

BottomLine



THE VOICE OF INDEPENDENT RETAILERS // VOL. 27, NO. 4 // APRIL 2016

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Stress Along With
the Business**

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THE VOICE OF INDEPENDENT RETAILERS
VOL. 27, NO. 4 // APRIL 2016

features



AFPD CORNER //

AFPD'S PISTONS FUNDRAISER: A FUN TIME FOR ALL

High atop the Palace of Auburn Hills in the FanDuel Club 300, AFPD held its inaugural Foundation Fundraiser. Many members came to watch their home team take on the Atlanta Hawks and, in turn, show their support for various AFPD entities.



COVER STORY //

MANAGING THE STRESS ALONG WITH THE BUSINESS

An average work day in the life of an entrepreneur is usually busy and demanding. Most do not work the Monday thru Friday 9 to 5 schedule with weekends and holidays off.



LIFESTYLE ADVICE //

AN AMERICAN RITE OF SPRING TRADITION

It's the unofficial start of spring. The day when the 'boys of summer' take to their home fields for the first game of a promising new season ahead. Opening day of America's favorite past time, baseball, is a time of celebrations and traditions. It's America's oldest sport with roots that go back to the late 1800s and something that's deeply ingrained in our DNA.



chairman's message

JOHN DENHA // AFPD CHAIRMAN

We Need Your Input

As a second generation grocer you would think I have seen and experienced everything in this industry, but as the AFPD Chairman I have seen and learned about a number of new things and I have been privileged to have met with a number of people through Michigan, Ohio and Illinois that I would not have met otherwise. We have some of the best members anywhere and in any industry.

Just a few months ago I took a tour of the most impressive produce warehouse and company I have ever seen in Chicago. The Anthony Marano Company, which is located on the south side of Chicago, is one of the newest members of AFPD and their facilities were out of this world. They are also the number one tomato packer in the country and have been the driving force behind AFPD opening up our third office. Yes, now AFPD officially has an office in Chicago along with one in Ohio and our main office in Michigan. We are so happy to announce the addition of 120 grocery store members in the Chicago Metro area and we have also established an AFPD Chicago Metro advisory board of directors who will guide our priorities in that region. We are also re-establishing our Ohio Petroleum advisory board and will be conducting meetings in various locations across Ohio. Our next meeting is scheduled for April 13th in Columbus.

The challenges continue for our industry from EMV to competition which is causing consolidation to the lack of properly trained staff for the various departments throughout the store. There are days I would like to attend a meeting with Auday in Chicago or Columbus, but I have to cut meat because my meat cutter quit or he is on vacation and I am not able to find the appropriate backup plan. AFPD will continue to look into workforce development programs especially for the meat and produce departments.

Another exciting announcement is the creation of Benchmark Beverage Company which is part of AFPD and will be focusing on smaller craft spirits and Michigan made spirits which you can showcase at your establishment. Keep an eye open for some of these new brands in the quarterly AFPD liquor price book and also at our upcoming tradeshow on Thursday, April 28th at Shenandoah Country Club. I cannot rant and rave enough about how great the entire staff is at AFPD. Under the leadership of Auday Arabo, we have seen some amazing growth. Auday and his staff really make our jobs as board of directors much easier.

AFPD is now the second largest regional food, beverage and petroleum association of its type in the country and fifth largest if you compare us to NACS, FMI and NGA. The challenges will continue as we grow and try to use our model to scale the Midwest and protect and serve the food, beverage and petroleum industries.

Lastly, I would like your advice on is a potential name change for AFPD. As we have grown out of the historical geography that AFPD has occupied for so many years, many people in Illinois, Indiana and even some parts of Ohio ask us what AFPD means. It then takes a few minutes to explain what it stands for and what we do. Please email me or call me with suggestions for a new name that we can discuss at one of the future board meetings. My favorite right now is the Midwest Food and Fuel Retailers. What is yours? I hope to see you at one of the upcoming AFPD events. ■

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AFPD's Pistons Fundraiser: A Fun Time for All

High atop the Palace of Auburn Hills in the FanDuel Club 300, AFPD held its inaugural Foundation Fundraiser. Many members came to watch their home team take on the Atlanta Hawks and, in turn, show their support for various AFPD entities. "It was a first time Foundation fundraiser and on the planning end of it, I found it to be really interesting to put together," said AFPD Event Coordinator, Maegan Hesano. "When I was calling members, I had the opportunity to explain what the Foundation does, how the PAC helps and the members would get really interested and wanted to learn more."

Almost 200 tickets were sold for the event and all proceeds helped support AFPD, Inc., the AFPD Foundation, or the AFPD PAC. Members could



LAMIA ARCORI RECEIVING HER SURPRISE 60TH BIRTHDAY CAKE

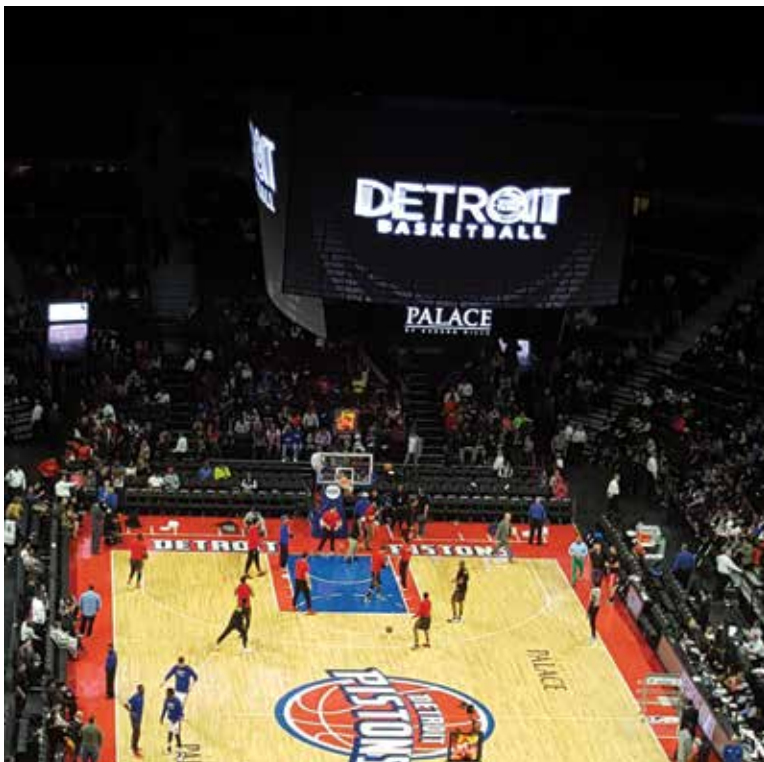
choose which of the three they wanted to support. "Because we had three separate entities that the money could have gone toward, it was interesting to see the member's choices," said Hesano. At final count, 16.4% of the members chose to donate to AFPD, Inc., 36.8% to the Foundation, and 46.8% wanted their donation to help the PAC.

The cost of the ticket was \$100 and it included all you can eat food, beer and wine. There was a cash bar for those who wanted to purchase spirits.

Sponsorship opportunities for the fundraiser were available, which U.S. Ice saw as an opportunity to further show their support for AFPD's Political Action Committee. "I really believe in the PAC and it's important that we raise money to get things taken care of," said Saad Abbo, owner of U.S. Ice. "We don't have enough money in the PAC and when we do, it makes a big difference."

AFPD's Political Action Committee allows food, beverage and petroleum retailers' voices to be heard when laws that affect them are being considered by the legislature. "Any good organization that wants to create relationships for advocacy purposes, needs a strong PAC," said AFPD President and CEO Auday Arabo. "We need to have our voice heard in Lansing, Columbus and in other areas where we fight and there is no better way to do that than the PAC."

The AFPD Foundation was established in 1999 as the philanthropic arm of AFPD and is dedicated to providing scholarships and promoting education throughout the food, beverage and petroleum industry. "The foundation does so





many wonderful things from our Scholarship Luncheon, donating over \$60,000 annually to people going to college, to other community activities,” said Arabo.

Highlighting the evening’s event was a surprise 60th birthday celebration that was organized by AFPD Foundation board member Angela Thomas for her mother Lamia Arcori. Lamia’s husband Frank was a long standing member of AFPD, as owner of Vegas Food Centers, as well as a former Chairman from 1992-93. “When this event was planned the week of our Mom’s birthday we thought it’d be really great to incorporate an organization that my Dad loved so much with Mom’s birthday,” said Angela Thomas.

The look on Lamia’s face when the birthday cake was brought out, confirmed that she hadn’t a clue of the planned surprise. “Never, in a million years, would I have ever expected any of this,” said Lamia Arcori. “This is the most amazing party I’ve had yet and I had one other on my 40th that they surprised me.”

The money donated to the fundraiser helped support the Foundation and the PAC and, in turn, AFPD’s efforts to give back to the community and continue the fight for its members. “We’re always looking to raise more money to donate more and share our blessings with others,” said AFPD President and CEO Auday Arabo.

The night’s activities allowed members to mingle and catch up, but the impact of the fundraiser’s donations will have a ripple effect that will last for years to come. ■

ASK THE MEMBER //

WHY IS IT IMPORTANT TO ATTEND FUNDRAISERS AND HELP SUPPORT THE PAC AND FOUNDATION?

“Because you never know when one day you might be the person in need. I wanted to attend this first fundraiser because I had the ability to help out and it’s the right thing to do.”

RON GARMO // RUNNING RIGHT HEATING AND COOLING, LIVONIA MI

“For me personally, whenever you’re part of something that you believe in you have to support it. The association has been great to us and we have to make sure that everyone understands that if you support it and it’ll support you back.”

AL JONNA // PICNIC BASKET MARKET, PLYMOUTH MI

“It’s important because of all the things that the AFPD stands for in the community, with retailers, and giving back to the community. So I think it’s important for all of us to participate in it, one way or another.”

ORLANDO WOODS // FAYGO BEVERAGES, DETROIT MI

“It’s important to us, at Lipari Foods, to show everybody that we support the organization. There are a lot of our customers that we deal with, that are part of this organization, that we want to support.”

TONY FRANCHI // LIPARI FOODS, WARREN MI

“I did it for the Political Action Committee, because I feel that we need more lobbyists to support our interests in Lansing. The wholesalers have a whole bunch of lobbyists there and we need to have more power in Lansing and people to support us, and we need to have money to do that.”

CLIFF DENHA // WINE PALACE, LIVONIA MI

“I feel that we should do as much as we can to support everything that AFPD does, because AFPD does so much for us. Both the PAC and the Foundation are very important, but I believe the PAC is a little bit more important for us retailers because of so many things that are going on in Lansing.”

RONNIE JAMIL // BRIGHTON MARATHON, BRIGHTON MI

“Because AFPD needs to raise a lot of funds for the PAC, especially in an election year. It’s important to have power and the funds to support our causes.”

JIM GARMO // KUZANA ENTERPRISES, FARMINGTON HILLS MI

“We wanted to be more actively involved in AFPD and the fundraiser. We thought it would be a good idea to attend to help show our support.”

DALE PAPE // MANAGEMENT SURVEILLANCE SYSTEMS INC., BINGHAM FARMS MI



petroleum news & views

EDWARD WEGLARZ // AFPD DIRECTOR, PETROLEUM

It's Time to Review Security, Again

The security situation can affect you in ways you never thought possible

Two issues you need to address now are: skimmer activity and EMV chargebacks. Old style skimmers were inserted in the card readers on your CRINDs device

on your dispensers. That's old fashioned now. The new skimmers are placed between "ribbon" wire connections inside the dispenser cabinet. Unless you changed the locks on your dispensers since you bought them; the bad guys have keys to your pumps! Open the panels and look for "home-made" connections at the junction of your ribbon wiring. The bad guys can download the information gleaned by the skimmer devices using "Bluetooth" technology without even opening the cabinet! Check your pumps, use security tape that cannot be reused once broken, have the locks changed, and be vigilant, especially to the pumps that are difficult for the cashier to see from inside the station.

If you discover a skimming device, call the police and call the state Weights and Measures folks. They are coordinating the data for the government.

Next, when the banks forced EMV (chip) technology upon the retail community, they gained the advantage of transferring the responsibility for some chargebacks to the retailer, but not all chargebacks. To their financial advantage, some banks are back charging all chargebacks to the retailers; even those that the retailer is not responsible for, and in some cases back charging charges that the retailer had approval to process but the bank rescinded the approval even after they credited your account! Review all chargebacks, and challenge them if you have any doubt.



Post a written return policy on goods. Stations are being victimized by motorists that purchase jumper cables, use them to jump a stalled vehicle, and then almost immediately bring the dirty, greasy cables back wanting a refund! The merchandise is no longer in saleable condition. The law requires you to post your return policy: as simple as a sign with the cables that says: Sales Final, No Returns.

Now that Spring is upon us watch the back doors to your place. Sometimes for ventilation you want to keep the back door open, but unless you can constantly watch it, you're exposing your business to thieves who can grab merchandise and vanish without you ever seeing them.

President Ronald Reagan suggested: "Trust, but verify" when entering agreements. These are words to live by. Periodically, double-check safe drops, verify rolled coin stashes, and verify that cash register "shift report" start/end times dovetail with previous and subsequent "shift reports" start/end times. An unscrupulous employee can run a limited "short shift" between scheduled shifts and pocket the receipts.

All the activities taking place at your business are really financial transactions, either with cash, credit cards, services, or products. Somebody is in charge of each transaction, it better be you! ■

LIBERTYUSAa division of **Eby-Brown****Eby-Brown Announces
Expansion through
Acquisition of Liberty, USA**

Naperville, Illinois – Eby-Brown Company, LLC announced today they have reached a definitive agreement to purchase the assets of Liberty, USA located in West Mifflin, Pennsylvania. Eby-Brown is the largest privately held convenience store distributor in the United States with annual revenues in excess of \$5 billion and services retail accounts throughout the Midwest and Southeast. Liberty, USA is the largest independently owned convenience store supplier in Pennsylvania servicing 2,000 retail customers in the Midwest, Northeast and East Coast. The purchase strengthens Eby-Brown's presence within the state of Pennsylvania and extends its distribution network into the Northeast. "We are thrilled to welcome the wonderful people of Liberty, USA to the Eby-Brown family. Both Eby-Brown and Liberty, USA are multigenerational family businesses that have grown through a focus on delivering excellent service and innovation to customers. We look forward to combining two talented teams and are excited to work together on developing new solutions and services that benefit our customers," said Thomas Wake, Co-President of Eby-Brown. We will maintain both companies' commitment to service excellence while delivering increased value with best-in-class category management programs, promotional offerings, and sophisticated technology." Upon closing the transaction, the Pittsburgh facility will operate as Liberty, USA a Division of Eby-Brown.

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THE VOICE OF INDEPENDENT RETAILERS

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Matt Shull, VP Yorktown Service Plaza

Account	1st Half 2015	2nd Half 2015	2015 TOTAL
YORKTOWN	\$486.24	\$796.89	\$1283.13

"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

Account	1st Half 2015	2nd Half 2015	2015 TOTAL
LYNDHURST BP	\$546.53	\$797.02	\$1343.55



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government relations update

DAN PAPINEAU // AFPD DIRECTOR, GOVERNMENT RELATIONS

AFPD Priorities set for Ohio

As the Michigan legislature continues to debate proposed reforms to Detroit Public Schools, ways to handle the Flint Water crises, and the 2017-18 budget the AFPD is pushing its legislative priorities forward. As progress is being made here in Michigan, our legislative priorities for Ohio have been established and efforts to advance these priorities are underway.

Unlike Michigan, Ohio has a part time legislature and 2016 is a big election year. Candidates from both chambers of the Ohio legislature will be on the ballot as well as candidates from both chambers of United States Congress. Legislative activity in Ohio has been slow but, that being said, the AFPD is committed to the following legislative priorities:

INCREASE OHIO LOTTERY COMMISSIONS WHICH HAVE BEEN UNCHANGED SINCE 1996

Ohio retailers play a pivotal role in the state's lottery program by physically providing the infrastructure for customers to purchase lottery products. To offset this responsibility, retailers are paid a commission. This commission has remained unchanged for two decades while lottery sales and the cost of doing business have gone up. The AFPD seeks an equity adjustment to lottery commissions to cover the costs of being on the front lines of the Ohio lottery program.

INCREASE THE NUMBER OF AGENCY ALCOHOL OUTLETS

Currently Ohio only has 450 agency alcohol outlets. This unusually small number of retail locations unnecessarily restricts access to alcoholic products. Michigan has over 4,000 licensees that sell alcoholic liquor while having 1.6 million less people.

SUPPORT EFFORTS TO COMBAT CROSS BORDER TAX EVASION ON TOBACCO, ALCOHOL, AND GASOLINE

Efforts to avoid taxation hurts Ohio businesses and Ohio residents. Making sure that necessary resources and practices are in place to catch and deter criminals from illegally smuggling these products into Ohio is a priority of the AFPD.

DETER DUPLICATIVE WEIGHTS AND MEASURES INSPECTIONS

Currently, each of Ohio's 88 counties rely on their County Auditor to carry out state mandated weights and measures inspections on all of a gas stations', scales, pumps, and other machinery. Recently, various cities have decided to do the same type of inspections and are charging retailers a fee to do them. Counties already do these same inspections for no fee. This duplicative inspection seems to amount to nothing more than a money grab by local governments. The current system works and works well. The AFPD supports the continuation of county level inspections and will seek a uniform solution to eliminate duplicative and costly inspections.

FIGHT AGAINST CITIES' SPORADIC EFFORTS TO INCREASES THE MINIMUM AGE TO PURCHASE TOBACCO PRODUCTS BEYOND THE STATE REGULATED AGE OF 18 AND RESTRICTING THE SALE OF TOBACCO PRODUCTS TO ONLY CERTAIN TYPES OF STORES

Creating a patchwork of regulation across Ohio creates an unlevelled playing field in an already competitive market.

Working with our partners in Ohio, Ron Milburn and Terry Flemming, we have laid out a plan to work towards accomplishing these goals for our members in Ohio. As progress is made I will provide updates.

I would like to inform the membership of a few things that has happened in the Michigan legislature over the last month that effects our industry.

First, AFPD is supporting and advocating for legislation that would disallow out of state retailers from shipping wine directly to customers in Michigan. Licensees in Michigan have the ability to directly ship to customers already and the bill would continue to allow them to do that. The House held a committee hearing on the bill however, a vote has not been taken.

Second, legislation that codifies price, post, and hold provisions in law is on its way to the Governor and expected to be signed shortly. Price, post, and hold provisions mandate posting of price schedules for beer and wine and the holding of those prices for a length of time depending on the product allowing for open and fair competition. The bill also adds items to the list of

acceptable secondary use products that alcohol retailers can use to advertise certain products. Now suction cup items, cooler door attachments, and tear pad holders will be able to be given to retailers to help promote their products.

Third, with lightening speed, legislation that allows certain gas stations connected to existing alcohol licensees the ability to sell beer and wine made it through the entire legislative process in two weeks and is on the Governor's desk waiting for his signature. The bill creates another carve out intended to benefit only a select few. AFPD opposed this bill and continues to advocate for a more comprehensive, long term solution which is enacting a cap on SDM licenses.

Fourth, Senator Stamas has introduced a bill to preempt local governments from passing ordinances banning the use plastic bags. Due to a huge misconception about the environmental impacts of plastic shopping bags local units of government across the country have begun to ban their use and requiring the use of certain "reusable bags" instead.

Lastly, I would like to thank everyone who came out and supported the PAC at our Pistons event at the Palace of Auburn Hills. Supporting candidates who support us is critically important in both Michigan and Ohio. ■

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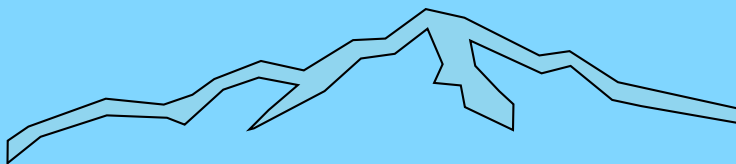
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AFPD's 32nd Annual Michigan Innovations Buying Show is known for its high-quality attendees, attendee satisfaction, special show-only deals & discounts and non-stop interaction. This show continues to be the best and most important trade show in this region for our industry and for your company's success.

APRIL 28, 2016

3:00pm-9:00pm

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michigan lottery report

M. SCOTT BOWEN // MICHIGAN LOTTERY COMMISSIONER

New Family of Instant Games, Doubler Days, Designed to Build on Lottery Sales Momentum

The Michigan Lottery and retailers across the state are building on the momentum from last year's record performance. At the halfway point of the current fiscal year, a number of key metrics point to even better results in 2016.

The world record \$1.6 billion Powerball jackpot and the ticket buying frenzy that it ignited – \$104.5 million in Michigan sales in 10 weeks – provided a boost to the Lottery and retailers. The Lottery's instant game portfolio also continues to generate player excitement and increased sales, which are up by double digits. Club Keno, Lotto 47, Daily 3, and Daily 4 also are posting sales increases.

To help maintain player interest and sales momentum, the Lottery is launching a new family of instant games, the “Hit” games, bringing back a popular Club Keno promotion, and developing a new raffle game with a baseball theme.

The “Hit” instant games, with an April 5th launch, offer players a range of price points: \$1, \$2, \$5, and \$10. They also offer a range of top prizes. The games are:

- Hit \$50 – A \$1 ticket with more than 90,000 prizes of \$50, top prizes of \$5,000, and more than \$15 million in total prizes.
- Hit \$100 – A \$2 ticket with more than 95,000 prizes of \$100, top prizes of \$50,000, and more than \$30 million in total prizes.
- Hit \$250 – A \$5 ticket with more than 50,000 prizes of \$250, top prizes of \$500,000, and more than \$40 million in total prizes.
- Hit \$500 – A \$10 ticket with more than 25,000 prizes of \$500, top prizes of \$1 million, and more than \$60 million in total prizes.

We expect the wide range of price points and prizes will make the “Hit” family of games attractive to a large number of players and build on the already strong interest in instant games.

POPULAR AND PROFITABLE CLUB KENO DOUBLER DAYS PROMOTION BACK IN APRIL

Retailers and players can't seem to get enough of the Club Keno Doubler Days promotion, so the Lottery is bringing it back for the fifth time in April.

The January promotion boosted Club Keno sales by a record-setting 22 percent, or \$10.5 million, compared to January 2015.

Players also had success with the Club Keno Doubler Days, winning nearly \$1.8 million in total prizes.

BASEBALL-THEMED RAFFLE IN DEVELOPMENT

We also have a baseball-themed raffle game in development. While details still are finalized, we expect to launch the Big League Raffle in May with sales to run through the summer, and the drawing to be conducted early in September.

The new game will offer a mix of cash and baseball themed prizes to appeal to wide range of players. ■

INSTANT TICKETS / PULL TAB TICKETS

NEW INSTANT TICKETS:

On sale April 5th:

- IG # 762–Hit \$50 \$1
- IG # 763–Hit \$100 \$2
- IG # 764–Hit \$250 \$5
- IG # 765–Hit \$500 \$10

INSTANT GAMES SET TO EXPIRE:

Expiring April 4th:

- IG # 684–Cash For Life \$1
- IG # 685–Cash For Life \$2
- IG # 686–Cash For Life \$5
- IG # 687–Cash For Life \$10

Expiring June 6th:

- IG # 667–Bunco Doubler \$2
- IG # 689–Grills Gone Wild \$2
- IG # 690–Red Hot Bingo \$2
- IG # 691–Sizzling 7's \$5
- IG # 692–\$1,000,000 Dazzler \$20

NEW PULL TABS TICKETS:

On sale April 5th:

- MI # 572–Wild Vegas \$1
- MI # 574–Nice Pair 50¢

PULL TABS GAMES SET TO EXPIRE:

Expiring April 4th:

- MI # 525–Cherry Twist 50¢
- MI # 530–Cash Bash \$1

Expiring May 16th:

- MI # 535–Huntin' Bucks 50¢

Expiring June 13th:

- MI # 536–Cash Blast 50¢
- MI # 538–Blue Streak 5's \$1

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



RANDOM CLUB KENO TICKETS WILL PRINT WITH A DOUBLER MESSAGE **IN APRIL**. 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!



ohio lobbyist report

TERRY FLEMING // TC FLEMING & ASSOCIATES

Ohio Legislative & Political Update

The Ohio General Assembly remains on recess and will be back the first week of April, and they have been holding some hearings and still having bill introductions.

Two Democrats introduced HB486 which would raise minimum wage to \$10.10 per hour, this bill stands a slim to none chance of moving given the huge Republican majority in the House.

Columbus Congressman Steve Stivers announced a joint Federal and State program that would provide \$10 million in grants to grocery stores that locate in underserved locations. The federal government would provide \$8 million and the state \$2 million, but it's not clear yet if legislation will be needed for the state to operate the program.

The same group of people who passed term limits in the 90's are now circulating petitions to limit terms to an eight year period without allowing legislators to move from House to Senate and vice versa. It would also prohibit legislators from lobbying for two years after they leave office. It is very unlikely that this will make the ballot this year but it is possible for May of 2017.

AFPD had a conference with the Ohio Lottery on providing incentives for agents who exceed sales, similar to the Michigan program. We also asked about an increase in fees from 5.5% to 6%. The conference

went well with both parties agreeing to meet sometime in April after having a month or more to review the proposal. A huge thank you to State Representative Anne Gonzales for arranging the conference call.

AFPD also had very successful meeting with the Ohio Beer and Wine Association as a follow up to a meeting last month with Ohio Liquor Control. We are seeking a significant increase in liquor licenses in Ohio and have offered a way for Ohio to save millions by getting rid of inventory.

Additionally, AFPD met with the incoming President of the Ohio Grocers Association to talk about the benefits of working together as one voice and how Ohio Grocers would save money with AFPD programs.

Lastly, Ohio held its primary election and Governor John Kasich won. Ohio is a winner take all state so Kasich's win kept Donald Trump from sweeping Super Tuesday. In the Democrat U.S. Senate primary former Governor Ted Strickland won by a landslide over Cincinnati Councilman P.J. Sittenfield. Sittenfield had numerous endorsements and spent millions of dollars to no avail. Strickland will now face Republican incumbent Rob Portman in November. In the race to replace retired Congressman John Boehner, a political newcomer, Warren Davidson, won beating several other candidates, including two members of the General Assembly. Hillary Clinton easily won Ohio and it's been reported that Ohio U.S. Senator Sherrod Brown is on the short list to be her Vice President. If elected and Brown is Vice President, Governor Kasich would appoint his replacement. He could appoint himself, making Lt. Governor Mary Taylor Governor but, most likely, his candidates would be Congressman Pat Tiberi or Steve Stivers. ■





GL Dairymens Iced Tea
Order 514153
Cost \$1.80 – Retail \$2.29



GL Dairymens Diet Iced Tea
Order 519107
Cost \$1.80 – Retail \$2.29



GL Dairymens Brewed Sweet Tea
Order 515107
Cost \$1.80 – Retail \$2.29



Tampico Citrus Punch
Order 503082
Cost \$2.00 – Sell 2/\$5.00



Tampico Tropical Punch
Code 515882
Cost \$2.00-Sell 2/\$5.00



Tampico Mango Punch
Code 517182
Cost \$2.00-Sell 2/\$5.00



Tampico Island Punch
Code 31100
Cost \$2.00-Sell 2/\$5.00



Pint Milks
Cost \$.80
Sell \$1.19



ohio liquor report

BRUCE D. STEVENSON // OHIO DIVISION OF LIQUOR CONTROL

Keeping Teens Safe: Preventing Underage Drinking

Spring is finally here and many young people will turn their attention to thoughts of momentous events in their lives. They will begin planning for prom, graduation and other activities. Unfortunately, these precious moments can turn to tragedy when underage individuals combine their celebrations with alcoholic beverages. It's important that all liquor permit holders and Contract Liquor Agents remember their responsibilities for keeping alcohol out of the hands of anyone under the age of 21.

Permit holders and Contract Agents must be ever vigilant this time of year and thoroughly check the identification of all young people attempting to purchase alcoholic beverages. This is critical in preventing illegal sales. The Division of Liquor Control strongly encourages the purchase and use of automatic identification reader/scanner devices as an important step in further reducing underage alcohol sales. Whether or not an automatic reader/scanner is used, it is critical that employees compare the photo ID presented with the person seeking to make a purchase, and refuse a sale when the person and the photo do not appear to match.

Ohio law provides an affirmative defense that protects permit holders who use automatic identification reader/scanners and make a bona fide effort to ascertain the true age of the person buying the alcohol. The forms of identification you must check for include an Ohio driver's license, an official State of Ohio identification card or a military identification card issued by the U.S. Department of Defense. In addition, Ohio law recently changed to include a U.S. or foreign passport as one of the acceptable forms of identification. Remember, a young person's life and your business can be damaged forever if you allow sales of alcoholic beverages to an underage person.

In a continuing effort to help ensure compliance

with Ohio's liquor laws and to help prevent the sale and consumption of alcohol beverages by underage individuals, a comprehensive server training program is conducted for the employees of the 466 Contract Liquor Agencies in Ohio. The goal of this program is to effectively train the employees of new contract agency locations and to retrain employees of all existing locations on their responsibility to comply with Ohio law when selling alcohol. Contract Liquor Agencies can contact the Division to schedule training by calling (614) 644-2455.

Another resource you can use to combat underage sales is the latest social responsibility program 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 that provide information for parents and others to learn about the importance of communicating the dangers and problems caused by underage alcohol consumption. The cards also offer tips on the most effective ways to communicate this message and have an open dialog with teenagers. These materials were distributed to all Contract Liquor Agencies in Ohio, and are also available on the Division's website.

These are just some of the tools and resources made available by the Division that you can use help keep your community safe and protect your business at the same time. Some of these resources are made possible by grants from the National Alcohol Beverage Control Association (NABCA). To access these resources, visit our website at www.com.state.gov/liqr and look under Resources. Some of the other great resources, which you can link to, include "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 for more news and information.

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. Thank you in advance for your continuing efforts in helping prevent alcohol sales and consumption by underage individuals, and helping to make this season a safe one for all. ■

GET GRONK'D!

K.4 4/16/87



MANAGING the Stress Along With the BUSINESS

An average work day in the life of an entrepreneur is usually busy and demanding. Most do not work the Monday thru Friday 9 to 5 schedule with weekends and holidays off.

In fact, they are technically on the clock 24/7 even if they are not physically at the workplace. Stress just comes with the territory and not necessarily at any given time. "I don't think there is any particular time that I do not feel stress," said Jim Nader, Plumb's Valu-Rite Foods. "This is a very fast paced competitive business which never lets up. Stress to me is not necessarily a bad thing, if handled properly."

Managing and coping with stress requires experience and a deliberate effort. "I make sure I am very conscious to plan ahead," said Nader. "You can reduce stress on many levels if you have a plan on how you will deal with those issues that will cause the bad stress. The unknown will create worry, anxiety and unneeded stress."

Tony Franchi, Vice President of Sales for Lipari Foods, has found that a systematic approach works best for him when managing stress. "Learn to prioritize the issues and work to complete one task at a time," said Franchi. "Reach out for help when needed."

The mind does influence how one manages stress. "Working with your thoughts to oust toxic interpretations and stay positive is critical," said Laurie Mastrogianis, Ph.D., Licensed Psychologist and Owner and Director STARS of Wellness Counseling Center. "I teach my clients to listen for the Big 3 toxic thoughts — Perfectionism, Worrying, and Pessimism — these will drain mental energy and

further challenge their productivity. Replacing them with affirmative self-talk, like 'I'm doing my best', 'All is well', 'Something good is coming' can result in an instantaneous attitude adjustment."

Finding favorite ways to relax can be most beneficial. "I spend time with my grandchildren which are a great distraction from the business side of things," said Nader.

For some, relaxing can be as simple as "unplugging" from the world around you. "Sometime I will disconnect completely from all electronic communication like cell phones and laptops," said Franchi.

However, there are times of the year when work can become more demanding for the food industry. "Preparing for the holiday business or battling the new competition that comes our way," said Nader. "It is also stressful when you do not have the right people in the right places."

Balancing work and family life is often an on-going effort. "I have not figured that out yet," said Nader. "Most of my time is work focused."

Rhonda Laurencelle, Ph.D., president of Pure Leadership Consulting, explains that there are two ways to help find the balance between work and life. "First, get your family on board and find appropriate ways to include them," said Dr. Laurencelle. "For example, my 13 year old inputs my expenses into our accounting system. Second, carve out time for the family and make a commitment to keep that time sacred. Ask your family interesting questions to spur discussions and laughter, commit to turning the television off and enjoying others company."

Not all stress is bad. There is a "healthy" amount that



can keep you motivated and operating at a high level. “Normal amounts of stress can be a good thing,” said Dr. Laurencelle. “Stress motivates us to push ourselves beyond the boundaries and often attain greater results. However, once stress begins to interfere with your ability to do your work, it is a level too high for your health.”

Being able to identify signs of too much stress is critical to making any necessary changes. “Look for signs such as changing of sleep patterns, changes in eating patterns, and not being able to calm your emotions down,” said Dr. Laurencelle. “One of the best lines of defense is to get a yearly physical and talk to your doctor about what you are experiencing so they can be an objective source about whether your stress level is negatively affecting your health.”

If you are experiencing a high level of stress in your life, there are tools that can help minimize the load you’re carrying. One of the most effective tools is to not carry the load all yourself. “Make coaching and developing your people a top priority,” explains Dr. Laurencelle. “I’ve worked with hundreds of leaders and some of the most stressed are those who feel they have to do it all because their team isn’t capable or doesn’t have the same level of commitment.”

Dr. Mastrogianis goes on to explain that stress can be complicated because it combines a mind and body experience. Physically, stress hormones in the body results in increased muscle tension, respiration rate, heart rate and blood pressure, “which is why it’s such a challenge for people with heart disease — often triggering heart attack or stroke. Any pre-existing conditions can be exasperated, especially back ailments or digestive problems,” said Dr. Mastrogianis.

Also, chronic stress lowers our immune system which puts us at increased risk of colds, flus, tumors, cancer, infertility, and other issues. Psychologically, it can result in irritability, low motivation, burnout, low libido, social withdrawal, among others. Chronic stress has been linked to both generalized anxiety disorder and mood disorders, like depression. “If work stress keeps you up at night, your ability to focus, be alert, and experience a stable mood can be altered,” said Dr. Matrogianis. “And this can put you at increased risk of accidents. So its insidious and can affect many areas of your life.”

Spreading out responsibility can help reduce your

stress and also help increase the value of your staff with added duties. “Get the right people and coach and train them to take on even more” said Dr. Laurencelle. “No great owner will be able to do it all himself. If you don’t have a staff, use your kids to help. That’s what our parents did and it taught us invaluable lessons in life and business.”

For retailers that have a family to support, it can be difficult to juggle the stress of owning a business while maintaining a healthy family life. “Providing for your family is stressful, while ensuring you can pay the bills and make payroll is also stressful,” said Dr. Laurencelle. “However, one of the greatest stressors of all is the feeling that it is 100 percent on you and you are all alone.”

Dr. Mastrogianis wanted to make destressing easier for her clients so she created the Blue STAR Bright APP “to put destressing at the users finger tips and provide a whole person vehicle for feeling better, without having to book a therapy session, read a self-help book or attend a weekend workshop,” she said. “I did this because convenience and whole person strategies (bio-psycho-social-spiritual) for lasting happiness matter when it comes to living a more peaceful life. And I wanted something I could use to help me keep my life in balance, example ‘physician heal thy self.’”

Having a network to lean on can sometimes be all the support a business owner needs. “Develop your team, develop a network of other entrepreneurs who can support you,” suggests Dr. Laurencelle. “Owners need to remember that they aren’t alone.”

No matter the size of business owner’s network, family remains one area that an owner can turn to when trying to spread out the work load. “Business owners are in a unique position to teach their kids so many life lessons,” said Dr. Laurencelle. “If you are a parent, take a minute to really think about how you can get your kids involved in the business. The task that they fulfill isn’t important, it’s the environment they are in and the lessons learned about quality, attention to detail, customer service, pride, discipline and accomplishment.”

No matter which approach seems best for you, talking about things should be a part of your plan. “The most effective way I manage stress is to communicate whether it is personal or work related,” said Franchi. “You need to have someone to talk with about the issues.” ■



The Bel-Morr Market: Family Owned, Built and Operated

■ BY KRIS HARRIS

Back in the 80's, it was not uncommon to find a full-service-only gas station, but it would have been out of the norm to drive away as its new owner. But that's exactly what happened when Bel-Morr Market owner, Kristen Wallace's father stopped in to fill up. "In 1985, my father, George was in the construction and development business and used to always get his fuel there," said Wallace. "Everything was full service at that point and one of the boys, who was pumping gas, said he thought the owner would like to sell the business. So my Father pretty much purchased the station then while his windows were being washed and his oil was being checked."

At the time, Bel-Morr Market was a two-pump and service bay station that also sold ice cream. At age 12, Kristen started working at the station along with her younger sister Sarah. "I worked the business all through high school," explained Wallace. "I went to college and worked weekends and nights in between school." This meant traveling back and forth from Pennsylvania, where Wallace was attending the Art Institute of Pittsburgh and studied specialized business.

In 1992, Wallace married her husband Mike, who used to work at the station in high school, and returned to the area. At the time, the station was just 1,500 square feet; and even though they'd added two extra pumps, a liquor license and small deli, there was only so much that could be done. "The area was kind of stagnant at that point," Wallace recalled. "There wasn't much development that could be done because of sewage and infrastructure in the area."



However, that didn't stop Wallace from developing plan after plan to expand the location. It was a long wait, but in 2003 the sewage came through and allowed Wallace and her husband to make the changes to grow the business. "That's when we started the plans to build a new 10,000 square foot building," said Wallace. "We then purchased a Quiznos franchise in 2005, but still maintained the ice cream all those years, so we still have the 16 flavors of hand dipped ice cream and milk shakes."

Last May, over Memorial weekend, the family celebrated 30 years of owning the station and the venture has truly been a family affair. "My husband actually designed and built the building and his father did all of the construction," said Wallace. "My sister-in-law, Kris, and I grouted most of the tile in the building."

It was in 2009 that Wallace joined AFPD and learned of the programs that could help them when they needed it most. "It was when things weren't really good and we were having some issue with workman's comp premiums," explained Wallace. "Ron Milburn stepped in and saved my butt. He really helped me out and got things straightened around."

"We also use AFPD's coupon program which has worked out well," said Wallace. On the legislative side, Wallace can't thank AFPD enough for its lobbying efforts in Ohio. "I can honestly say I don't know if I would be in business right now, if AFPD hadn't gotten the CATax straightened around," Wallace said. "Last year we did almost three and a half million gallons of fuel. So when gas was \$2.60 a gallon, you can do the math on that. There's just no way you could have afforded to pay the CATax on that fuel."

From its initial spontaneous purchase, to the evolution of today, the Bel-Morr Market in Bellmont, OH is truly a one-stop shop where everyone is, or is treated like, family. ■

Kris Harris is a writer for Denha Media & Communications.

RETAILER: BEL-MORR MARKET

Locations: Bellmont, Ohio

Founded: 1985

Employees: 17

AFPD Member Since: 2009

Slogan: "If we don't have it, we'll try to get it for you"





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Western Michigan University's Food/CPG Marketing Program

Q: Western Michigan University offers a four-year degree that specializes in food and consumer package goods marketing. What makes this degree so important to AFPD members?

A: The connection with industry is a central theme of the Food/CPG Marketing program at WMU. AFPD members would find students prepared for myriad of positions within the Food/CPG industry, including retail management, category management, research, sales, logistics and food service. The Food & CPG Marketing major at WMU also integrates with broad managerial training in accounting, business communication, computer information technology, economics, finance, law, and management. Our students ultimately go to work for many of the same types of organizations that make up the AFPD membership. Many of our graduates are employed with independent and chain supermarkets, convenience stores, specialty food stores, wholesalers, distributors and manufacturers. Our graduates come prepared to hit the ground running with the organizations they begin their careers. Internships are a required component for food marketing graduates. AFPD members who might like to hire an intern for the summer will find well-rounded individuals willing and able to be productive members of their teams. Internships are designed to help students cultivate the skills needed to flourish in the professional world, including becoming adept at teamwork and to be productive members of the workforce upon graduation. Many students end up working for the company they interned with upon graduation. So WMU's food program can be a valuable resource for talent for AFPD members.

Q: How does this degree allow students to gain valuable experiences in the field?

A: Students enrolled in Western Michigan University's food and consumer packaged goods (CPG) marketing program provide a unique educational experiences that relies on the support of business partnerships to assist in preparing them for positions in the field. The program includes many experiential learning opportunities such as special projects courses, internships, an annual industry tour course and study abroad opportunities. Students gain significant knowledge about the various aspects of the industry through their coursework, which often involves partnering with industry experts who work with students on a variety of projects. Dr. Zondag, a faculty member on our team works with many suppliers and distributors to develop real-world cases that the students research and present their findings back to the



DR. FRANK M. GAMINO
DIRECTOR, FOOD/CPG MARKETING WMU

company. In another course, our accredited Category Management program assigns student teams to a retailer and a product category to review. Students use industry applications such as Nielsen Data, Panel Data, Spectra Geo-Demographic Data and Learning Evolution online training modules. At the conclusion of each semester, students present their findings to their assigned retailer and a panel of industry experts. The WMU Food program is one of just two university programs in the country to achieve accreditation in Category Management. The accreditation signifies that the program meets the stringent qualifications in preparing students for roles as category analysts. Phil Straniero a former industry executive has been on our staff for 15 years and brings his extensive knowledge into the classroom. His Food/CPG Industry Issues and Strategies course deals with new product development, marketing strategies and a keen focus on critical issues impacting our industry. Industry experts are regular guest lecturers in this class and others in the program bringing their real world experience into the classroom. Another class, Food/CPG Sales, requires students to role-play with industry experts, who act as retail buyers.

The program also sponsors an annual industry tour, a two-week travel related course throughout the Midwest each spring visiting approximately 25 companies. The trip, which includes stops in Michigan, Ohio, southern Wisconsin and the Chicago area, typically includes two company visits a day. The purpose travel course is to provide a first-hand observation of the Food & Consumer Package Goods industries at work. Students observe leading organizations perform functions such as food production, logistics, research and development, sales and marketing and application



of business technology. It is the intent of this tour to provide a greater understanding of the dynamics of our industry and the interdependent role that each industry segment plays in making up the food distribution system.

The importance of having a global business perspective is not lost on the Food/CPG Marketing program. Each summer, faculty member Duke Leingpibul, a native of Thailand, sponsors a study-abroad program to Thailand and Japan. Leingpibul helps the students gain a global perspective with exposure to Asian markets and business practices. Students often find the exposure to other cultures a life-changing experience.

Q: How does WMU work with AFPD to help shape the retail industry?

A: Auday Arabo, has been actively involved in our program since he became AFPD's President/CEO. He has been an active member of WMU's Food Industry Advisory Board that is a comprised of over 40 Food/CPG companies and organizations representing all segments of the Industry. This group works closely with faculty on curriculum development, trade relations, scholarships, internships and job placement. With Auday's contributions and those of this distinguished board, Western Michigan University Food/CPG Marketing Program has become one of the premier programs dedicated to educating and preparing the next generation of leaders for the industry. The rate of change continues at an unprecedented pace and requires new types of future leaders. The WMU Food Marketing program with help from organizations like AFPD are producing new leaders who will be prepared to move the industry forward.

Q: What AFPD members do you work closely with and are you looking to expand that list?

A: As I scan your membership list I can assure you that many of your member suppliers and retailers have been involved with our Food Marketing Program over the years. Many participate in our classroom cases, lectures or as sponsors of our conference or scholarship program. Many also host our annual industry tour group that we host each spring. We are always looking to expand our reach with the business community. As our food program continues to grow we will have an increase in the number of students seeking internship opportunities and ultimately career placement. A partnership with AFPD members should be a win-win relationship... we benefit from their involvement in our program and the member benefits by having access to our student and faculty talent.

Q: From a University perspective, how important is AFPD to the future of the industry?

A: AFPD is a critical voice for the food, beverage and petroleum industry. AFPD through their advocacy helps ensure independent retailers, wholesalers and affiliated businesses succeed and better serve the consumer through its policies,

programs and services. AFPD provides essential assistance for many smaller organizations to comply with state, federal and local regulations. AFPD's experience and relationships with governmental agencies is an invaluable resource for its members. AFPD ensures the future of our industry by educating government leaders on the impacts of their legislative decisions on small businesses the engine for our economy.

Q: What other programs does WMU offer that could help current AFPD members or future members/retailers?

A: Academic programs that may also benefit AFPD members includes Western Michigan University's integrated supply management program recently ranked fifth for undergraduate education on a listing of the top 100 universities for supply chain education, produced by SCM World, a cross-industry learning community powered by the world's most influential supply chain practitioners.

In addition, WMU's Sales & Business Marketing program was selected by the Sales Education Foundation as being in the top sales programs in the nation, the college's sales and business marketing program has earned this designation eight times. Educational-Portal.com ranks the program #1 in the country.

Non-academic programs that AFPD members might find helpful to engage with is the monthly Entrepreneurship Forum series hosted by WMU's Haworth College of Business designed to bring stories of entrepreneurial success to the local business community. The series is devoted to entrepreneurs and unique stories of startup success.

Another such program is the Mercantile Bank of Michigan Breakfast Speaker Series, which provides an opportunity for members of AFPD to hear top business leaders and faculty discuss current topics of interest.

Q: Are there any WMU events or conferences that you would recommend members of AFPD attend, and why?

A: WMU's annual Food Marketing Conference has become an industry standard. The conference's growing attendance precipitated its move this year to Grand Rapids. The two-day conference will be held at the DeVos Place on Monday and Tuesday, April 11th and 12th. Now in its 51st year, the WMU Food Marketing Conference brings leading industry experts from around the country to West Michigan to share the latest developments in the industry. The conference is a nonprofit event that supports scholarships and programs for unique educational experiences for WMU food marketing students. Providing a keynote address at this year's event is Hank Meijer, co-chairman of Meijer, Inc. The speaker lineup will feature presentations on current trends in the food and consumer package goods industries and will explore this year's conference theme—People, Purpose and Passion: The Pathway to Success. Registration is ongoing at foodmarketingconference.com. ■



An American Rite of Spring Tradition



■ BY LISA CIPRIANO

It's the unofficial start of spring. The day when the 'boys of summer' take to their home fields for the first game of a promising new season ahead. Opening day of America's favorite past time, baseball, is a time of celebrations and traditions. It's America's oldest sport with roots that go back to the late 1800s and something that's deeply ingrained in our DNA.

In fact, opening day was the start of 'the American dream' for one company. As a verse in the old song goes, "buy me some peanuts and Cracker Jacks", so went the birth of Detroit-based AFPD member Kar's Nuts at a Tigers home opener in 1933. "Sue Kar, the founder of Kar's Nuts, lived right across the street from Tiger Stadium," said Scott McKinnon, Kar's Nuts Vice President of sales and marketing. "She began roasting peanuts in her home and sold them to fans as they headed to the stadium on opening day. Her product became so popular over time that she opened a small manufacturing plant in Detroit and started selling them to local retailers in the area." Kar's Nuts continued to grow from there and are currently

sold nationwide. "Opening day is certainly special for us," McKinnon added.

The first day back at the ballpark after a long cold winter is also a special day for AFPD Lobbyist Terry Fleming of Columbus, Ohio. Fleming's team of choice are the Cleveland Indians for which he's been to at least 20 home openers mostly at the old Cleveland Municipal Stadium. Fleming has attended only one opening game at Jacobs Field in the 1990s because the increasing popularity of the home openers at the new venue caused the tickets to sellout quickly. The popularity of home openers is much more than just being at the first game of the season. "It's because the opening day of baseball is like the renewal of life. It signals that spring is here and everything is going to be okay. It's an eternal game in America," Fleming said.

Former AFPD Chairman, Pat LaVecchia, lives in the suburbs outside of Cleveland, but he's a fan of both the Indians and Tigers. He's been to home openers for both teams. In fact, he's been to about 50 opening games in his 75 years. "I started going when I was a 10-year-old kid and the only time I missed it was if I was sick or out of town on business," LaVecchia explained. He finds baseball and opening day, in particular, to be therapeutic. "The weather is changing, summer is not far behind and everybody feels better about what's going on in the world," he added. LaVecchia's most memorable opening day was the final one at Cleveland Municipal Stadium in 1993 when he received the honor of throwing the ceremonial first

pitch in front of a record setting crowd which included his family.

Memories are made at baseball season home openers for old and young with new traditions being started every year. Current AFPD chairman, John Denha, has been attending Tigers' opening day for the past 10 years. "My wife used to go to opening day when she was younger and really enjoyed it," said Denha. "She wanted the kids to enjoy it, too, so we made it a tradition to take our kids to opening day." Although Denha's kids are in their late teens now, the excitement of that tradition is still there. "As soon as they hear the first talk of the Tigers, they are calling me and asking if I received our tickets for opening day," Denha joked.

Just like a lot of opening day attendees, Running Right owner, Ron Garmo, plays hooky from work, dons his Tiger's shirt and joins his coworkers and colleagues at the ballpark early for a pregame tailgating party. Garmo became hooked on attending opening day and the festivities surrounding it after his first one at the old Tigers Stadium. "Michigan Avenue was mostly closed off and packed with people," said Garmo. "There were tents everywhere and huge crowds of people celebrating. It was a really, really fun time that I'll never forget." It's never too late to create new memories by starting an opening day family tradition. Garmo plans to do that when his young daughter gets a little bit older. "She can barely last a whole game right now," Garmo said. "As soon as we think that she can last a whole game, well take her out to enjoy opening day." ■

Lisa Cipriano is a writer for Denha Media & Communications.

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Your assigned Account Executive can consult with you to review your unemployment experience

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2016 CareWorksComp Workers' Compensation and Safety Seminars

CareWorksComp seminars will take place from 8:00 a.m. - 1:00 p.m. We will address the BWC payroll true-up process required for the prospective premium payment system impacting all Ohio employers, timelines, lowering claim costs, hearings, incentive programs, unemployment cost control strategies and safety requirements. These seminars fulfill the BWC group two-hour safety training requirement for policy year 2015 group-rated and group retrospective employers with a claim in 2014. There is a \$40 fee to attend. Continental breakfast and snack will be provided. Claims administrators, safety coordinators, financial officers, payroll and human resource administrators, and supervisors are encouraged to attend.

Dates & Locations		
April 18 - Toledo Hilton Garden Inn 6165 Levis Commons Blvd. Perrysburg, OH 43551	April 19 - Wooster Shisler Conference Center 1680 Madison Ave. Wooster, OH 44691	April 20 - Cleveland Holiday Inn Independence 6001 Rockside Rd. Independence, OH 44131
April 27 - Dayton Kroc Center 1000 North Keowee St. Dayton, OH 45404	April 28 - Columbus Bridgewater Banquet & Conference Center 10561 Sawmill Pkwy Powell, OH 43065	April 29 - Cincinnati Crowne Plaza 5901 Pfeiffer Rd. Blue Ash, OH 45242

Registration

To register, please mail, fax or email the following information to Sarah Syniak:
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 Mail: CareWorksComp, Attn: Sarah Syniak, 5500 Glendon Court, Dublin, OH 43016
 Checks should be made payable to CareWorksComp. Limited seating available.
 No refunds for cancellations without minimum seven-day notice. Please arrive 15 minutes early.



Are You Prepared for the Next Steps in the New Workers' Comp Billing Process?

True-up coming in July

■ BWC UPDATE // NEWS FROM THE OHIO BUREAU OF WORKERS' COMPENSATION

Ohio private employers have adjusted well to the new way BWC charges for workers' compensation coverage. Last year's change to prospective billing brought a much-needed move to the standard insurance industry practice of charging premiums in advance of extending coverage.

Employers are now enjoying a number of benefits of the new billing system, including more flexible payment options, better customer service and a \$1 billion premium credit provided by BWC to avoid double-billing employers during the switch.

However, the transition process is not fully complete. The payroll trueup (true-up) is coming in July.

True-up is a new process that requires employers to report their actual payroll for the previous policy year and reconcile any differences in premium paid. This is an important step that is necessary for BWC to accurately calculate your premium. It's also critically important to maintaining your policy and your participation in your current rating plan or discount programs.* You must complete the true-up report even if your payroll for the year matches the estimate you receive from BWC.

Your policy year 2015 payroll true-up notice will be sent July 1st and your report will be due by August 15th. Reports must be submitted online at bwc.ohio.gov or by phone at (800) 644-6292.

Please keep in mind our call

center may be experiencing heavy call volumes during the final weeks before the August 15th due date, attributing to longer wait times. We encourage you to create an e-account that allows you to manage your policy, pay bills and complete the payroll true-up. Learn how to create an e-account here, and visit bwc.ohio.gov to get started.

Please contact our call center if you already have an e-account but don't remember your password or are otherwise unable to access your account.

A number of videos, webinars and other resources about prospective billing are available at bwc.ohio.gov. ■

**BWC will remove employers from their current rating plan or discount program if it does not receive a payroll true-up by the due date. Any outstanding payroll true-ups will render the employer ineligible for participation in future rating plans or discount programs until the all outstanding payroll true-ups are complete.*

UPCOMING DATES TO REMEMBER

May 2016

- May 1st – Policy year 2016 notice of estimated annual premium mailed
- May 31st – Destination: Excellence enrollment deadline for July 1, 2016, program year

June 2016

- June 1st – Policy year 2016 premium invoice mailed

July 2016

- July 1st – Policy year 2016 first installment due
- July 1st – Policy year 2015 payroll
- true-up notice sent

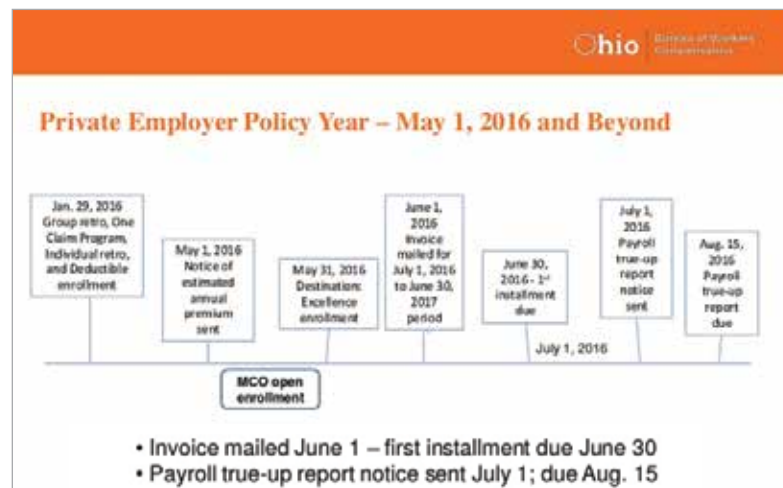
August 2016

- August 15th – Policy year 2015 payroll true-up report due

November 2016

- November 21st – Policy year 2017 group enrollment deadline

BROUGHT TO YOU BY:





How To Discuss Estate Planning With Your Parents

■ BY RANDALL A. DENHA, ESQ.

This topic is likely to either go smoothly or you may experience turbulence. Either way, fasten your seat belt as you may be surprised what you will learn. If you can break the ice to create this discussion with your folks, then it can provide peace of mind to all concerned.

For their part, your parents will know their wishes will be honored and, for your part, you will be spared the stress of guessing what those wishes may have been and making the tough calls on your own.

Assuming (always a dangerous venture) you survive your folks, you will be very thankful indeed that you had the opportunity to ask them the questions.

SPOT THE CLUES

If your parents mention paying in advance for funeral arrangements,

then this might signal their interest in discussing end-of-life issues. They may take great comfort in having made you fully aware of such plans.

Teaching point: If your parents casually mention these subjects, ask if they want to set a time to go over their thoughts on medical care and extend the chat to other estate planning matters.

PICK A GOOD TIME TO TALK

This dialog can be difficult.

Consequently, you should schedule enough time to cover everything your parents want to cover.

Remember, the most important thing is to have this discussion as soon as you can, as illness and accidents strike without warning.

Understanding your their wishes today will make it easier than relying solely on paperwork later on.

THESE ARE YOUR PARENTS' WISHES, NOT YOURS

Most of us will have our own preferences when it comes to these topics. Surprise.

The wishes of your parents may differ from your own.

If your parents are well enough mentally and physically to make sound decisions, then you need to accept, respect and honor those plans.

Talking about funerals and wills can be uncomfortable, but the downside of not having these conversations is much worse.

An experienced estate planning attorney can be an indispensable independent party to help guide the conversation ... and ask tough to ask questions. ■

*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 can be reached at (248) 265-4100 or email rad@denhalaw.com.

express lines



Congress to Labor Department: Go Back to the Drawing Board

House and Senate bills seek to ensure the government pursues a balanced and responsible approach to updating federal overtime rules

■ BY NACS ONLINE

In late March, U.S. Senators Tim Scott (R-SC) and Lamar Alexander (R-TN), along with Representatives Tim Walberg (R-MI) and John Kline (R-MN), introduced S. 2707 and H.R. 4773, respectively. The legislation, called the Protecting Workplace Advancement and Opportunity Act, would require the Department of Labor (DOL) to start over with its overtime proposal, which was published on July 6, 2015.

DOL's proposed rule would extend overtime protections to nearly five million white collar workers within the first year of its implementation and raise the minimum salary threshold required to qualify for the FLSA's "white collar exemption" from \$23,660 to \$50,440 per year. DOL also proposed to automatically update the salary threshold in between rulemakings to avoid it becoming outdated. While the proposal does not propose changes to the

duties tests—the tests that establish whether an employee can qualify for the "white collar" exemption—DOL has indicated that it is contemplating changing them.

According to Scott, the Protecting Workplace Advancement and Opportunity Act stops DOL from "irresponsibly redefining the overtime threshold without

OVERTIME RULES

continued on next page.

**OVERTIME RULES***continued from previous page.*

understanding the real world consequences. It will also require [DOL] to start over and ensure that any new regulation on overtime considers the daily impact on our nation's economy." Specifically, the legislation would require DOL to conduct a comprehensive economic analysis on the impact of mandatory overtime expansion on small businesses, nonprofits and public employers before issuing any final rule. In addition, S. 2707 and H.R. 4773 would also prohibit automatic increases to the overtime threshold and require a formal rulemaking process prior to any changes in the duties tests.

Lawmakers introduced the legislation mere days after DOL sent its final overtime rule to the Office of Management and Budget (OMB), which is generally the last step in the process before a regulation is published and often lasts between 30 and 90 days. Many believed the final rule would be released in July 2016, but by sending the rule to OMB on March 14, it appears the final rule may be announced earlier than anticipated.

NACS members were on Capitol Hill during the NACS Government Relations Conference talking with legislators about their businesses. Labor issues were a hot topic of the discussions, and retailers shared that in its overtime proposal, DOL rejected longstanding methodology that considered differences in regional labor markets and across various industries when setting the overtime salary threshold. Instead, DOL chose to set the salary threshold in its proposal based on nationwide data. Therefore, DOL's overtime proposal would disproportionately increase labor costs of certain geographic regions. ■

NACS Files Comments Responding to USDA Photo EBT Card Proposal

Proposed rule addresses state requirements of photo identification for SNAP recipients

■ BY NACS ONLINE

Recently, NACS filed comments responding to the U.S. Department of Agriculture's (USDA) proposed rule addressing state requirements for photos on Electronic Benefit Transfer (EBT) cards for Supplemental Nutrition Assistance Program (SNAP) benefits.

Under current law, states are allowed to require photographs of one or more members of the beneficiary's household on a SNAP EBT card. The proposal, which was published in early January, outlines various requirements these states must meet to ensure the photo requirements do not hinder access for SNAP recipients. Under the proposal, before a state can implement a photo requirement, it must submit an implementation plan laying out the specific steps the state will take to ensure compliance with the regulations. The implementation plans must include information regarding how a state will reach out to and educate SNAP retailers to ensure those retailers understand the statutory requirements associated with the photo EBT cards. Before any state can implement a photo requirement, USDA would have to approve a state's plan. USDA will also perform ongoing oversight of any state plan.

The new proposal is designed to ensure that individuals legally entitled to SNAP benefits are able to redeem those benefits, whether or not their photo appears on the EBT card. Currently, for example, Maine and Massachusetts require

that EBT cards contain photo identification. Both programs have run into problems when legitimate SNAP beneficiaries have not been able to access their benefits because their photograph is not the one pictured on the household EBT card. With this proposed rule, USDA is attempting to offer guidance to prevent the sort of difficulties that have arisen in those two state programs. For example, the proposal would require states to include the following phrase on photo EBT cards: "Any user with valid PIN can use SNAP benefits on card and need not be pictured." Such language, says USDA, will inform beneficiaries and SNAP retailers, including many convenience store operators, that an EBT card must be accepted as long as the customer verifies the transaction with a valid PIN.

In its comment letter, NACS supported the underlying goals of the proposed rule—to ensure that SNAP beneficiaries are not denied access to important benefits—and explained how NACS members have "experienced firsthand the confusion photo EBT requirements cause retailers" and the resulting problems for SNAP beneficiaries. NACS emphasized the importance of retailer education and urged USDA to require that states communicate with retailers about photo EBT requirements on a quarterly basis.

Prior to issuing a final rule, which is not expected for many months, USDA must respond to comments submitted by stakeholders. ■



Michigan sets new record for liquor sales

■ BY PAULA GARDNER // MLIVE

Michigan set a record for liquor sales in 2015, fueled in part by growth in Detroit as an entertainment destination while the craft cocktail movement takes hold in the state.

Detroit is home to 28 of the top 100 wholesale liquor buyers in Michigan, double the city's total on the list in 2010. Four of the top 5 in Michigan are located in Detroit, while the fifth – the Pantheon Club, a topless bar in Dearborn, ranked number 4 – is located on the city's western border.

Number one across the state among wholesale liquor buyers was a Detroit food and beverage establishment that opened in late 2014: Punch Bowl Social.

The bar-restaurant at 1331 Broadway in Dan Gilbert's Z Building opened in December 2014, and it rocketed to the top of the list of liquor buyers. It purchased \$515,840 in spirits from the state for resale in 2015.

Punch Bowl Social is a place where its CEO describes its locally sourced culinary program and popular entertainment – like

bowling and ping pong. But it's also a bar, and patrons there to eat or play also tend to drink, said Robert Thompson, its CEO and founder.

Those beverages can be beer, but the cocktails are a focus. They help elevate alcohol to 50% of Punch Bowl Social's revenue. The most popular is "You must bring us...a shrubbery," a name that plays off Monty Python and a drink that includes Skyy moscato vodka, watermelon shrub, and lemon juice. The price is \$8 for one and \$32 if four people want to share.

"We keep our craft beverage program on an edge," Thompson said. "We always try to stay focused on what's current and never get stale."

Due to a state law on the books since 1933, the Michigan Liquor Control Commission sells spirits to the 15,000 bars and restaurants licensed to sell liquor by-the-glass.

From 2010 to 2015, wholesale liquor sales grew 16.6%, according to data from the MLCC. Some of that includes annual price increases, estimated

at about 1% per year.

The top 100 wholesale buyers during that time bought proportionately more: The most active licenses in the state accounts for 18.74% growth over the last five year. They reached \$23.34 million in purchases by 2015.

The numbers only show establishments licensed for on-premise consumption. Not on this list are any of the state's casinos or most hotels, which operate under another type of license. Also not a part of these numbers: Beer and wine sales, which are sold to bars and restaurants through private distributors and not via the state.

These numbers also offer no information on how many drinks were sold and the revenue or profit margin on those drinks.

However, as an indicator of where the top buyers are located and how much they are spending, the state's records can be extrapolated to presume the busiest bars for sprits in the state – given that all of this liquor was purchased to be sold by the glass. ■



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OHIO //

Program Will Provide Startup Money for Groceries in Under-Served Areas



■ BY ALAN JOHNSON //
THE COLUMBUS DISPATCH

A collaborative \$10 million state, federal and private program will provide loans and grants to grocery stores to encourage them to locate or remain in under-served areas of the state.

People in the industry call them "food deserts": areas where there are few, if any, grocery stores serving healthy foods.

The Healthy Food for Ohio program was put on the table

Monday at a Statehouse news conference by U.S. Rep. Steve Stivers, R-Upper Arlington, and state Rep. Ryan Smith, R-Bidwell, along with representatives from the Finance Fund Capital Corp. and the Ohio Grocers Association.

"For too long, Ohioans living in disadvantaged communities have struggled to put healthy food on the table," Smith said, noting that health experts point to poor nutrition as triggering life-threatening conditions such as high blood pressure, heart disease, diabetes, cancer and stroke.

The program will make loans and grants available to large and small grocers as incentives for them to build stores in low- and moderate-income areas, or to renovate and remain in those neighborhoods. Funding will be available for land acquisition, construction, equipment, infrastructure and related expenses, officials said in a statement.

The money will come from a public-private partnership: \$2 million from the state, \$2 million from the federal government and at least \$6 million from the private sector. About five to 10 projects could be funded initially.

Stivers said the program should serve the dual purpose of helping to provide better food for Ohioans and creating jobs by opening new stores in areas that are not not served or under-served now.

The state will work with The Food Trust, a national organization, to review applications to see if they meet project goals. The money could go to grocery chains, individual or neighborhood food stores, food co-ops, and farm markets.

The Ohio Grocers Association, whose 400 members represent about 1,000 large and small stores statewide, has lobbied the state for two years to provide seed money for the program. ■

OHIO //

Ohio employers get reduction in workers' compensation premiums

■ BY MARK WILLIAMS //
THE COLUMBUS DISPATCH

The Ohio Bureau of Workers' Compensation board has approved an 8.6% cut in premiums for the state's private employers that will go into effect July 1, 2016.

The move will save employers

\$113 million next year and is the latest in a string of cuts, rebates and credits that add up \$4.3 billion for employers over the past five years.

The bureau has credited lower rates to lower-than-expected claims costs and a decline in workplace injuries.

The amount each private employer will save under the latest cut depends on assortment of factors, including number of claims and the industry that the employer operates in.

The state's public employers also have benefited from rate cuts. ■



UNFI To Buy Haddon House For \$217.5M

■ BY MIKE BERGER // THE SHELBY REPORT

United Natural Foods Inc. (UNFI) of Providence, Rhode Island, a national organic and natural distributor, plans to buy Haddon House Food Products of Medford, New Jersey, a natural organic and gourmet ethnic products distributor in a cash transaction valued at \$217.5 million.

Haddon House's customer base includes conventional supermarkets, gourmet food stores and independently owned product retailers. UNFI carries and distributes more than 85,000 products to more than 40,000 customer locations throughout the U.S. and Canada. UNFI services supermarket chains, natural product superstores,

independent retail operators and the foodservice channel.

"Haddon House has a unique product and service offering that we expect to play an important role in our ongoing strategy to build out UNFI's gourmet and ethnic product categories across the country," said Steve Spinner, UNFI's president and CEO. "The Haddon House team has demonstrated exemplary customer service and growth over the last decade while also building a distinctive private label brands business. We are excited to have them join the UNFI family as we venture into new channels and markets together. I look forward to working with David Anderson Sr. and David Anderson Jr., both of whom will remain at the company

in leadership roles as we move this exciting service offering and product category across our companies and throughout the U.S."

Anderson Sr., Haddon House president, says the transaction will provide Haddon House with greater operating scale and resources to further develop products and service offerings and broaden geographic reaches and markets.

"We are excited about the opportunities this combination will create for consumers, employees, suppliers and our stockholders," he said.

The transaction is expected to close at the start of the fourth quarter of 2016. Upon closing, Haddon House will operate as a wholly-owned subsidiary of the UNFI. ■



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Chip Card Delay Frustrates Retailers

Delays in POS equipment certification have many retailers frustrated and worried about spikes in chargebacks

■ BY NACS ONLINE

Avi Kaner, a co-owner of the Morton Williams supermarket chain in New York, has spent about \$700,000 to update the payment terminals at his stores to accept EMV chip cards. However, he can't turn them on, writes *The New York Times*, a bottleneck in offering a more secure payment process that is frustrating retailers—both large and small—across the United States.

Since the EMV liability shift took place on October 1, 2015, retailers have been essentially put on hold to get their payment terminals

certified to accept chip cards.

The *Times* reports the cost of waiting is piling up. "It's been very frustrating," Kaner told the news source, noting that he purchased most of the upgraded POS equipment before the October 1st deadline, and he's still waiting for certification. The delay, he says, has cost him thousands of dollars in payments for fraudulent purchases. "There's no recourse," he said.

"The long delays are just the latest black eye for the deployment of the new systems," writes the *Times*, noting that some consumers

haven't even received new credit and debit cards with the embedded EMV chip.

First Data, one of the largest payment processors, told the *Times* that about 20% of the four million American merchants it works with are in the process of being certified, a procedure that can take weeks to months.

Mallory Duncan, general counsel at the National Retail Federation, told the *Times* that the

CHIP CARD DELAY
continued on next page.

FDA Holds Off on Menu Labeling Until 2017

The agency will delay enforcement of the calorie count rules yet again.

■ BY NACS ONLINE



The U.S. Food and Drug Administration (FDA) has pushed off enforcement of its menu-labeling regulations until 2017, according to *US News & World Report* and the *Associated Press*. As part of the Affordable Care Act passed in 2010, the rules mandate that restaurants and retailers selling prepared foods in

20 or more U.S. locations must place calorie counts next to menu items or on menu boards.

Enforcement of the rules has been hamstrung by grocery stores, convenience stores and other non-traditional restaurant establishments that have protested the regulations. In 2014, the agency released the final menu-labeling rules, touting them as a balanced approach to retailer concerns. At first, the FDA gave restaurants until the end of 2015 to comply, then that deadline was moved to the end of this year. Now it has been pushed back again to 2017.

Last month, the U.S. House of Representatives passed the Common Sense Menu Disclosure Act. The passage represents "another giant step forward in ensuring consumer choice and making it possible for convenience stores and others to comply," said Henry Armour, NACS president and CEO. NACS advocacy efforts on menu-labeling will now shift to the Senate to encourage passage of S. 2217, companion legislation to H.R. 2017 that was introduced by Senators Roy Blunt (R-MO) and Angus King (I-ME).

More information on this issue can be found at nacsonline.com/menulabeling. ■

CHIP CARD DELAY

continued from previous page.

payments industry was unprepared to handle the flood of certification requests around the October 1st liability shift deadline. "They didn't allow for enough time or people to perform this certification," he said. "Merchants have gotten slammed because they weren't able to get certified, because the networks failed to provide the necessary resources to do that."

Kaner commented that since October 1st, customers who have contested charges made with their EMV-enabled cards have been successful in reversing transactions, and he's worried that some customers will use the October 1st liability shift to get out of paying for legitimate purchases. Chargebacks, he said, have increased significantly. "It started out as a trickle, and now it's turning into a flood," he told the Times. "In the first couple months, it might have been a few hundred dollars a month. Now, it's thousands a month."

"The convenience and fuel channel has numerous retailers in the same situation, having invested upwards of \$30,000 per site to be hardware-ready for EMV, only to be put on perpetual hold with approved software," said Gray Taylor, executive director of Conexxus. "These retailers are trying to avoid the inevitable manufacturing and installation bottlenecks to do the right thing and get ahead of the curve, only to be on perpetual hold by an over-burdened vendor community trying to navigate late specifications and complex certifications. This is what happens when you simply choose a deadline, like the card brands did, without diligence. The premium retailers will pay for this 'hurry up and wait' situation and it will result in higher consumer prices." ■



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DTE Your Energy Savings 1-855-234-7335
Running Right (248) 884-1704
Walker-Miller Energy Services (313) 366-8535
Worthington Energy Consultants (614) 989-3030


ENVIRONMENTAL CONSULTING

BLDI Environmental Engineers (616) 459-3737
PM Environmental (248) 336-9988

FOOD EQUIPMENT, MACHINERY, DISPLAYS, KIOSKS & FIXTURES

Culinary Products (989) 754-2457
Display Max (810) 494-0400


GAS STATION MAINTENANCE

 **Oscar W Larson Co.** (248) 620-0070

GASOLINE WHOLESALE

Armada Oil & Gas (313) 582-1777
Beck Suppliers (419) 332-5527
Central Ohio Petroleum Marketers (614) 889-1860
Countywide Petroleum (440) 237-4448
Gilligan Oil Co. of Columbus, Inc. 1-800-355-9342
High Pointe Oil Company (248) 474-0900
Obie Oil, Inc. (937) 275-9966
R&R Takhar Operations, Inc. (937) 665-0881

GREETING CARDS

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

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

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
Jerusalem World Pure Foods (313) 846-1701
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

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



Arctic Express *(Nestle Ice Cream-Small format only)*
..... 1-866-347-3657



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



Prairie Farms Ice Cream Program **M**
..... 1-800-399-6970 ext. 200

Hershey's Ice Cream (734) 449-0301
Velvet Ice Cream Co. (740) 892-3921

ICE PRODUCTS



U.S. Ice Corp. **M** (313) 862-3344

Arctic Glacier Premium Ice 1-800-327-2920
Home City Ice 1-800-759-4411

INSURANCE SERVICES: AUTO & HOME



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

INSURANCE SERVICES: COMMERCIAL



Conifer Insurance Company *(Liquor Liability)*
..... (248) 559-0840



Cox Specialty Markets *(Conifer)* **O** 1-800-648-0357

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
National Claims Service (313) 537-8329
USTI/Lyndall Insurance (440) 247-3750

INSURANCE SERVICES: HEALTH & LIFE



BCBS of Michigan **M** 1-800-666-6233



LifeSecure Insurance Company (810) 220-7703

Business Benefits Resource, LLC. (248) 381-5045
Heritage Vision Plans (313) 863-1633
Midwest Medical Center (313) 581-2600
National Benefit Plans *(Don Jorgensen)* . 1-800-947-3271

INSURANCE SERVICES: WORKERS' COMPENSATION



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



Conifer Insurance Company **M** . (248) 559-0840



CareWorks **O** ... 1-800-837-3200 ext. 7188

LEGAL SERVICES



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



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

At Law Group, PLLC (313) 406-7606
Bellanca & LaBarge (313) 882-1100
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 **O** (216) 214-7342



Prairie Farms Dairy Co. **M** .. (248) 399-6300

Country Fresh 1-800-748-0480

MISCELLANEOUS



Socks Galore Wholesale (248) 545-7625

Detroit Chemical & Paper Supply / 1st Impressions
..... (586) 558-8805
Duraguard Commercial Roofing (810) 730-2532
Elite Valet & Transportation 1-888-488-1115
Luxury Linens USA (773) 868-9393
Saroki Vehicles LLC (248) 258-3900
Suburban Truck Driving Training School . (734) 229-0000
Superior Buick 1-877-586-8665
Costless (810) 964-6906
Wilson Sarkis Photography (248) 865-1528
XO Furniture & Mattress Outlet (248) 830-2365

OFFICE SUPPLIES & PRODUCTS



Office Depot (248) 231-7198

PAPER PRODUCTS & PACKAGING SUPPLIES

American Paper & Supply (248) 787-8393
Bunzl USA (810) 714-1400
Joshen Paper & Packaging (216) 441-5600

PAYROLL SERVICES & MORE



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



Heartland Payment Systems (530) 953-9489

Trion Solutions, Inc. (248) 971-1030

PEST CONTROL



ORKIN (614) 620-0566

PIZZA SUPPLIERS

Hunt Brothers Pizza (615) 259-2629

POINT OF SALE

BMC-Business Machines Company. . . (517) 485-1732
C Mart Technologies (916) 396-5794
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

PRODUCE DISTRIBUTORS

 **Heeren Brothers Produce** ... (616) 452-2101
Anthony Marano Company(773) 321-7500

PROPANE

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

REAL ESTATE

 **NAI Farbmán** (Commercial Real Estate)(248) 351-4386
 **Sell Your Business Program** .. 1-800-666-6233
Signature Associates.....(248) 359-3838
The Saleh Group(614) 500-8500

REFRIGERATION SOLUTIONS (COMMERCIAL)

 **SRC Refrigeration**1-800-521-0398
Phoenix Refrigeration(248) 344-2980
RW International(586) 920-2796

REVERSE VENDING MACHINES & SERVICE

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

SECURITY, SURVEILLANCE & MORE

 **Geovision** (Management Surveillance Systems)
..... (248) 558-0553
Central Alarm Signal(313) 864-8900
Jarbcom1-800-369-0374

SHIPPING: FREIGHT & CARGO SERVICES

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

SODA POP, WATER, JUICES & OTHER BEVERAGES

 **Monster Energy Company**...1-800-666-6233
 **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
 **Coca-Cola Refreshments**
.....Belleville ☎ (734) 397-2700
..... Metro Detroit ☎ (313) 868-2008
..... Port Huron ☎ (810) 982-8501
..... Cleveland ☎ (216) 690-2653
Absopure Water Co.....1-800-334-1064
Dr. Pepper Snapple Group/7UP(313) 937-3500
Faygo Beverages, Inc.(313) 925-1600
Garden Foods Distributors.(313) 584-2800
Intrastate Distributors (IDI)(313) 892-3000
NYSW Beverage Brands.....(845) 254-5400

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
Tobacco Import USA.....(248) 336-2977

TRAINING RESOURCES1-800-666-6233

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
Planet Environmental(313) 473-9886
Schupan Recycling.....(269) 207-5448

WINE & SPIRITS COMPANIES

Bacardi Martini U.S.A.....(972) 712-9140
Beam Suntory, Inc.(248) 471-2280
Benchmark Beverage Company..... 1-800-666-6233
Brown-Forman Beverage Company....(248) 393-1340
BuzzBallz, LLC(972) 242-3777
Carmela Foods Distributors.....(586) 294-3437
D&B Grocers Wholesale.....(734) 513-1715
Diageo1-800-462-6504
Gypsy Vodka.....(248) 217-6057
Heaven Hill Distilleries1-800-348-1783
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
Voo Vodka (SSB Group)(248) 416-3405

WINE & SPIRITS DISTRIBUTORS

Great Lakes Wine & Spirits(313) 867-0521
RNDC of Michigan1-888-697-6424

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





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

MAY 11, 2016

AFPD'S 12TH ANNUAL OHIO GOLF OUTING & SCHOLARSHIP DINNER

This outing is a social event where retailers, wholesalers, manufacturers and service providers all come together to have a little competitive fun. A day on the course includes breakfast, dinner and 18 holes of golf! Sponsorships to the Ohio golf outing allows AFPD to provide \$1,000 scholarships to deserving students in Ohio. Scholars will be presented their awards at this event.

Manakiki Golf Course // Willoughby Hills, OH

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

SEPTEMBER 22, 2016

AFPD'S 7TH ANNUAL MID-MICHIGAN HOLIDAY FOOD & BEVERAGE SHOW

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

Soaring Eagle Casino // Mt. Pleasant, MI

publishers statement

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A full line of quality baby care



Affordable pet care and toys



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