 18 or

older reported that they drank alcohol at some point in their lifetime; 70.7% reported that they drank in the past year; 56.4% reported that they drank in the past month; 24.6% reported that they engaged in binge drinking in the past month; 6.8% reported that they engaged in heavy drinking in the past month.

HOW MUCH ARE THEY DRINKING?

Coffee: The average American drinks 3.1 nine-ounce cups of coffee a day.

Liquor: The top 10% of Americans consume 74 alcoholic drinks per week. This accounts for well over half of the country's total alcohol consumption.

HOW MUCH ARE THEY SPENDING?

Coffee: The U.S. spends about \$40 billion on coffee per year.

Liquor: The total amount of beer, wine, and liquor retail sales in 2014 were \$49.46 billion.

CONCLUSION:

Any basic understanding of numbers will tell you that it can be more profitable to focus on the morning commuters and shift the image of your store in that direction. I am not telling you to abandon beer, wine, and liquor, but instead, involve other products as well to diversify your business. U.S. coffee and snack shops total \$28.8 billion in revenue in 2014 with \$49.46 billion in beer, wine, and liquor retail sales. Combining those will set your store up to stay successful.

NEED HELP?

Farmer Brothers Coffee Company, a new AFPD member, takes this idea and executes with their clients by re-vamping your stores coffee section. They are a full-service coffee solutions company that combines great taste with great aesthetics. They believe a more appealing coffee solution equates to more success. Craig Steele, sales manager for Farmer Brothers Coffee Company, is dedicated to working with any AFPD member on creating a better looking & tasting coffee solution for any store that wants their service. You can reach Craig or learn more about their coffee by calling (734) 414-8433 or visiting their website at www.farmerbros.com. ■



michigan lobby

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

Lansing Updates

ADA MAXIMUM FEE CAP – HB 4581

This bill is sponsored by Representative Kathy Crawford (R-Novi) and would have eliminated the fee cap paid to vendors of spirits to off-set the costs of delivery. The bill was amended in the Senate to set a range between a floor of \$4.50 and a maximum of \$8.25 (an increase from \$7.50), but the fee is at the discretion of the Michigan Liquor Control Commission.

The bill passed the house on October 8 on a vote of 102 to 4, and the revised bill passed the Senate on December 15 on a vote of 36 to 2. If the changes are approved by the House, the bill will be

sent to Governor Snyder for his signature. AFPD supported this legislation.

SDM AT SECONDARY LOCATION – HB 4895

Sponsored by Representative Aric Nesbitt (R-Lawton). This bill is a re-run of last session's Meijer exception bill. The legislation would allow a retailer with fuel pumps located away from the main store to be authorized a second SDM at the gas station C-store. After confusion in the Committee with the elimination, and then the re-instatement of the \$250,000 inventory requirement, the bill remains in committee.

ISSUES YET TO BE CONSIDERED

- No reason absentee voting
- Elimination of straight party ticket voting
- Tax on health insurers to pay for Medicaid
- Reform/bail-out of the Detroit School District ■

MICHIGAN MINIMUM WAGE INCREASE

Michigan workers making the minimum wage will see a 35-cents-an-hour raise starting January 1st.

The state hourly minimum is rising from \$8.15 to \$8.50. That is \$14 more a week, or \$728 a year, for those working full time.

The increase is the second in 16 months under a 2014 law that gradually boosted the minimum by 25 percent. The wage will increase to \$8.90 in 2017 and \$9.25 in 2018.

Starting in 2019, it will rise with inflation every year unless the unemployment rate is high.

Proposed SNAP Requirements Expected in Early 2016

New retailer eligibility standards in the Supplemental Nutrition Assistance Program expected in the first quarter of 2016

■ BY NACS ONLINE

The Office of Management and Budget (OMB) has announced that a proposed rule with new eligibility standards for retailers in the Supplemental Nutrition Assistance Program (SNAP) is expected to be released in the first quarter of 2016.

The rule will implement provisions of the 2014 Farm Bill, which require retailers to stock more varieties of products in four food categories: meat, poultry or fish; bread or cereal; vegetables or fruits; and dairy. Further, retailers will be required to offer perishable foods in three categories rather than two.

According to OMB, "the rulemaking also proposes changes to address depth of stock,

redefine staple and accessory foods, and amend the definition of retail food store to clarify when a retailer is a restaurant rather than a retail food store."

Release of the proposed rule in early 2016 will be followed by a comment period and publication of a final rule, which will specify an effective date for the new eligibility standards. ■



"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®



michigan lottery

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

Double the Fun for Michigan Players, Double Benefits to Retailers with Club Keno Doubler Days in January

Michigan Lottery retailers and players will be seeing double in January thanks to the return of Club Keno Doubler Days. The Club Keno game has one of the most avid and loyal player followings of any Lottery game, representing about 20% of total player purchases. The game's popularity comes from the variety of play options it gives players, plus its social aspect.

From January 1st through January 31st, each Club Keno ticket purchased is eligible for the Doubler. The Doubler feature will be printed at random on Club Keno tickets and will double the base game and Kicker prizes, all without any additional cost to players.

This popular promotion has a strong track record of generating excitement among players and retailers. During the most recent Doubler Days promotion in September, Club Keno sales increased by 5% compared to the same time period in 2014. Players also had success during Club Keno Doubler Days, winning nearly \$1.7 million in total prizes.

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

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

NEW INSTANT GAME FAMILY EXPECTED TO BE "HOT" COMMODITY AMONG PLAYERS

Lottery retailers may soon be feeling the heat of instant game tickets flying off of their shelves when the new "Hot" family of games go on sale in January.

The new "Hot" family instant games include:

- **Hot Cash** - \$1 ticket, \$10,000 top prizes, more than \$15 million in total prizes available
- **Hot Winnings** - \$2 ticket, \$50,000 top prizes, more than \$30 million in total prizes available
- **Hot Jackpot** - \$5 ticket, \$500,000 top prizes, more than \$40 million in total prizes available
- **Hot Riches** - \$10 ticket, \$1 million top prizes, more than \$65 million in total prizes available

Lottery instant game families have been very popular with players. In 2015, the "Cash For Life" and "Multiplier" families were among the Lottery's best-selling instant games. We expect retailers to experience strong similar success with the "Hot" family of games when they go on sale in January. ■

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

INSTANT TICKETS / PULL TAB TICKETS

NEW INSTANT TICKETS:

On sale January 5th:

- Hot Cash \$1 (IG # 753)
- Hot Winnings \$2 (IG # 754)
- Hot Jackpot \$5 (IG # 755)
- Hot Riches \$10 (IG # 756)

INSTANT GAMES SET TO EXPIRE:

Expiring January 4th:

- Royal Riches \$10 (IG # 677)

Expiring February 1st:

- Zuma \$2 (IG # 675)
- \$2,000,000 CA\$H \$30 (IG # 683)
- Tripling Red 7's \$10 (IG # 688)

NEW PULL TABS TICKETS:

On sale January 5th:

- Ultra 8's Multiplier \$1 (MI # 564)

PULL TABS GAMES SET TO EXPIRE:

Expiring January 4th:

- \$5,000 Jackpot \$1 (IT # 850)
- Pick Up The Tab \$.50 (IT # 851)
- Million Dollar Payout \$1 (IT # 852)
- Extreme Green \$.50 (IT # 853)

Expiring January 6th:

- Cash For Life \$1 (MI # 522)

Expiring January 25th:

- Extreme Green 50¢ (MI # 521)

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

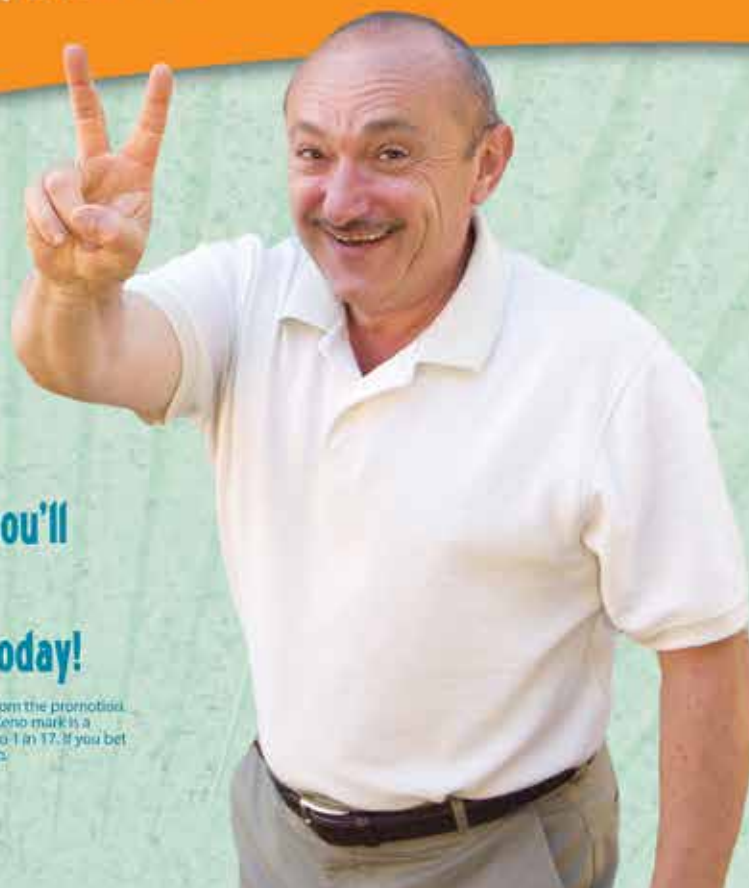
DOUBLER DAYS



WINNING IS TWICE AS NICE!



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



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

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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.



ohio lobby

TERRY FLEMING // TC FLEMING & ASSOCIATES

Columbus Updates

Ohio elections in 2016 could be crucial to both state and national elections for the Republican party. As of this writing Governor John Kasich was still seeking the Republican nomination for President. His chance's don't look good but he'd be a very attractive Vice Presidential candidate to eventual nominee as no Republican has won the White House without carrying Ohio. Given the chaos in the Republican Party over Donald Trump its looking more and more like another Democrat President, likely Hillary Clinton, will win the Presidency. The Presidential race could impact the state races in Ohio depending on turn out. Republican Senator Rob Portman is seeking reelection and likely will face former Democrat Governor Ted Strickland. A low republican turnout could doom Portman. Currently Republicans hold 12 of Ohio's 16 Congressional Districts and its unlikely that this will change, even with a Democrat victory in Ohio for President.

That brings us to statewide races and state legislative races. Republicans have a 6-1 edge on the Ohio Supreme Court and there are two open seats as two

Republican Justices are restricted by age from running again. This gives Democrats a real chance to cut margin to 4-3. The Supreme Court races are the only statewide races in 2016. The Ohio Senate is controlled by Republicans 23-10 and the Ohio House has a 65-34 majority. There are 17 Senate seats up next year and it appears as if there will be no changes in the numbers. All 99 House seats are up and with term limits kicking in for over 20 members there could be some democratic gains but not near enough to take control. A number of Senators term limited are running for House seats including President of the Senate, Keith Faber, and former House Speaker, Larry Householder.

Why is all this important to AFPD Ohio Members? Because the focus next year will be on elections and very little legislation will be offered and those that are will not be controversial. It's always hard in a lame duck year to pass pro industry bills but particularly when its a Presidential year. This doesn't mean AFPD won't pursue positive change for its members just means it will be a little more difficult.

As always I close with a plea to all Ohio members to contribute to the AFPD PAC and keep your voice strong in the halls of the statehouse. I also ask that you encourage others to join AFPD and that you keep in touch with your own legislators both in the Senate and House. ■





Selling Alcohol in Ohio Comes with Social Responsibilities

When it comes to keeping alcohol out of the hands of underage and intoxicated individuals, your business is on the front lines. You and your employees must be ever vigilant. Prevention is in everyone's best interest. By utilizing the tools and resources made available by the Division of Liquor Control, you can help keep your community safe and protect your business at the same time. Many of these resources are made possible by grants from the National Alcohol Beverage Control Association (NABCA).

The latest social responsibility program initiated by the Division is called "Talk – They Hear You, Tips for Talking to Your Kids about Underage Drinking." This is an education program with materials designed for in-store displays, including free cards for Ohio's Contract Liquor Agency customers to take home. The cards provide tips for parents and others to learn about the importance of communicating the dangers and problems caused by underage alcohol consumption. They also offer tips on the most effective ways to communicate this message and have an open dialog with teenagers.

This initiative utilizes materials from national substance abuse prevention organizations. Each of Ohio's 466 Contract Liquor Agencies that sell spirituous liquor will receive a point-of-sale display with a stock of free cards. The Agencies will place the display in a prominent location and encourage customers to take a copy of the educational materials.

The "Talk – They Hear You" program will contribute to the prevention of illegal alcohol sales and consumption by teenagers, as well as address the serious issue of talking to teenagers to help prevent underage drinking. This program encourages community involvement by partnering with the private businesses throughout Ohio and their customers to spread the message to help Ohio's teenagers make the right decisions and keep their communities safe.

The Division is also continuing another social responsibility program in partnership with Ohio's Contract Liquor Agents that helps promote the safe

and responsible consumption of alcohol, and most importantly, helping make Ohio's roads safe by preventing drinking and driving.

This program is called "Know Your Limit," which is the key to drinking alcohol responsibly and staying safe. The Division designed a blood alcohol estimation chart display, with easy to carry business card-sized charts. The chart is a guide to help estimate the amount of alcohol that can be consumed before becoming impaired or intoxicated. While Ohio law provides that a person with a blood alcohol level of .08 percent is legally intoxicated and should never operate a motor vehicle, it is also dangerous, and potentially illegal, to drive while being impaired. Whatever the level of alcohol in the blood, the main message of this program is that the only safe amount of drinks for driving is zero!

Each Contract Liquor Agency has a display and a stock of cards located near the checkout or other highly visible area of the store to encourage customers to take a card to keep in their wallet or purse.

The most fundamental part of your social responsibility when selling alcohol is that it's up to you and your employees to make sure that all customers buying alcohol are of legal age. So don't take any chances. Protect your business and community by thoroughly checking the ID of anyone attempting to buy alcohol that looks too young, or that you suspect may be under 21. Many businesses are now using electronic ID scanners to help verify age. Those are great devices, but employees should be careful not to rely solely on the scanner. Before scanning an ID, compare the photo to the person making the purchase to be sure it's their ID. It's also important to be observant of others in the store that may be with the customer. Remember, underage persons cannot be furnished or share in the cost of any alcohol. The human factor is still the most important tool in preventing underage drinking.

Education and awareness are the keys to running any successful business and also to fulfilling your social responsibilities as a permit holder, Liquor Agent and good corporate citizen. Please visit our website at www.com.state.gov/liqr to access these tools and our educational materials, like the training booklet, "Safe Alcohol Sales." There are also other great resources you can link to including: "We Don't Serve Teens" and the Alcohol Server Knowledge (ASK) training program offered by the Ohio Investigative Unit. Also follow our Twitter feed at @ohioliquor. ■

What's Trending in the Food and Beverage Industry for 2016

Featuring flavors, foods and drinks that are a must carry for the New Year, industry experts forecast the food industry

W

ith more than 100 years of experience in the food and beverage industry, AFPD taps into product experts to share food trends of 2016.

Healthier food, convenience and knowing how to pair foods, or provide recipes, will increase sales this year; as well as always “knowing how to display and market products is essential to your stores,” said Bobby Hesano, President of D&B Grocers Wholesale & Distributors.

Whether you are operating a full-service grocery store, convenience store (C-Store) or a gas station with a C-Store, there are items that should be on your shelves.

TRENDING ITEMS

■ *Fresh Produce and Ready to Go:* With the Double Up Food Bucks campaign that was launched with three AFPD members over three years ago, squashing the myth that Detroit is a food desert and the trend towards eating healthy and organic, fresh produce is a must. Now at over 21 locations, Double Up Food Bucks enables families using SNAP cards to buy more fresh fruits and vegetables.

Heeren Brothers Produce, leaders in the produce business, list out the products that should be on display in the produce section and many of these items can be sold at C-Stores. “Newer variety of apples that we often compare to the micro brews in the beer industry but this is for apples,” said Allan Girvin, director of sales. “We recommend Fuji, Honey Crisps, Sweet and Sweet Tango.” Michigan grown products will continue to be highly marketed this year. “Vegetables are replacing pasta,” said Girvin. “Many chefs are featuring cutting vegetables in familiar pasta shapes.”

Hesano concurs. “Fresh fruits and vegetables are trending,” he said. “Perimeters of the store should focus on produce, another on deli and a third on bakery and hot foods.”

Organic continues to be a customer demand. "People want less sugar and less sodium as well," said Hesano. "The industry has worked hard to make food healthier and taste better."

Howard Ishbia, executive vice president of sales and marketing for Sherwood Food Distributors, also feels that customers are much more health conscious and are looking for healthier ways to eat. "The public is looking for healthy options in their food stores," said Ishbia. "The trend that we have seen is that along with their staple items, they will also mix in some healthy options into their food purchases." As a result, Sherwood Food Distributors has gone from carrying less than 50 items, in these categories, to over 250 all-natural and healthy food alternatives.

- **Superfoods:** "Beets are replacing kale as the next super food, especially in smoothies where the color and sweetness are an excellent fit," said Girvin. "Multiple leafy greens will also compete with kale such as swiss chard, watercress, broccoli leaf and cauliflower will begin to make inroads against potatoes as the healthier side dish — mashed cauliflower instead of mashed potatoes."
- **Beverages:** Michigan-based Faygo Beverages, Inc. with more than 50 flavors, focuses on trending products year after year and is the company that will always pour out the odd, unusual and funky flavors. "Faygo's 'retro' glass bottles made with cane sugar have been increasingly more popular with consumers," said Al Chittaro, vice president. "The line is currently available in six flavors and we are always evaluating potential flavors that could be added."

The variety of flavors in the company is what sets them apart from the rest. Cotton Candy and Candy Apple, for example, are popular among soda beverage drinkers. "We always strive to develop innovative and interesting flavor options."

Also trending is tea. "Hot and cold tea in a variety of flavors is becoming increasingly more popular," said Hesano. "Tea is replacing some of the energy drinks market but both continue to grow."

- **Convenience:** Customers are looking for quick and easy, which is common in the convenience arena. "K-Cups for coffee are very popular," said Hesano. "Aseptic juice and drinks, single serve portions of soup and nuts and all kinds of products and packages made for on-the-go."

Convenience also includes snack foods and

consumers are moving toward healthier options. "Popcorn has become a huge hit, one of our biggest," said Hesano. "High fiber, low calorie and a variety of flavors in snack food is what is trending."

PAIRING FOOD AND OFFERING RECIPES ARE GREAT MARKETING TOOLS

Whether it is food samples or displaying products side-by-side to show how they could go together, pairing of products is another marketing trend. "Recipe cards with pictures are a key driver to generate first-time trial sales," said Girvin.

Along with their eclectic flavors, Faygo has been known to flavor up all kinds of dishes. Not only is the drink properly paired with snack food like chips, it is an added ingredient in a variety of recipes including, "desserts, marinades, and cocktail mixers," said Chittaro.

Pairing food items for that particular recipe is popular marketing tool, but so is pairing a dish with a paper product or dessert. "Showing non-food items with a prepared dish is an effective marketing trend," said Hesano. "Show the paper plates, cups and even ice cream options for a complete meal."

Ishbia also recommends pairing items and sees it as opportunity to help maximize sales. "Food pairing is an excellent marketing tool for the retailer," said Ishbia. "Getting the shopper in the store is half the battle, so once in the store, it is the opportunity of the retailer to sell as much ancillary items to the consumer as possible."

PROPERLY DISPLAYING ITEMS FOR EYE APPEAL AND CONVENIENCE WILL BOOST SALES

While full-line grocery stores have produce sections, other stores are challenged to display fruits and vegetables. "Produce needs to be displayed as a lead department into the store with promotional items on lead tables," said Girvin. "Changing the department set to reflect seasonal items is beneficial."

Displaying beverage items are different than produce. "Merchants should always display items utilizing end caps, coolers with eye to thigh placement and floor displays," said Chittaro. "End-aisle displays should always offer a variety of flavors to maximize presence."

Sherwood Food Distributors suggest that when pairing items, retailers keep in mind how customers have changed over the years. "In today's economy, we are an instant gratification society and items should be displayed with freshness and eye appeal to the



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consumer,” said Ishbia. “Items with strong eye appeal and key words such as ‘all-natural’ or ‘gluten-free’ create impulse buying among today’s consumer.”

At D&B Grocers Wholesale & Distributors, they not only keep up with industry trends, but they are often tapped by grocers to help with in-store displays. “Visibility and value is most important,” said Hesano. “Prime traffic areas at attractive price points will drive volume.”

Just like pairing of products, cross merchandising is an essential part of a display. Showing crackers with soup, or peanut butter with bread, and pastas with sauce, or seasoning and meat are excellent ways to display products. “Displays need to be big enough to suggest value. A big display draws people to them versus a small case stack that is often missed. Bigger is better,” said Hesano.

STAYING ON TOP OF THE TRENDS WILL BOOST BUSINESS

Prepared food items inside stores are growing in popularity; both grocery stores and C-Stores are creating in-store cafes and restaurants for the lunch and dinner crowds.

“Delivery and pre-ordering food online to have it ready for pickup is important,” said Girvin. “Grocery store retailers going after restaurants with enhanced take-home meal options and not just fried food, is also trending in 2016,” said Girvin.

Research shows that in-store promotions can increase product sales for all retail products, but this holds especially true for food products.

Consider sampling Faygo’s frozen and fountain drinks. The company launched two frozen drink flavors to consumers in 2015 and will expand in this area in 2016.

Pricing will also continue to rise, so merchandising and ads will play more significant role in the food purchases. “Eating out and away from home is growing exponentially,” said Hesano, “and is a major challenge for retail store operators much like on-line buying is for the big box stores. A small but growing area is from scratch cooking that could become a nice niche for a retailer.

Retailers should be able to adjust to consumer habits in order to attract new business and to stay ahead of the competition. “There is a need for flexibility and marketing creatively to draw in your customers,” said Ishbia. “Whereas a chain or big box competitor has their programs and ads set for weeks ahead of time, the independent can see an opportunity at noon and be marketing the product by the next day.”

As we start a new year, merchants might consider marking the calendar now for all the holiday and seasonal promotions. “It is extremely important to start thinking of the food items for all the holidays,” said Hesano. “What will you carry for Memorial Day, July 4th, Labor Day, Thanksgiving and Christmas will affect the year you will have in sales.” ■

ASK THE MEMBER //

WHAT ARE YOUR MOST POPULAR COUNTER SALE ITEMS?

“The shooters are our most popular item. I don’t carry too much other stuff on my counter because I don’t have that much space. I don’t carry tobacco products on my counter, but any new liquor products, we have a specific spot for them on our counter. Like the new Buzz Ballz and the new flavors of Kahlua are on the counter, that type of thing.”

BEV VANMETER

BS LIQUOR STORE // ST. HELEN, MI

“Our most popular counter item is licorice. Snack cakes and stuff like that are also a popular items at the counter.”

JIMMY SENAWE

HILLCREST MARKET // CLINTON TWP., MI

“The beef sticks are a popular item and so are lighters. Really, anything you put up there they take. We’ll put new candies or something that we think is unique there. Like the new Reese’s/ Hershey’s Snack Mix, those have done pretty well.”

KERI KLATY

MAIN STREET C-STORE // DECKERVILLE, MI

“My most popular counter item is lighters. You’ve also got the energy drinks and candy too. Really anything you put there, they grab.”

MIKE GAGGO

NORM’S MARKET // TAYLOR, MI

“Lottery tickets, I would have to say is our most popular item. Also, our 50mls. We have them right there on the counter and we’re the only ones in town that sell them.”

JON AND VICKI WARREN

CLARE PARTY STORE // CLARE, MI

“For us, it’s more impulse items like cookies and 5-hour energy drinks. We don’t do much of the lighters and things like that. Anything that you want as an impulse buy, over at the counter is best.”

JACOB GARMO

VILLAGE FOOD // GROSSE POINTE FARMS, MI



Pride in Brotherhood and Business

■ BY LISA CIPRIANO

Not many stores can boast that they are the oldest retail establishment in their town, but Pilgrim Party Shoppe in Plymouth Township can. Located on Ann Arbor Road, just west of Main Street, the site of Pilgrim Party Shoppe was originally a general store that was established in 1928. It came to the Hesano family when Romeo Hesano purchased it in 1985. He ran it successfully for 22 years before moving out west and handing over the reins to his brothers John in 1997 and Venio, who joined the business in 2007. Romeo eventually came back home, joined his brothers and together they turned the Pilgrim Party Shoppe into a proud three-brothers operation with six employees. “It’s a great community and it’s great to be a part of it,” said Venio Hesano.

The needs and wants of customers have changed many times and in many ways since Romeo first purchased the store in 1985. But, the Hesanos have kept a keen eye on those changes which has helped keep their business booming. “There was a part of the store that was kind of neglected,” explained Hesano. “So, we redid it all so that we could expand our craft beer selection and now every single week we add more and more,” added Hesano. A deli was a priority when Romeo first purchased the store in 1985, but with all of the chain sandwich shops slowly encroaching upon that part of their business, the



brothers decided to close it and shift their focus to expanding their wine and liquor selection. “We have about 250 Scotches alone,” boasted Hesano. They also have an impressive selection of high-end wines and liquors. “When people ask for something, it’s nice to have it. They know to call us first.”

In fact, Hesano knows every item that his store stocks and he refuses to become computerized. “We’re still old-fashioned here. That means I have to go into the cooler and look to see what I need. You don’t just sit there and punch a key. You go around and look at the shelves and see what the customers are buying and what you need. It gives you a hands-on feeling,” explained Hesano. “My brother does the same with the wines and the other with the liquor,” Hesano added. Pilgrim Party Shoppe also doesn’t have a website. They prefer to deal face-to-face with their customers and do so by name.

Hesano is a proud member of AFPD, after being encouraged to join by a former fellow party store owner. He most appreciates the legislative strength-in-numbers the association offers. “I can make a call to my congressperson or representative about an issue, but with the association, there are thousands of members and they’ve got a lot of influence on a lot of things. They can be a powerful lobbyist group for our benefit,” Hesano explained. He thinks that everyone in the business should take advantage of that. “They listen to what we need and they fight for us.” ■

Lisa Cipriano is a writer for Denha Media & Communications.

RETAILER: PILGRIM PARTY SHOPPE

Location: Plymouth Township, Michigan

Founded: 1985

Employees: 6

AFPD member since: 1986

Slogan: “Where family goes beyond blood and extends to our customers”



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Young Aspirations Turn into Over 50 Years of Service

■ BY KRIS HARRIS

Richard Glotzbecker has been operating Glotzbecker's, a service station in Ashtabula, Ohio since September, 1959. He purchased the station two years after it opened and when he was only 21 years old. "I graduated in 1955 and I used to get my gas here and the guy who owned it was going to leave," said Glotzbecker. "So, my dad signed for me and I took it over."

Glotzbecker needed help to operate the station, so he called on friends and family. "I had three brothers that were five, six and seven years younger than me that helped and I also just hired some neighborhood kids," explained Glotzbecker.

The service station started out by providing general mechanics, adding alignments later on, and was much smaller than it is today. "It was two bays at that time," said Glotzbecker.

Over the years, the service station has gone through many changes. "In the late 1960's we put an addition on and made it three bays," said Glotzbecker. Not only did the station expand, but Glotzbecker purchased the location from the oil company that he was leasing it from. "We ended up buying it in the 1970's from Gulf Oil. At that time, my loan payment was cheaper than my rent from Gulf Oil," joked Glotzbecker.

Glotzbecker has a good location, which has allowed him to increase his service in the surrounding area. "In 1971, we bought a wrecker and went into towing," explained Glotzbecker. "We also provide towing for the Sheriff's Department, but not the State Patrol."

In 1991, the station made the switch from Gulf Oil to BP. "Gulf Oil wasn't in good shape and we could see the writing on the wall, so we changed," said Glotzbecker. "We've been BP ever since, but I have Gulf Oil trying to get me back now."



A few years ago, the keys to the station were passed on to his son, Tim, who now owns the location. "In 2010, he came out of the shop and moved up to the front room and helps run the business," said Glotzbecker. Even though ownership of the station has been passed from father to son, one role has remained the same throughout the years. Glotzbecker's wife, Carol, continues to handle the station's books. "My wife still does payroll," Glotzbecker said.

Glotzbecker understands the importance of keeping good workers, but he also understands it's important to make sure they are well-trained in the latest automotive repairs. "We have three mechanics and one that's been with me for 34 years," said Glotzbecker. "I'm fortunate that we have good people and we'll send them to school, anything they want, to keep up on the latest in service."

Just like Glotzbecker helps his employees, AFPD too has been able to help by reducing cost at the station through various rebates and programs. "They helped us on Worker's Comp, Interstate battery and there's several programs that we use on the c-store part that we get a better pricing on," said Glotzbecker.

AFPD has also been able to help reduce cost for Glotzbecker through legislative changes and specifically the elimination of the CAT tax. "That's helped us this last time, it helped considerably," said Glotzbecker. "It was pretty expensive before."

Glotzbecker is thankful for the success he's had over the years and for the opportunity to provide services that you don't see very often. "We're fortunate that our business has been very good," said Glotzbecker. "Not many stations have full-service anymore. We have 13 pumps and we still have one island that's just full-service." ■

Kris Harris is a writer for Denha Media & Communications.

RETAILER: GLOTZBECKER'S SERVICE STATION

Locations: Ashtabula, Ohio

Founded: 1959

Employees: 9

AFPD Member Since: 2007 (since 1979 with NOPRA)

Slogan: "A Full-service and Self-service Station"





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Matt Shull, VP Yorktown Service Plaza

"With Liberty USA, earning \$1,200 for being an AFPD member will be the easiest thing I did in 2015! I am still shocked by my sales growth, which is OVER 43% with participated vendor sign ups! I can't wait to see how my numbers and my earnings will grow next year!"

Paul Elhindi, Owner Bp of Lyndhurst



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Westland Mayor Bill Wild: Small Businessman at Heart

Q What are your city's (or county's) strongest asset(s) to attract new business?

A As a small business owner myself, I have worked hard to make sure we are not just a business-friendly city, we are a business minded one. We have eliminated unnecessary processes and fees that exist in other cities and hinders growth. Westland is home to one of the original regional malls. Our Shop and Dine District, which is the central business district surrounding the mall, is a tremendous regional attraction and asset to the city. We are home to many businesses including independent retailers and AFPD members.

Q How do you help promote small business in your region and how important are independent retailers to the local economy?

A Independent retailers are extremely important to the local economy as they are major employers for the State of Michigan. We have strong relationships in our city and often include them, usually free of charge, in our promotional campaigns and program like Small Business Saturday and Blues, Brews and BBQ. We are also active on social media and have built good relationships with the local media. One thing that separates us from other cities is that we have created an annual budget to market and promote our business district with television, radio and print ads. We use every opportunity we have to promote our local businesses.

Q How are you working on a regional level to improve the quality of life and be more business friendly?

A We have engaged other local Mayor's on not just regional issues but state-wide issues such as improving Michigan roads. I currently serve as a co-chair with Fred Shell from DTE on SEMCOG's Economic Development Task Force and our city was just recognized by the Michigan Municipal League for repurposing a vacant big box into a modern, state of the art New City Hall. What we are doing on a daily basis are things other cities can do to improve the quality of life in the region.

Q What are some of your biggest obstacles when attracting new business?

A Some other obstacles include lack of regional cooperation and Michigan's deteriorating infrastructure. Without a strong county economic development department, I find myself working more Mayor to Mayor and we are constantly collaborating across the county to create not just a city that attracts business but a region. We have prided ourselves on creating an environment where people want to work, live and be entertained and that means having a sound infrastructure where businesses can develop and neighborhoods can thrive.



Q Many independent retailers give back to the local communities in which they service. What are some of the ways that your administration been able to help the local community?

A We have long-standing programs and events that have a direct impact on our communities and charitable groups. Our Historic Neighborhood of Norway, which was originally built to house workers at the Willow Run Bomber Plant in WWII, has undergone tremendous improvements and is becoming a revitalized community. We have helped hundreds of residents lose weight and improve their health through my Passport to a Healthy City Initiative which we partner with the local business community on. We also have an award winning children's services department focused on improving the lives of our youth and have received numerous grants to offer after-school tutoring and learning labs among other programs. We offer a variety of programs and resources for our seniors including Meals and Wheels, health screenings and legal aid.

Q What is the one issue you wished you had more time to address?

A The Detroit Tigers Bull Pen! No, seriously I wish I had more time to help create a business friendly Wayne County. There is more opportunity for investment and job growth in Wayne County than Oakland or Macomb Counties yet still, that is where we still see large investments going.

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

A I highly recommend coming to one of our many events throughout the year including our annual Blues, Brews and BBQ. Call our Economic Development department at anytime for opportunities to do business with us or to open a business in Westland. ■

**MADE IN THE
MOTOR CITY**





Escaping the Winter Blues



Not everyone waits until retirement to escape the cold winter days in Michigan. Longtime grocer, AFD member and co-owner of Value Center Markets, Terry Farida, has been heading south during the winter months for the past seven years. “We usually spend six to seven days a month for three to five cold months per year in Florida,” said Farida. “We go to Fort Lauderdale where three of my wife’s sisters live. We also have many friends there.”

Nearing his late 50’s, Farida says he can tolerate the cold but the snow is something he can do without. “As we have gotten older, Karen and I really started to hate Michigan winters,” he said. “We golf, exercise and do a lot of walking in Florida.”

He also ventures on golf trips in the winter to warmer climates with about 24 guys including his brother Ron. “I go with the guys on golf trips and to Florida about five times a year starting in November thru April with Karen.”

For Farida, friends and family, getting away during the cold is mostly about escaping the snow but for some other people shorter hours of daylight, low temperatures and lots the white fluffy stuff causes actual Winter blues or Seasonal Affective Disorder.

There are signs to look for and simple ways to help treat it.

“Winter Blues has to more do with normal fluctuations in mood related to changes in weather patterns and days shortening causing decreased light,” said Chris Nixon, LMSW, CAADC, Manager of Outpatient Behavioral Health-Eastwood Clinics St. John Providence Health. “It is not as debilitating as Seasonal Affective Disorder, but it can be a problem.”

Medical researchers define Seasonal Affective Disorder as a type of depression that occurs during the same season each year. You may have this disorder if you felt depressed during the last two winters but felt much better in spring and summer.

“They can include changes in appetite; problems with sleep; loss of interest in activities which once were pleasurable; hopelessness; decrease in energy and possible thoughts of suicide,” said Nixon. “The etiology has to do with people’s circadian clock, which is influenced by decrease in light and the release of the hormone Melatonin, which affects overall mood. Also, family history and life stressors can influence the potential for onset of Seasonal Affective Disorder or Winter Blues. Both of these conditions usually occur from September to April.”

Traveling somewhere warm and sunny may be just what the doctor ordered.

Sunlight and exercise are believed to help with Winter Blues.

“Traveling to a warmer climate can be of help; however, with the light deprivation, there can still be issues with symptoms,” said Nixon. “That said, the more sun light, the better. Also, being mindful of whatever life stressors are occurring with SAD or Winter Blues is a significant factor to consider as it relates to treatment.”

Some things can be done immediately without traveling.

If you can afford it and can get time away from work, traveling to a warmer, brighter climate may be helpful. You may find, however, that your symptoms return when you come back. There are some other therapies for Seasonal Affective Disorder, like “light box” therapies that expose you to large amounts of artificial light (in your own house) upon waking up to “reset” your circadian rhythm.

“Overall, it is important that folks are empowered to reach out for help and can discuss with their family physician and/or reach out to a qualified professional in mental health,” said Nixon. “I really want to convey that folks can feel much better and it is not about being strong or weak. We are still dealing with stigma in the Mental Health profession.” ■

Are you paying too much for your employee's insurance?

Some Michigan retailers are providing the same benefits through REBT, but for less premium.

FOR YOUR STORE: LOWER COSTS

It's not just insurance rates that determine your cost ~
It's the insurer's rules that apply to those rates.

Example: Can you and your employees choose between a low-cost plan and a better buy-up plan?
Can you offer benefits a la carte...or, does the insurer have packaged participation requirements?
Are employer compliance worries leaving you with only expensive individual insurance?

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What employee wants to contribute AND pay toward a deductible they can't reach?

REBT has a major medical plan that pays 100% of the year's first \$15,000 before the deductible applies and it is just \$330 (single). REBT has 10 other medical plans with single deductibles from \$250 to \$1,500, followed by 80% or 90% network co-insurance...and there are dental, vision and other affordable benefits available.

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4-in-10 Small Business Owners Expect to Hire Additional Workers and Increase Wages in 2016 According to Michigan Future Business Index

Economic Perspectives from 895 MI Business Owners



Michigan Future Business Index

Small- to mid-sized business owners are experiencing substantial growth and are poised to reinvest in their business and employees in 2016, according to the November 2015 Michigan Future Business Index, published in partnership with Accident Fund Insurance Company of America and the Michigan Business Network.

The survey shows that many key indicators continue to steadily rise. For example, 70% of respondents are satisfied with the economy. 50% said sales are up, compared to 35% in late 2011. 44% of companies reported rising

wages as compared to 15% in 2011. And, 32% of companies hired people in 2015, compared to 11% in 2011. Most importantly, survey respondents expect these trends to continue into 2016. 38% of those surveyed expect an improved bottom line over the next six months – a new high. 40% of the companies will hire more workers and 42% expect to increase wages.

Keeping and attracting good employees remains the greatest challenge to small business owners, according to the survey respondents. 22% cite labor market challenges as their biggest concern, up from 16% in the June survey.

“Clearly, there is tremendous optimism about the business climate in Michigan and the opportunities for success,” said Mike Britt, president of Accident

Fund Insurance Company of America. “We should all feel good about the improvements we’ve seen in Michigan over the past few years. However, we can’t lose sight of the challenges we face in attracting and retaining top employees.”

“The latest survey highlights just how far we have come over the past few years. Michigan small business owners should feel great pride in what they have accomplished,” said Chris Holman, CEO of the Michigan Business Network. “They have made tremendous progress and I expect that to continue into 2016 and beyond.”

Review a detailed summary of the November 2015 Michigan Future Business Index at AccidentFund.com.

ABOUT THE SURVEY

The semi-annual Michigan Future Business Index has been commissioned by Accident Fund Insurance Company of America and the Michigan Business Network since 2006 and is conducted by the Michigan-based marketing services and survey research firm, Phoenix Innovate. A total of 755 Michigan business owners and C-suite executives were interviewed between November 2 and December 3 via phone and web for the November 2015 survey. ■

BROUGHT TO YOU BY:





Mark Your Calendars

UPCOMING DEADLINES AND IMPORTANT DATES

- **January 25, 2016** is our enrollment deadline for group retrospective rating programs! For those businesses who received a Group Retrospective offer please encourage them to complete the "Employer Statement for Group Retrospective Rating" (form U-153) and submit to CareWorksComp to ensure their enrollment for 2016.
- **January 29, 2016** is the application deadline for many of the BWC alternative rating programs, including, Deductible Program, One Claim Program, Individual Retro, and Group Retro all for the 7/1/2016 rate year.

"A NEW DAWN FOR OHIO"

Ohio was recently featured in Risk & Insurance magazine for the recent aggressive transformation of our workers' comp system. It is an interesting read, and simplifies the many changes which have

occurred and outlines the future goals of the Ohio BWC. visit www.riskandinsurance.com/new-dawn-for-ohio to read more.

EXTRATERRITORIAL COVERAGE

Have you ever received a question from one of your members about out-of-state coverage, and what would happen if an employee is injured in another state or country? Although this depends on the specific situation and is almost never a cut-and dried answer, we thought we would offer some basic information here.

In general, if you are reporting payroll and paying premium on your Ohio BWC policy for an employee who is temporarily working outside of Ohio, the claim will be covered if it is filed with Ohio BWC. However, the state in which the injury occurred may require the employer to have coverage in that state and each state has different laws in this regard. You could be open to penalties/fines if the state finds you to be without coverage there.

It is a good idea to check before you have employees working in another state, even if it is only for one day.

If it is a regular occurrence that you have one or more employees working outside the state, Ohio's workers' comp coverage may not be sufficient to cover your risk exposure and BWC cannot manage or administer a claim filed in another state. You can check with your insurance agent or broker for coverage in other states. The good news is that BWC is currently implementing a program (planning to roll out in 2016) that can offer coverage to eligible Ohio employers for out-of-state coverage. More on that next year!

CAREWORKSCOMP SEMINARS

We will once again be hosting a series of workers' comp & safety seminars throughout the state in Spring 2016. Attendance will fulfill the 2-Hour Group Safety Training Requirement for the 2015 policy year. Here are the 2016 dates:

- Toledo: Monday, April 18
- Wooster/Canton: Tuesday, April 19
- Cleveland: Wednesday, April 20
- Dayton: Wednesday, April 27
- Columbus: Thursday April 28
- Cincinnati: Friday, April 29 ■

BROUGHT TO YOU BY:



Have you looked at your group retrospective rating options?

This is Not Your Grandfather's Group Rating Program: Group Retrospective Rating

WHAT IS GROUP RETROSPECTIVE RATING?

A performance-based program where BWC-certified group sponsors pool businesses of like industry, that meet strict safety and claims management criteria and practices. As claim costs are controlled, the group members receive premium rebates. Plan savings are often greater than traditional group rating plans.

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- Claims Management
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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

ATM Management (614) 891-9200
Edge One (608) 873-3311

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Great Lakes Baking Company (313) 865-6360
Metropolitan Baking Co./Hearth Oven Bakers (313) 875-7246

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Comerica Bank. (248) 644-2601
LCA Financial LLC Sub of Lease Corp. of America (248) 743-5209
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

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Great Lakes Beverage Company (313) 865-3900
Powers Distributing Company (248) 393-3700

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

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Tamar Designs, LLC (248) 760-7211

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 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
Y&B Wholesale (734) 243-3395

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 D&B Grocers Wholesale (Only beverage & salty snacks) (734) 513-1715

Lipari Foods, Inc. (586) 447-3500
Frito-Lay, Inc. 1-800-359-5914
Kar's Nut Products Company. (248) 588-1903
Motown Snacks
(Jays, Cape Cod, Tom's, Archway, Stella D'oro) ... (313) 931-3205
Snyder's-Lance, Inc. (616) 401-0258
Uncle Ray's Potato Chips & Snacks... 1-800-800-3286

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Folgers (717) 468-2515

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..... (405) 525-9419

AFPD Financial Services ... 1-800-666-6233

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GFPS (Money orders/bill payment) ... (405) 278-8800
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Precash (713) 600-2282
Western Union (734) 206-2605

CREDIT CARD PROCESSING

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First Class Payment Systems 1-888-255-2211
Heartland Payment Systems (916) 799-1845
Petroleum Card Services 1-866-427-7297

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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

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Countywide Petroleum. (440) 237-4448
Gilligan Oil Co. of Columbus, Inc. ... 1-800-355-9342
High Pointe Oil Company. (248) 474-0900
Obie Oil, Inc. (937) 275-9966
R&R Takhar Operations, Inc. (937) 665-0881

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Leanin' Tree. 1-800-556-7819 ext. 4183

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George Enterprises, LLC. (248) 851-6990
Great North Foods (989) 356-2281
International Wholesale (248) 353-8800
Jerusalem World Pure Foods (313) 846-1701
MB Wholesale (313) 581-0099
SpartanNash (616) 878-2248
SUPERVALU Midwest Region (262) 942-3387
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
ICE CREAM SUPPLIERS

 **Hershey's Ice Cream** (734) 449-0301
 **Arctic Express** (*Nestle Ice Cream-Small format only*)
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 **Nestle DSD** (*Small format only*) (616) 291-8999
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INSURANCE SERVICES: AUTO & HOME

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Allstate Insurance (248) 377-1717







INSURANCE SERVICES: COMMERCIAL

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 **Cox Specialty Markets** (*Conifer*)  1-800-648-0357
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..... Pontiac  (248) 334-3512
..... Cleveland  (216) 252-7377
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Coca-Cola Refreshments
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..... Metro Detroit  (313) 868-2008
..... Port Huron  (810) 982-8501
..... Cleveland  (216) 690-2653
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Garden Foods Distributors. (313) 584-2800
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Intrastate Distributors (IDI) (313) 892-3000
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Schupan Recycling. (269) 207-5448

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Brown-Forman Beverage Company (248) 393-1340
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Cornerstone Wine Distributors (586) 839-2552
Diageo 1-800-462-6504
Five O'Clock Brands (248) 549-0054
Gypsy Vodka. (248) 217-6057
Heaven Hill Distilleries 1-800-348-1783
Luxco (313) 333-4637
North American Spirits & Wine (248) 535-0707
Pernod-Ricard USA. (248) 717-3177
Proximo Spirits (810) 278-0599
Remy Cointreau USA (248) 347-3731
Veritas Distributors (586) 977-5799
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Feeding America West Michigan Food Bank -
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Feeding America West Michigan Food Bank -
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Feeding America West Michigan Food Bank -
Ishpeming (906) 485-4988
Feeding America West Michigan Food Bank -
Sault Ste. Marie (906) 632-0348
Food Bank of Eastern Michigan (810) 239-4441
Food Bank of South Central Michigan .. (269) 964-3663
Food Gatherers (734) 761-2796
Forgotten Harvest (248) 967-1500
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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
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MARCH 16, 2016

AFPD 2ND EDITION HISTORY BOOK LAUNCH PARTY

Join us at the Palace of Auburn Hills to cheer on the Pistons while we launch the second edition of our history book!

Palace of Auburn Hills // Auburn Hills, MI

APRIL 28, 2016

AFPD'S 32ND ANNUAL INNOVATIONS BUYING SHOW

AFPD's longest running trade show has retailers looking to fill their shelves for the spring and summer months. The Annual Innovations Buying Show is known for high-quality attendees, non-stop interaction and exhibitor satisfaction. Admission for AFPD members is free. Must be at least 21 years old to attend this show.

Shenandoah Country Club // West Bloomfield, MI

JUNE 28, 2016

AFPD FOUNDATION'S 8TH ANNUAL SCHOLARSHIP LUNCHEON

Every year, the AFPD Foundation awards academic scholarships in the amount of \$1,500 each to extraordinary and deserving students in Michigan. Help the AFPD Foundation invest in the leaders of tomorrow. Tickets and sponsorship opportunities available.

Detroit Athletic Club // Detroit, MI

JULY 20, 2016

AFPD'S 40TH ANNUAL MICHIGAN GOLF OPEN

A day on the course includes breakfast, lunch, 18 holes of golf and samples at every hole! Last year we sold out! Sponsorship opportunities are available.

Fox Hills Golf & Banquet Center // Plymouth, MI

publishers statement

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